Investment Target

General Overview

About RBR GLOBAL

RBR Global LLC (the "Company" or "RBR Global") is a small business funding company which places an emphasis upon financing businesses that have a proven track record, rather than a perfect credit score. Most of the team at RBR Global LLC have owned small businesses and are aware of the financial challenges that come with being small business owners.

SUSTAINABLE GROWTH

Established in 2019, the Company has grown quickly to over 20 full-time employees. Initially purchasing a small portfolio of cash advances in the 4th quarter of 2019 and hiring key personnel experienced in the industry, RBR Global spent the majority of Q1 & Q2 of 2020 building out its corporate headquarters and staffing up its underwriting department while riding out the global pandemic. While many merchant cash advance portfolios were decimated during the COVID-19 outbreak, RBR Global's remained strong as it was not overly concentrated in the industries that got hit the hardest: retail, dine-in restaurants, and bars. As businesses began opening back up and the country got back on its feet, RBR Global rolled out an aggressive nation-wide marketing campaign in Q3. Utilizing a combination of radio & television, digital marketing campaigns, and networking within the industry, RBR Global is now receiving an average of 75 - 125 applications for funding per day. In order to handle the influx in business and increase our processing capacity, the Company recently opened an office in Atlanta specifically focused on underwriting. RBR in 2021 has purchased over 38 million in receivables from merchants.

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The Company's average size individual cash advance is approximately $60,000 and average term of each cash advance 120 business days. RBR Global earns an average of 35% in revenue on each cash advance. During the year ended December 31, 2021, the Company entered into 415 merchant cash advance agreements, purchasing over $38,900,000 in future receivables for a total contracted purchase price of approximately $26,700,000.

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Management Team

Richard DiBiase

CO-FOUNDER & MANAGING MEMBER - Mr. DiBiase has over 15 years of experience in financial markets. He has successfully managed a nine-figure diversified portfolio while conducting thorough company research and advanced analytics. He has a strong track record of identifying a number of start-ups that have yielded significant returns. One of which was an import and export company where he led the division that oversaw the issuance of credit facilities and bank letters of credit with valuations in excess of over $75 million to $100 million. He also oversaw the purchase and distribution of over $250 million in product sales by the third year in business. While under the leadership of Mr. DiBiase, the company had growth of 100% -250% annually in product sales and revenues. During his tenure there, he learned how to structure financing of very large international deals and that is where he realized the real revenue potential of being on the financing end of transactions. As a past consultant to many CEO's of publicly traded technology companies, he gained a unique perception for analyzing information. This has allowed him to prepare plans best suited to individual clients' requirements; as well as, providing clients with information on new and existing products and services. By communicating complex information to clients, directly and efficiently, he has been able to bridge the gap of knowledge for his clients to maximize their options. He has also assisted clients with structuring over $1B in convertible debt financing's through Luxembourg based securitization platforms and has a robust global network.

RJ Carapella

CO-FOUNDER & VP OF RISK MANAGEMENT - Mr. Carapella began working at the age of 13 in various family businesses including restaurants, furniture manufacturing, construction, and real estate. At the age of sixteen his summers were spent with relatives who worked on Wall Street where he learned about accounting, mergers and acquisitions, insurance, and international investment banking. He received his Series 7 & 63 as well as Life, Accident, and Health Insurance licenses and got to work. In the toughest of economies Mr. Carapella thrived and got his clients back on track with solid investments and budgeting. He was a career agent with National Life Group, a Fortune 1000 company based in Vermont. He qualified for the Million Dollar Round Table in 2012, 2013, 2014, 2015, and 2016. He qualified for the prestigious Presidents Club in 2012, 2013, 2014, 2015, and 2016. He qualified for Diamond Club in 2015 and 2016. In 2016 he was the number one producer for the entire country. He chose to spend his time focused on risk management, and after seeing business owners in need, went into business for himself, co-founding RBR Global and is now VP of Risk Management of RBR Global where he will oversee the company's strategic investments and work diligently to continue to bring in new investment dollars to expand the reach RBR Global.

Bryan Bardes

CO-FOUNDER & PORTFOLIO ACCOUNTANT - Mr. Bardes has over 15 years of experience in accounting and over 10 years of experience in capital markets where he has consulted for dozens of publicly traded entities as well as buyers, sellers, private equity funds and financial advisors in public and private M&A transactions, including leveraged buyouts, mergers, acquisitions, dispositions and recapitalizations. Bryan has also consulted for issuers and investors in public and private securities transactions, including public offerings, and venture capital financings. He has extensive experience assisting clients with financial statement preparation, liaising with auditors, and also providing interim CFO services to startup companies. Prior to starting his own consulting business in 2010, Bryan spent over four years working for KPMG's New York Office in Manhattan. During his tenure there, he primarily worked in their real estate group leading audit engagements. He also worked on numerous tax and advisory projects as well. His clients included some of the biggest real estate funds, investment management companies, and real estate developers, including ING Clarion, Tishman Speyer, Macklowe Properties, Jamestown, Taconic Investment Partners, and The Related Companies. Prior to getting int the financial services practice, his clients included Fortune 500 Marketing and Advertising agencies where he gained significant exposure to the recently enacted reporting requirements under the Sarbanes Oxley Act.

Robert Cowan

VP OF SALES - Mr. Cowan is an executive sales professional with over 15 years of experience in the Merchant Cash Advance / Alternative business lending industry. His experience encompasses the creation and management of internal sales teams and external sales channels responsible for bringing in millions of dollars of new MCA business over course of his career. A proven leader in this industry, he understands the importance of teamwork and the delicate balance of managing risk vs. reward. Robert came into the alternative business finance industry through CAN Capital back in 2004 and became a top performing sales rep winning numerous sales awards and consistently achieving President's Club status every year. While at CAN Capital, he built out an internal referral channel that was responsible for bringing in over $1 million a month in new business from various referral sources. In 2015, he took the opportunity to continue his career in the alternative lending industry on the business development side with The Business Backer. As the Director of Business Development, he worked with independent sales organizations in New York, Florida, and California visiting his top partners monthly. He primarily interacted with the leaders on these sales organizations to communicate the value of The Business Backer's merchant cash advance product.

Tara Figueroa

VP of Operations & Senior Underwriter - Mrs. Figueroa has a decade of experience within the banking and finance industry, having gained extensive knowledge and understanding in regard to underwriting, risk assessment and risk management. Throughout her career at Nova Bank, she worked in Deposit Operations where she was responsible for incoming and outgoing wires, ACH credits and debits as well as processing share drafts. Tara developed working knowledge of regulatory requirements such as Back Secrecy Act, Anti- Money Laundering, Reg D, and OFAC. While performing her duties in Deposit Operations, she also worked as a compliance specialist where she reviewed client data for fraud trends, investigated fraud claims involving ACH, altered checks, identity theft, and other issues.

After some time, she was promoted to Branch Manager where she focused on helping consumers and small businesses address their financial needs and helped build long term client relationships based on trust and transparency. After leaving Nova Bank, Tara went on to pursue her career in the MCA industry. From a Junior underwriter at 48 Factoring, Inc. to a Senior Underwriter at Midtown Resources, LLC.

RBR Global:
Merchant Cash Advances for Small Business

The Company intends to use the proceeds of this Offering: (i) to finance small and medium sized businesses (SMB's) in the United States through merchant cash advance (MCA) transactions; (ii) to reduce current outstanding debt, (iii) for legal fees, blue sky fees and other expenses related to this Offering, and (iv) for general corporate and working capital purposes.

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The basic principle that guides the small business cash advance model is the premise of repaying the cash advance with future revenues. Simply put, we will advance a certain percentage of a small businesses average sales revenues and generate an up-front amount of cash for the small business. Instead of receiving this amount back in large monthly payments, we simply debit a predetermined amount from the business account daily until the advance and our fee is repaid.

Small Businesses Need Capital To Survive & Thrive

- Small business owners are time and resource constrained, but the traditional borrowing process is time consuming and burdensome.
- In the traditional funding process, small businesses spend 26 hours, contact 2.6 financial institutions, and submit 2.7 loan applications.
- It's difficult to assess the creditworthiness of small businesses.
- Small businesses are not well served by traditional loan products.
- Small businesses often seek small, short-term loans to fund short-term projects and investments, but traditional lenders may only offer products that feature large loan sizes, longer durations and rigid collateral requirements that are not well suited to their needs.

The growth and prosperity of small businesses are vital to the success of the U.S. economy and essential to the strength of local communities. According to the most recent data available from the U.S. Small Business Administration, there are 28 million small businesses in the United States. These small businesses contribute approximately 45% of U.S. non-agricultural gross domestic product and employ approximately 50% of the private workforce. Small businesses help build vibrant communities with local character and help support the growth of local economies. According to Civic Economics, spending at local retailers and restaurants returns to the local community on average more than double the amount per dollar spent as compared to spending at national chains.

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Merchant Cash Advance

RBR Global provides funds to businesses in exchange for a portion of their future sales. A company's remittances are drawn from their bank account from an independent ACH processor on a daily basis until the obligation has been met.

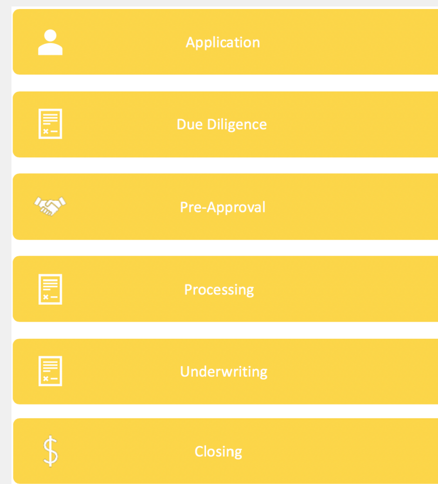
- Merchant Cash Advances are not loans, rather, they are a sale of a portion of future credit and/or debit card sales.
- RBR Global Merchant Cash Advances offer an alternative to businesses who may not qualify for a conventional loan.

An example transaction is as follows: A business sells $14,000 of its future sales for an immediate $10,000 lump sum payment from RBR Global. Next, RBR Global collects an agreed upon fixed payment from the businesses bank account (through an independent ACH processor) until the entire $14,000 is collected (which is 120 business days or 6 calendar months on average).

Our Process

Four main steps: Application, Underwriting, Fund, Collect

- APPLICATION - the business owner will apply online providing all necessary documentation to undergo due diligence and underwriting.
- UNDERWRITING - all applications are considered thoroughly to ensure the company has enough cash flow to realistically attain the future sales in lieu of today's funding.
- FUND - funds are distributed in as little as 48 hours upon approval.
- COLLECT - withdrawals are automatically drawn daily from the business's merchant account until the agreed upon amount is reached.



Target Market

Small Businesses are an Enormous Driver of the U.S. Economy

The growth and prosperity of small businesses are vital to the success of the U.S. economy and essential to the strength of local communities. There are 28 million small businesses in the United States, which contribute approximately 45% of U.S. non-agricultural gross domestic product and employ approximately 50% of the private workforce. Small businesses help build vibrant communities with local character and help support the growth of local economies. Spending at local retailers and restaurants returns to the local community on average more than spending at national chains.

Small Businesses Need Capital to Survive and Thrive

Small businesses depend on efficient and frictionless access to capital to purchase supplies and inventory, hire employees, market their businesses and invest in new potential growth opportunities. The need for capital may be seasonal, and could be sudden and unexpected.

Small Businesses are Unique and Difficult to Assess

Small businesses are a diverse group spanning many different industries, stages in development, geographies, financial profiles and operating histories, historically making it difficult to assess creditworthiness in a uniform manner, and there is no widely-accepted credit score for small businesses. For example, a restaurant has a very different operating and financial profile from a retail store and both are very different from a doctor's office. Credit assessment is inherently difficult because small business data is constantly changing as the business evolves and is scattered across a myriad of online and offline sources, unlike consumer credit assessment where a lender can generally look to scores provided by consumer credit bureaus.

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Target Market

We believe traditional lenders face a number of challenges and limitations that make it difficult to address the capital needs of small businesses, such as:

- Organizational and Structural Challenges. The costly combination of physical branches and manually intensive underwriting procedures makes it difficult for traditional lenders to efficiently serve small businesses. They also serve a broad set of customers, including both consumers and enterprises, and are not solely focused on addressing the needs of small businesses.

- Technology Limitations. Many traditional lenders use legacy or third-party systems that are difficult to integrate or adapt to the shifting needs of small businesses. These technology limitations make it challenging for traditional lenders to aggregate new data sources, leverage advanced analytics and streamline and automate credit decisions and funding.

- Products not Designed for Small Businesses. Small businesses are not well served by traditional loan products. We believe that traditional lenders often offer products characterized by larger loan sizes, longer durations and rigid collateral requirements. By contrast, small businesses often seek small loans for short-term investments.

As a result, we believe that small businesses feel underserved by traditional lenders. According to the FDIC, the percentage of commercial and industrial loans with a balance less than $250,000 has declined from 20% of total dollars borrowed in 2004 to 13% in the second quarter of 2014. According to Oliver Wyman, 75% of small businesses are looking to borrow less than $50,000. In addition, according to the second quarter 2014 Wells Fargo-Gallup Small Business Index, only 25% of small businesses reported that obtaining credit was easy.

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Challenges for Small Business

Small Business Owners are Time and Resource Constrained

We believe that small business owners lack many of the resources available to larger businesses and have fewer staff on which to rely for critical business issues. According to a survey by eVoice, time is viewed as the most valuable asset to small business owners. Small businesses typically do not employ a financial staff or internal advisors, and small business owners often act as both manager and employee. According to the same survey, 91% of small business owners perform three or more employee roles in any given day. Time spent inefficiently may mean lost sales, extra expenses and personal sacrifices.

Traditional Lending is not Geared Towards Small Businesses

Traditional lenders do not meet the needs of small businesses for a number of reasons, including the following:

- ***Time Consuming Process.*** According to a Harvard Business School study, the traditional borrowing process includes application forms which are time consuming to assemble and complete, long in-person meetings during business hours and manual procedures that delay decisions. Small businesses surveyed by the Federal Reserve Bank of New York indicated that the traditional funding process required them, on average, to dedicate 26 hours, contact 2.6 financial institutions and submit 2.7 loan applications.
- ***Non-Tailored Credit Assessment.*** There is no widely-accepted credit score for small businesses. Traditional lenders frequently rely upon the small business owner's personal credit as a primary indicator of the business's creditworthiness, even though it is not necessarily indicative of the business's credit profile. As a result, a creditworthy business may be denied funding or offered a product that fits poorly with its needs.
- ***Product Mismatch.*** According to Oliver Wyman, small businesses often seek small loans and evaluate their investment opportunities on a "dollars in, dollars out" basis, since the payback period is short. According to survey data reported by Oliver Wyman, 75% of small businesses are looking to borrow less than $50,000. Small businesses often seek small, short-term loans to fund short-term projects and investments, but are met with traditional loan products that feature large loan sizes, longer durations and rigid collateral requirements that are not well suited to their needs.

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Challenges for Small Business

Alternatives to Traditional Bank Loans are Inadequate

Small businesses whose lending needs are not met by traditional bank loans have historically resorted to a fragmented landscape of products, including credit cards, receivables factoring, equipment leases and home equity lines, each of which comes with its own challenges and limitations. Credit cards are pervasive but cannot be used for certain types of expenses and face limitations on size. Equipment leasing and receivables factoring both have a cumbersome application process and are only appropriate for specific use cases. Home equity lines have strict collateral requirements, are unappealing to business owners on a personal level and are challenging for businesses with multiple owners.

Modernization of Small Businesses

Small Businesses are Embracing Technology

The proliferation of technology is changing the way small business owners manage their operations. 70% of small businesses view technology as very important to the success of a business. Small businesses are increasingly using technology to purchase inventory, pay bills, manage accounting and conduct digital marketing. We believe small business owners expect a user-friendly online borrowing experience.

The Digital Footprint of Small Businesses is Expanding

An increasing amount of information about small businesses is available electronically. Traditional data sources used to assess business creditworthiness, including government data, transactional information, bank accounts, public records and credit bureau data, are all transitioning online. In addition, many small businesses use social media such as Facebook, Twitter and LinkedIn to interact with customers, partners and stakeholders and manage their online business listings on review sites such as Yelp. A National Small Business Association survey reports that 73% of small businesses use a social media platform for their online strategies. This vast amount of real-time digital data about small businesses can be used to generate valuable insights that help better assess the creditworthiness of a small business.

Underwriting

Our underwriting process is efficient, thorough, and reliable.

Personal Bankruptcies

Dismissed if longer than 1 year old

Will review if merchant has been on a payment plan and made payments for an extended period of time

Business Bankruptcies

Discharged Bankruptcies on a case by case basis

Business Tax Liens

Tax liens are a case-by-case basis

< $50k merchant will fund regardless of funding amount

> $50k merchant will fund if total tax liens amount to less than 60% of the funding amount **OR** if the merchant is on a payment plan

Franchisees

Provide an executed franchise agreement

Provide contact information for a reference at the franchisor

Business Ownership

50% - 100% ownership dependent on deal size and credit letter of consent from additional stakeholders allowing the individual to take debt on behalf of the company.

Decision Logic bank verification requested on all deals.

Payoffs

Merchant must net 50% of funded amount.

We pay off up to two positions.

Business Entity

Funding is offered to some home based businesses.

No sole proprietorships in New York and Arkansas.

No Funding of sole proprietorships under $10,000 (all states).

Public Companies need a signed and notarized document indicating unanimous consent.

Additional Requirements

FICO > 500

Time-in-Business > 1 year

Annual Revenue > $150,000

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Projections ($ USD)

	Dec 1 22' – Nov 30 23'	Dec 1 23' – Nov 30 24'	Dec 1 24' – Nov 30 25'
Purchased Receivables	262,980,000	486,000,000	486,000,000
Cost of Receivables Purchased	(194,800,000)	(360,000,000)	(360,000,000)
RTR Income	68,180,000	126,000,000	126,000,000
Fee Income	5,844,000	10,800,000	10,800,000
Total Merchant Cash Advance Income	**74,024,000**	**136,800,000**	**136,800,000**
Selling Costs	(33,190,000)	(51,840,000)	(47,880,000)
Gross Margin	**40,834,000**	**84,960,000**	**88,920,000**
Operating Expenses			
ACH Processing Fees	2,629,800	4,860,000	4,860,000
Advertising & Marketing	300,000	300,000	300,000
Bad Debt Expense	13,149,000	24,300,000	24,300,000
Bank Charges & Fees	122,880	222,000	222,000
Finance costs	2,124,828	2,538,450	2,538,450
Legal & Professional Services	180,000	180,000	180,000
Other General & Administrative	60,000	60,000	60,000
Payroll	2,520,000	2,520,000	2,520,000
Rent & Lease	125,052	125,052	125,052
Software Subscriptions	375,725	375,725	375,725
UCC Filing Fees	105,192	194,400	194,400
Utilities	16,658	16,658	16,658
Operating Expenses	**21,709,136**	**35,692,285**	**35,692,285**
Net Operating Income (Loss)	**19,124,864**	**49,267,715**	**53,227,715**
Other Income (Expense)			
Interest Expense	(6,826,644)	(8,401,644)	(8,401,644)
Total Non-Operating Income (Expense)	**(6,826,644)**	**(8,401,644)**	**(8,401,644)**
EBITDA	**12,298,221**	**40,866,071**	**44,826,071**

RBR GLOBAL

THANK YOU

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