

Q: How can Olympus Lending approve businesses for loans without having established credit or a credit card?

Q: Olympus Lending has made a significant investment networking within the Wireless Industry. Why?

Doug: Very simple. We are experienced in the wireless and small business industry and we understand that many businesses have a great model even though they may not have credit, or their credit is not great. We base our approvals on the revenue of the business. The majority of our decisioning process is based off bank account activity and not credit. We can get businesses approved if they have been open for six months, have a bank account, and show \$5,000 of revenue per month.

We've funded thousands of small businesses. The decision model we use has proven to get small business approved for the funding they need. Even if they have been turned down by a bank or a traditional lender.

A big part of our business model is to get a business approved and on a payment plan that is manageable for them to take their business to the next level and continue to be successful. We will give a small business increase over time as they renew their funding with Olympus Lending.

Doug: We feel that the wireless industry provides avenues to offer the same funding programs that have made businesses successful in other industries. Specifically, Olympus Lending sees most success with our partner programs and the Master Dealers we have partnered with. These partnerships have resulted in the most success for everyone involved.

These partnerships produce better applicants, reduces fraud rates, and increases customer satisfaction. In regard to the terms our programs are a perfect fit for Wireless Dealers. Many lenders will lock in small business to long terms paying a lot of unnecessary interest with no early buyout options. Olympus Lending provides programs that are able to be set up on shorter terms with little or no interest for an inventory advance to get through the Holiday rush.

