

Do these StreetShares contractor stories sound familiar?

- A.** Small, new contractor with first award but not enough capital to quickly hire. In business for 6 months and has no interest in signing over his house to the bank.
- B.** Large, established contractor tired of losing sleep over making payroll for numerous employees while waiting for invoices to be paid. This holds her back from competing for new contracts.
- C.** Large contractor recently awarded larger contract than usual, with sudden payroll, equipment, operation, and other new award expenses.

A Contractor's life...	Before contract award	After award, before invoicing	Invoicing
How long they wait to be paid	What seems like an eternity	At least 30 days. Could be 60, 90, 120, or longer	Could be every 30-60 days
What keeps them up at night	Winning the contract	Ramping up. Need to hire people or buy parts with no cash coming in	Executing. Need to make payroll and have funds to compete for new awards
What they need	To show they can execute	To hire 1, 2, 3, maybe 30+ people. To buy parts or supplies	To be paid sooner. It takes too long to be paid
What solves their need	Financial Capability Letter	Mobilization ¹ : a line of credit that lets them buy what they need	Contract Financing: funds advanced against invoices
StreetShares solutions	Financial Capability Letter	Mobilization ¹	Contract Financing
Cost ²	FREE	3% fee, 1-3% interest rate per month	1% fee, 1-2% interest rate per month
Powerful features	Tailored to specific contract bid requirements	Smooths out cash flow. Can be used in conjunction with Contract Financing	Speeds up cash flow. Can be used to operate, pay debt, and win new awards

Key differences of StreetShares Contract Financing vs. “factoring”

- Mobilization¹ option
- Lower, transparent, up-front financing costs
- No prepayment penalty
- Paperless, online application process
- Created by Veterans, now available to everyone
- Invoice financing flexibility

1. Mobilization requires contract financing. 2. Not an offer of credit. For discussion purposes only; invoice financing costs and fees may vary; contract financing subject to approval.