

FundAbility is a 20-year old technology company that began by simply matching business owners with financing sources. Today, we provide free to every business owner across the country, a powerful Business Finance and Credit Education System with full customer support. It wasn't enough that we simply told entrepreneurs where to go to find financing, we needed to educate them about how to *get ready to apply* to increase their odds of approval. Our system mirrors the underwriting guidelines of creditors and lenders, teaching the entrepreneur how to correct issues that are seen as non-compliant, and therefore "high risk". Our Business Finance and Education System goes beyond getting the business approved for financing today by providing step by step instruction and the opportunity for building a strong business credit profile so that the business can become, and remain, fundable for a lifetime. Our clients are learning the importance of separating personal credit from business liabilities.

We give away access to the System through private label partnerships with organizations like Chambers of Commerce, Small Business Development Centers, Urban Leagues, and even businesses that primarily serve other businesses. We call these groups of organizations, Contributors, because they are contributing to the success of their local business communities by ensuring the business has access to affordable capital. We don't charge Contributors for their private label. It's all free!

Once inside the System, which is a SAAS platform available to anyone with an internet connection, the entrepreneur is given the opportunity to enroll in services that may be necessary to correct lender compliance such as a virtual office for home-based businesses or purchase an SBA compliant business plan necessary to apply for an SBA or bank loan. The vendors in the System provide an opportunity for the business to make monthly payments which in turn allows the vendor to report the payment history to the business credit reporting agencies, thereby establishing and building business credit. There are about 20 opportunities for the entrepreneur to make a purchase of a lender compliance related service inside the system. When they make the purchase, the vendor pays FundAbility a commission and FundAbility in turn shares that revenue with the private label partner. In this way, Contributors are creating a new stream of revenue with no cost to them or need to provide support services to the entrepreneur.

There are several ways a Chamber of Commerce can become a Contributor. The COC can give away access to their business community by simply adding text to the Chamber's existing website about this free business tool. The COC can either have FundAbility set-up their own private label or the COC can simply provide access through chamberacademy.org and allow its Users to be tracked per the Chamber's zip codes. If the COC opts for their own private label, Fundability will share 30% of any income derived. If the COC opts to simply link to chamberacademy.org, Fundability will share 15% of the income.

Regardless of the access method a Chamber's chooses, FundAbility will provide all customer support for the use of the System, completion of the credit building program, and financing programs. The Chamber of Commerce is only as involved as it wants to be. Some Chambers want to incorporate our business tool into an existing Entrepreneurship Program and offer one-on-one assistance. In those cases, FundAbility provides all necessary training to the COC staff, again, at no cost.

If you would like to learn more about FundAbility, our Business Finance and Credit Education System, or our Private Label program, feel free to visit our website at www.fundability.com. For a live demonstration, or for credentials to gain access to our demonstration site where you can review our Business Finance & Credit Education System at your convenience, email Joe Petty at jpetty@fundability.com.