

Aegis Business Credit for Federal Contractors

> A HELPING HAND ON YOUR WAY TO THE TOP

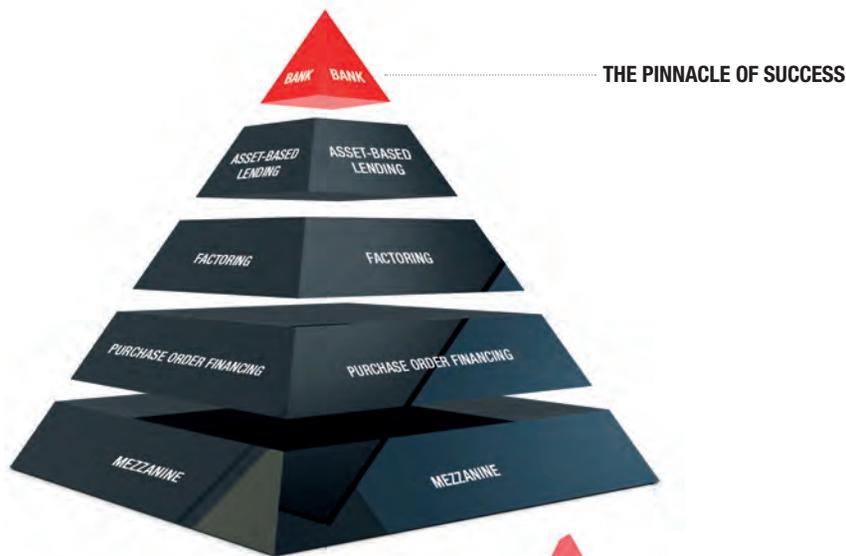
Contracts cost money to execute. We understand that, and so we specialize in funding Federal Contractors. Once you have been awarded a contract, the next step is to find the funding. That is where we can help you!

The Aegis Purchase Order Program is one of three tools to assist a Federal Contractor to convert contracts that it would not normally be able to convert to sales due to cash flow or capital constraints.

Purchase Order Financing is a specialized product that is generally not offered by banks or other financial organizations.

- Benefits:**
- 1 > Eliminates concerns of financing growth via bank debt or selling equity
 - 2 > Fuels revenue growth and market share
 - 3 > Ensures timely delivery of products to Federal Agencies or Prime Contractors
 - 4 > Provides up to 100% financing of your supplier cost

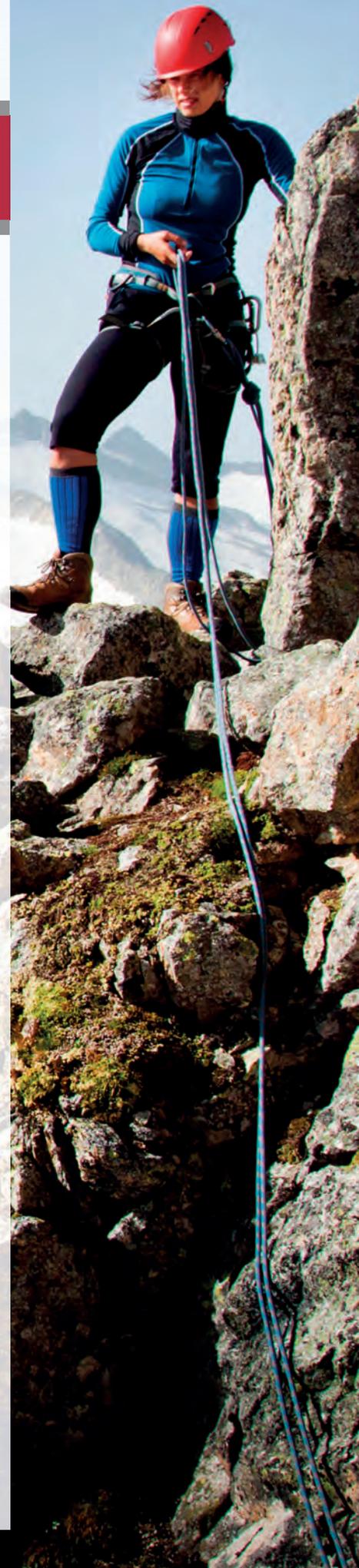
1 The Pyramid of Funding



The higher you climb – the lower the interest rate!
Our aim is to help you to achieve the lowest rate of interest at the top of the Pyramid.

We'll tailor products especially for you, including:

- Asset-based lending
- Factoring
- Purchase order financing



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> MANY WAYS TO FINANCE A COMPANY

Aegis Business Credit is aware that not all borrowers are the same and this is what makes us unique. Aegis Business Credit offers the following three solutions:

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> Asset-based Lending



Asset-based Lending is our most flexible credit program. Aegis can lend directly on the value of assets such as: Accounts Receivable, Inventory, Machinery, Equipment and Contracts with less emphasis on other underlining financial ratios of the company. The approach allows for financing of companies that are in early stages or in turnaround mode. The minimum for the Aegis Asset-based Lending Program is \$250,000 in funds deployed. This is much lower than most of our competitors.

> Factoring



Accounts Receivable Financing, also known as Factoring, provides working capital solutions for companies that have quality accounts receivable, but need liquidity due to the collection cycle of their accounts. Aegis will advance up to 90% of the eligible accounts receivable and assume the collection risk of the accounts with no recourse to the customer. Once approved, customers can receive immediate funding on all outstanding accounts receivable and all subsequent invoices. The minimum for the Aegis Accounts Receivable Financing Program is \$20,000 a month in accounts receivable, allowing smaller companies to receive funding.

> Purchase Order Financing



Purchase Order Financing is ideal for rapidly growing companies that resell finished products, such as wholesalers and distributors. This program allows a company to capitalize on a purchase order it otherwise would not have the ability to fulfill. Even bank clients with working capital financing can benefit from Purchase Order Financing when current availability limits the company's ability to fulfill a large purchase order. Aegis will finance up to 100% of the company's cost directly to the supplier, which will help facilitate a sale the company might otherwise miss due to capital constraints. This program can work alongside existing bank loan facilities to provide working capital for large orders.