



Merchant Cash Advance Income Opportunity



Limited Partnership

Merchant Advance Capital Limited Partnership's principal investment objective is to manage and grow a merchant financing portfolio and provide limited partners with sustainable attractive long-term returns while minimizing risk through diversification.

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Merchant Advance Capital offers income investment opportunities in merchant cash advances – an exciting new financing niche that provides working capital to Canadian merchant businesses across Canada. The Merchant Advance Capital LP is an income producing investment opportunity with the following attributes:

- Forecasted yields of 12-15% per annum with the availability of compounding through participation in a distribution reinvestment plan (DRIP).
- Participation in an emerging new financing niche for Canadian store-front businesses.
- Cash advances secured by merchant future debit/credit card sales volumes.
- Quarterly distributions.
- Attractive higher yielding alternative to other income investments such as GICs, bond funds, and money market funds.
- Highly experienced management team.
- Regularly scheduled closings.
- Easy redemption options for investor liquidity.

The Merchant Advance Capital LP generates income through the payback of its merchant cash advance portfolio and, subject to reserve requirements, distributes this income on a quarterly basis. Unitholders can choose to reinvest this amount under the DRIP or have it deposited directly into their bank account. A quarterly report to investors keeps each unitholder up-to-date on his or her investment.

This advertisement does not constitute an offer to sell or a solicitation of an offer to purchase the securities referred to herein, which is being made under an Offering Memorandum available from our office to qualified purchasers in specified jurisdictions. There are risks associated with this investment and merchant cash advances. Investment in our Limited Partnership is not guaranteed or secured against company assets and there is no assurance that the historical yield shown will be representative of the yields that can or will be obtained in the future. Merchant cash advance are not guaranteed and the health of the Limited Partnership merchant cash advance portfolio can be adversely affected as a result of, among other things, changing economic conditions or consumer sentiment. Please read the Offering Memorandum before investing.



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Merchant Cash Advances

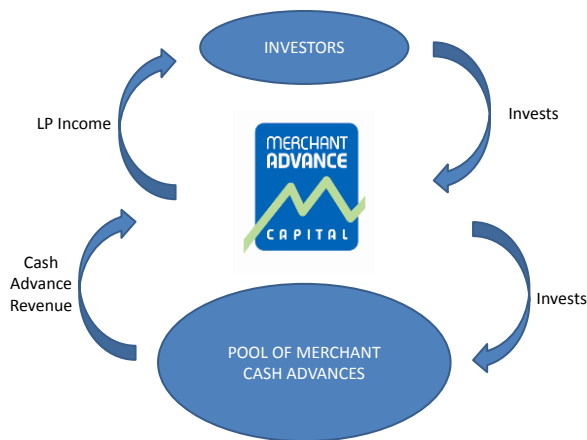
Merchant cash advances (“MCAs”) are an innovative financing solution for small and mid-sized business owners that accept debit/credit card payments. Merchant Advance Capital provides financing to such businesses in return for a fixed percentage of their debit/credit card sales until its contracted payback amount has been collected. Funds are typically used for a variety of business purposes such as:

- Renovation
- Expansion
- Inventory purchases
- Equipment repair

Example



An owner of a restaurant which processes approximately \$30,000 of debit/credit card sales per month receives a merchant cash advance of \$23,000 in exchange for \$30,000 worth of future debit/credit card sales collected using a 10% withholding. MAC then withholds 10% of all debit/credit card transactions until it receives \$30,000, which in this example would take approximately 10 months. Once the restaurant owner has paid down a significant portion of the payback amount, he is eligible for a renewal.



The Limited Partnership

Investors “pool” their money by buying units in an entity called a Limited Partnership (“LP”). Profits generated by the LP are distributed to its unitholders as distributions based on their unit ownership in the LP. An LP provides a convenient way to diversify a portfolio of cash advances to Canadian merchants among an investor group. The investor in the LP earns a blended rate of return based on the fee revenue earned from each respective merchant cash advance, less allowances for bad debts and the costs of operating the business. The pool is continuously managed with new cash advances replacing others that are being paid back. The Merchant Advance Capital LP is for those investors who want an attractive income return in an emerging financing niche for Canadian merchants.

