



marlin
capital solutions™

Grainger Finance Program

Andrew McBride ~ 2019



Topics

- Marlin Team Approach
- Close ***More*** Sales ***Faster***
- Jump Start 2019
- ***Easy*** Process
- ***Team*** Coverage
- Contact the Marlin Team

Marlin Team Contacts

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Marlin Programs

Goal \$5,000,000

- Marlin Finance Solutions

- Finance Payment Plan

- 1-5 Year Terms and Customers Owns Equipment at End of Payments
- Business Essential Equipment
- Complete Project Financing (\$5,000 - \$5,000,000)

- Marlin Funding Stream

- Working Capital

- Short Terms 6-24 Months with weekly payments
- \$5,000 - \$100,000
- Fund Projects: Consumables, Professional Services, Training, Inventory & Support

Additional Programs

- Specials & Promotional Capabilities
 - 30, 60, 90 Day Deferred Payment
 - Seasonal Finance Offering
 - Zero Down Finance Offering
 - Low Interest Finance Offering
 - Step Lease
 - Municipal Programs



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FOR THE ONES WHO GET IT DONE

Finance Payment Tool


Equipment: Floor Scrubbers
Equipment Cost: \$38,014.55

STANDARD \$1.00 BUY-OUT

Term	12 Months	24 Months	36 Months	48 Months	60 Months
Monthly Payment	\$3,342.24	\$1,745.25	\$1,200.12	\$927.94	\$761.81
Advance Payment	0	0	0	0	0
<i>End of Lease Options:</i>	<i>Purchase the equipment for \$1.00.</i>				

*Estimated payments shown are for companies in business 2 years or more. Documentation fee of \$125 required.
 For transactions over \$150,000, please call Lanni Barkow at 856-505-4168. Rates effective through March 31, 2019.
 Please note: Payments shown are subject to state and local taxes. Consult your tax advisor for more information.
 Subject to Marlin's credit approval and receipt of required documents.*

Finance Payment Tool



2288 PIKE COURT
CONCORD, CA 94520
Ph : (925) 686-6654
Fax: (925) 686-6827

Quotation

Information

Grainger Quote Number	2032578529
Creation Date	11/05/2018
Customer Number	807561659
Page	3 / 3

Item PO-Line	Material	Description	Expected Del Date	Quantity	Unit	Price	Total in USD																														
<p>Thank you for the opportunity to provide this quotation. Please note that all the prices are based on products and quantities quoted. Any changes to the products and/or quantities may result in different pricing. The non-catalog freight policy applies unless freight amount is listed above. Please contact the Grainger office shown above if you have further questions or need to submit a new request.</p>																																					
<div style="border: 1px solid black; padding: 10px;"> <h3 style="text-align: center;">Additional Finance Options Available</h3> <p>Equipment: Floor Scrubbers Equipment Cost: \$38,014.55</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #333; color: white;"> <th colspan="6" style="text-align: center;">STANDARD \$1.00 BUY-OUT</th> </tr> <tr> <th style="text-align: center;">Term</th> <th style="text-align: center;">12 Months</th> <th style="text-align: center;">24 Months</th> <th style="text-align: center;">36 Months</th> <th style="text-align: center;">48 Months</th> <th style="text-align: center;">60 Months</th> </tr> </thead> <tbody> <tr> <td>Monthly Payment</td> <td style="text-align: right;">\$3,342.24</td> <td style="text-align: right;">\$1,745.25</td> <td style="text-align: right;">\$1,200.12</td> <td style="text-align: right;">\$927.94</td> <td style="text-align: right;">\$761.81</td> </tr> <tr> <td>Advance Payment</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>End of Lease Options:</td> <td colspan="5" style="text-align: center;"><i>Purchase the equipment for \$1.00.</i></td> </tr> </tbody> </table> <p style="font-size: small; text-align: center;"> <i>Estimated payments shown are for companies in business 2 years or more. Documentation fee of \$125 required. For transactions over \$150,000, please call Lanni Barkow at 856-503-4168. Rates effective through March 31, 2019. Please note: Payments shown are subject to state and local taxes. Consult your tax advisor for more information. Subject to Marlin's credit approval and receipt of required documents.</i> </p> </div>								STANDARD \$1.00 BUY-OUT						Term	12 Months	24 Months	36 Months	48 Months	60 Months	Monthly Payment	\$3,342.24	\$1,745.25	\$1,200.12	\$927.94	\$761.81	Advance Payment	0	0	0	0	0	End of Lease Options:	<i>Purchase the equipment for \$1.00.</i>				
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Customer Benefits

- Source of Capital for Projects
- Preservation of Bank Credit Lines and Cash
- Accelerate Technology Adoption
- Expand Business & Offerings
- Build Business Credit (Start-ups)
- Tax Exempt Municipal
- **Tax Benefits – IRS 179**



EXAMPLE: Enter Cost of Equipment Below

Equipment Cost: \$ 38,014.55

First Year Write-Off: \$ 38,014.55

\$1,000,000 is the max. Section 179 write-off

100% Bonus Depreciation: \$ 0.00

On any remaining value above \$1,000,000

MACRS 1st Yr. Depreciation: \$ 0.00

Depreciation 20% year 1 (assuming 5 year property HY convention)

Total 1st Yr. Depreciation: \$ 38,014.55

Tax Savings Assuming Rate of 21%: \$ 7,983.06

Equipment Cost x 21%

1st Yr. Net Cost After Tax Savings: \$ 30,031.49

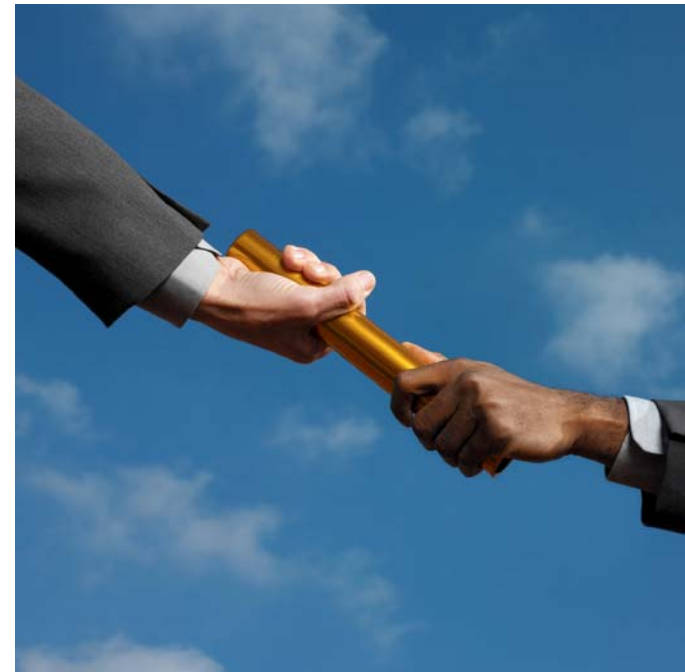
Equipment Cost - Tax Savings

Clear Form

Print

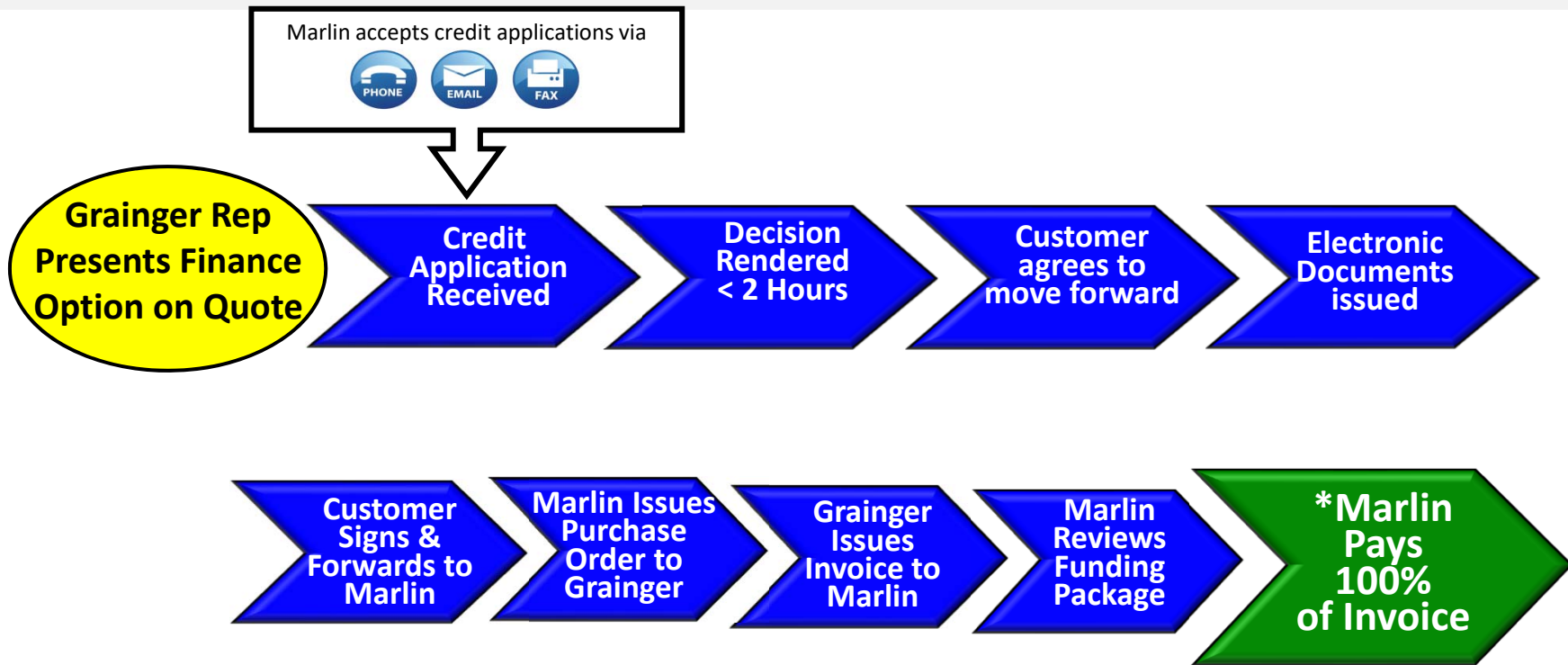
Grainger Sales Team Benefits

- Overcome Pricing Objections
- Increased Transaction Size
- Lock in Customer Relationship
- Competitive Advantage
- Speed to **YES**
- *SPOC for Customer Engagements
 - * *Single Point of Contact*



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Transaction Flow



Documentation

- Single page application & Single page finance agreement with Electronic Signing capabilities
- Turnaround Time
 - Under \$150k is less than 2 hours
 - Over \$150k is less than 4 hours upon receipt of required financial information
- Document Verification completed by 3:00 PM EST, invoice will be paid that day via ACH.

Call to Action

 Include the Payment Option on All Quotes

 Highlight the Advantages of Financing

 Get the Marlin Team Involved Early

 Close More Opportunities Together

Questions

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Thank You!