
THE
MERCHANT
MARKETPLACE

The Merchant Marketplace

The Merchant Marketplace Corp is a merchant cash advance (MCA) company that provides short-term, unsecured financing to small and medium-sized businesses in exchange for a percentage of their future sales. Our objective is to raise $10 million in capital to expand our operations and enhance our funding capacity to better serve our target market.

The MCA market is a rapidly expanding sector, with an estimated value of over one billion dollars annually and a projected growth rate of 20% per annum over the next 10 years. Our company is strategically positioned to capture a significant share of this market, backed by a seasoned management team with over 50 years of combined industry experience. Our proprietary underwriting model enables us to fund a diverse range of businesses while effectively minimizing risk

Our revenue model is based on collecting a percentage of a business's future sales, along with a one-time origination and underwriting fee. We focus on businesses that have been operational for at least one year and generate a minimum of $20,000 in monthly revenue, ensuring a strong foundation for repayment and long-term sustainability.

Capital raised in this round will be deployed to scale our lending capacity, boost sales and marketing efforts, & enhance our technology infrastructure to further streamline operations and improve the customer experience.

Key risks include regulatory changes, merchant defaults, & market fluctuations. However, we've established robust underwriting, risk management, & compliance frameworks designed to proactively mitigate these risks and maintain stability across varying market conditions.

We are confident that this funding round will be a catalyst for significant growth, and we look forward to partnering with our investors to achieve our shared goals.



Why Invest?

Investing in a merchant cash advance (MCA) company can offer several benefits to investors. Here are a few key points to consider:



High Returns

MCA deals can deliver strong returns thanks to high factor rates and fast turnaround times.



Growing Market

With more small businesses turning to alternative financing, the MCA space is scaling fast.



Low Barriers to Entry

It's easier than ever to break into the MCA market-with fewer red tapes and quicker setup.



Diversification

Investing in an MCA company gives investors a new way to diversify beyond traditional loans or bonds.



Strong Risk Management & Compliance

We manage risk smartly to protect investors and keep returns steady.

Meet Our Team

Adam Schwartz, CEO of The Merchant Marketplace Corp., is a seasoned innovator with over seven years of experience in building advanced fintech platforms tailored to the alternative finance industry. Adam has developed a comprehensive suite of technologies, including CRMs, underwriting models, investor portals, syndication and servicing platforms, phone systems, marketing systems, and mobile apps for both Google and Apple. His platforms are designed to streamline all aspects of the alternative finance lifecycle, showcasing his deep understanding of the industry's needs and challenges.

Adam has personally invested over $10 million of his own capital into creating and refining state-of-the-art technology solutions, making continuous advancements to stay ahead of the evolving market. His hands-on approach to building scalable, efficient systems has positioned The Merchant Marketplace Corp. as a leader in leveraging technology to deliver exceptional results.

Before founding The Merchant Marketplace Corp., Adam served as both the CEO and CTO of Velocity Group USA, where he spearheaded the funding of over $200 million to business owners across the United States within just four years. His dual leadership role highlights his unique ability to combine visionary strategy with technical expertise, driving innovation while ensuring operational excellence.

With a proven track record of success and a relentless commitment to advancing the fintech landscape, Adam Schwartz is dedicated to empowering businesses through cutting-edge financial solutions and transformative technologies.



Adam Schwartz

Meet Our Team

Paul Boxer entered the Merchant Cash Advance industry nearly eight years ago as Chief Marketing Officer for a leading merchant funding provider. In addition to shaping a professional work environment and leading the marketing team, Paul also assumed the role of Director of Business Development.

He has guided several funding companies to success and has earned a strong reputation within the industry as a thought leader and insider steering the future of the fintech space. We are honored to have Paul as a key partner in our journey, taking on the roles of Chief Operating Officer and Chief Revenue Officer at The Merchant Marketplace.

Previously, Paul led one of the industry's top rebranding efforts, helping the company grow from $3.2 million to $9.3 million in monthly funding within just two years—earning them a spot on the Inc. 5000 list.



Paul Boxer

Meet Our Team

John Dicanio, a seasoned alternative finance specialist with over 16 years of experience, has built and scaled high-performing sales and funding organizations. He founded two funding companies—one achieving an impressive exit at five times EBITDA, and the other funding over $7 million monthly.

Renowned for his strategic leadership, John excels at training teams to rigorously vet business profiles, ensuring quality funding decisions that drive long-term growth. His expertise in risk assessment, customer acquisition, and retention has fueled his innovative approach to delivering tailored financing solutions across industries.

A proven leader and problem-solver, John's ability to optimize operations and nurture top-tier talent has solidified his reputation as a transformative force in alternative finance.



John Dicanio

Meet Our Team

Gary Menzies brings over 30 years of expertise in financial services & entrepreneurship, with a history of founding and managing SEC-registered investment advisory firms and subsidiary businesses, including hedge funds.

He has successfully raised millions in financing for his ventures and clients, leveraging his skills in creative financing strategies and due diligence. Gary's entrepreneurial experience spans diverse industries such as real estate development, construction, agriculture, aviation, SaaS, and e-commerce, making him uniquely qualified to manage funds with a strategic, multi-industry perspective.



Gary Menzies

Meet Our Team

David Austin is the Managing Partner at Austin LLP, a boutique intellectual property and commercial litigation law firm. David brings extensive experience in litigation, patent prosecution, and intellectual property counseling—representing clients in contract, patent, trademark, and copyright matters.

He is also deeply involved in the alternative finance sector, representing plaintiff firms across all levels of litigation and contract law. David holds a Ph.D. in Organic Chemistry from Emory University and a law degree from Fordham University. He is licensed to practice law in both New York and California.

Before becoming an attorney, David served as a professor in the Chemistry Department at Yale University, where his lab developed a novel phage-display drug discovery platform, which led to the founding of Ambit Biosciences. He also served as Director of Medicinal Chemistry at Rib-X Pharmaceuticals (now Melinta Therapeutics).

David's combined experience across academia, industry, and law gives him a unique ability to understand both market needs and business strategy.



David Austin

The Merchant Cash Advance Market Summary

01

The merchant cash advance (MCA) market industry refers to the business of providing short-term, unsecured financing to small and medium-sized businesses in exchange for a percentage of their future sales. MCA providers typically offer financing to businesses that may have difficulty obtaining traditional bank loans, such as startups or businesses with less than perfect credit.

02

MCAs are a popular alternative form of financing for businesses because they are relatively easy to obtain and have a relatively quick approval process. The repayment of the advance is also flexible, as it is done via a small fixed percentage of the business's daily sales, which makes it adaptable to the business's cash flow.

03

The merchant cash advance (MCA) industry, valued at over $20 billion in 2022, is projected to grow at an annual rate of 12.5% over the next five years. This growth is driven largely by the challenges small and medium-sized businesses face in securing traditional bank loans, as banks have become more risk-averse and demand extensive documentation and collateral since the 2008 financial crisis.

Our Industry

Serving America's Small and Medium-Sized Businesses, Including Several of Our Favorites:

- Accountants
- Funeral Homes
- Auto Service & Repair
- Grocery Stores
- Bakeries
- Printing Services
- Beauty Salons & Spas
- Hotels/Motels
- Lawyers/Legal Services
- Convenience Stores
- Medical Offices
- Dry Cleaners
- Pest Control
- Distributors
- Restaurants/Hospitality
- Engineering
- Retail
- Entertainment
- Wholesale Manufacturers
- Environmental
- Technology
- Pharmacy

Key Obstacles

Investing in the merchant cash advance industry can be challenging for investors without a background in finance or experience with small businesses. Here are five reasons why:

- **Lack of Transparency** : The merchant cash advance space can be confusing, with few standardized metrics or benchmarks to assess business performance.
- **Assess Provider Performance:** Evaluating the credibility of small and medium-sized businesses is often complex and time-consuming, requiring financial analysis and risk assessment.
- **Need for Ongoing Monitoring :** Investing in MCAs requires oversight to ensure businesses perform as expected and that risks are promptly identified
- **Regulatory Uncertainty** : The MCA industry is subject to evolving rules and regulations, which may vary by state and are always changing.
- **Limited Diversification** : The lack of access to deal flow can make it difficult for investors to spread their risk across multiple opportunities.

Problem-Solving Framework

With a proven model and growing demand, The Merchant Marketplace is a smart investment for those entering the merchant cash advance space.

- **Experienced team** : Our team includes professionals with years of experience in the finance & credit industries, as well as experts in risk management and technology. This expertise allows us to provide investors with a high level
- **Rigorous underwriting process** : Our underwriting process is designed to assess the credibility of each borrower and to mitigate risk. We use a combination of financial analysis, data-driven technology, & deep industry knowledge to evaluate each loan application and ensure it meets our strict standards.
- **Diversified portfolio** : We aim to provide investors with a diversified portfolio of investment opportunities across multiple industries & sectors. This diversification allows investors to spread their risk across a range of investments and benefit from the potential upside of multiple sectors.
- **Ongoing monitoring and reporting:** We provide investors with regular reporting and monitoring of their investments, including updates on merchants performance and comprehensive portfolio-level insights. Our goal is to provide investors with a high level of transparency and communication – and comprehensive portfolio-level insights.
- **Commitment to compliance** : We are committed to maintaining the highest standards of compliance and regulatory best practices, including maintaining appropriate licenses, following state and federal regulations, and adhering to industry best practices. .

By investing in The Merchant Marketplace, investors can benefit from our deep industry expertise, rigorous underwriting process, and commitment to transparency and compliance. We are committed to providing investors with a secure, reliable, and high-potential investment opportunity.

Why Choose a Peer-to-Peer Platform in the Merchant Cash Advance Industry?

The peer-to-peer investor platform in the merchant cash advance industry offers a mutually beneficial solution for both merchants and investors. Merchants gain quick and easy access to essential capital without the delays and uncertainties often associated with traditional lending.

Meanwhile, investors have the opportunity to earn attractive returns by investing in a diversified portfolio of merchant cash advances. Platforms like The Merchant Marketplace enhance this experience by leveraging the expertise of seasoned professionals who perform thorough underwriting and risk management. Additionally, transparent reporting allows investors to monitor their investments closely and stay engaged.

Overall, peer-to-peer platforms provide an efficient way to fund merchants while delivering profitable opportunities for investors.



DEAL FLOW

A key advantage of partnering with a network of brokers and Independent Sales Organizations (ISOs) is the access to substantial deal flow within the merchant cash advance industry. Brokers and ISOs maintain relationships with a diverse range of merchants across multiple industries and regions, providing access to a broad pool of potential borrowers.

By partnering with brokers and ISOs, we can leverage their relationships to source a consistent stream of high-quality merchant cash advance applications. These partnerships help ensure that the applications we receive align with our underwriting standards, providing strong opportunities for our investor network.

Beyond providing deal flow, working with brokers and ISOs helps us expand our reach and build brand awareness within the merchant cash advance industry. As we continue to build these relationships and deliver strong investment returns, we can grow our network and position ourselves as a leading player in the space.

Partnering with brokers and ISOs is a key component of our strategy to generate consistent deal flow and provide our investors with a diversified portfolio of high-quality merchant cash advance opportunities.

Leader, Driven by Several Key Advantages:

First-mover advantage:

Industry Leadership: The Merchant Marketplace is the first and only fully automated peer-to-peer funding platform in the merchant cash advance industry, providing a unique competitive advantage over newer market entrants.

Proven Success: Our platform has a strong & consistent track record of delivering successful outcomes in the marketplace.

Trusted Reputation: We are highly regarded by both investors and merchants, reflecting our credibility and reliability in the industry.

Advanced Technology Investment:

Strategic Technology Investment: The Merchant Marketplace has strategically implemented advanced technology to streamline the underwriting & processing of merchant cash advance applications.

Proprietary Tech Platform: Our platform leverages data analytics, artificial intelligence, and machine learning to assess risk and identify high-quality investment opportunities.

Enhanced Experience: This enables faster funding decisions and delivers a superior experience for both merchants and investors.

Strategy Summary

The Merchant Marketplace will continue to implement several key strategies to expand our reach and connect with more potential customers. Here are a few of our core approaches:

Referral Program

We provide incentives to existing customers who refer new business to us—a cost-effective strategy that not only attracts new clients but also strengthens customer loyalty.

Targeted Marketing

We focus on targeted marketing efforts to reach small and medium-sized businesses that are most likely to benefit from short-term unsecured financing. Our approach includes a mix of online and offline advertising, direct mail campaigns, and participation in industry trade shows and networking events.

Broker and ISO Marketing

We prioritize attracting new ISOs and brokers, who serve as a primary source of deal flow in our industry. In addition to funding their deals, we support them with education and technology to strengthen long-term relationships. Our competitive commission structure also helps drive loyalty and continued partnership.



Great Customer Experience

Delivering an exceptional customer experience is key to attracting and retaining clients. This means having a user-friendly website with clear, transparent funding information, and a responsive, knowledgeable, and professional customer service team.

Building Partnerships

We partner with businesses that support small & medium-sized enterprises—like accounting firms, business coaches, and financial service providers—to broaden our reach and connect with more potential clients.

Offer Additional Services

We offer a range of additional services, including business credit monitoring, accounts receivable financing, and equipment financing. These value-added offerings help deepen customer loyalty while attracting new clients seeking comprehensive financial solutions.

Preferred Industries

- Accountants
- Funeral Home
- Auto Service & Repair
- Grocery
- Bakeries
- Printing Services
- Beauty Salons & Spas
- Hotels / Motels
- Cannabis
- Lawyers / Legal Services
- Convenience Stores
- Medical Offices Pharmacy
- Dry Cleaners
- Pest Control
- Distributor
- Restaurants / Hospitality
- Engineering
- Retail Technology
- Entertainment
- Wholesale Manufacturers
- Environmental
- Extermination

FICO	550
Required Revenue/Month	$20,000
Positions/Rates & Commissions	1st – 6th positions with commissions up to 15% – buy rates as low as 1.18
Stips	Proof of Ownership; AR; Landlord; Financial for all deals over $100K
Minimum Ownership/Time in Business	51% with at least 1 year in Business
Common sense underwriting	If the deal makes sense, we'll fund it

What We're Looking For

- Merchant needs to be in business for at least 1 year
- Positions considered: 1st – 6th
- Will consolidate up to 2 positions
  (merchant must qualify to net at least 50%)
- Daily & weekly ACH payment pulls
- Deal size $10,000 – 1.5 million
- Personal credit score 550+ | Monthly deposits $20,000
- Number of monthly deposits: 5
- Negative days per month: 5 max

Pricing Guide

- 1.18 – 1.49 max upsell of **15 pts**
- **3 – 12** months
- **Pre-pay addendum** available

Submission Guidelines

- Application signed by majority owners within the **last 30 days**
- Minimum **3 months** of recent **bank statements**
- Send deals to: **deals@merchantmarketplace.com**

Syndication Opportunity

At Merchant Marketplace, we target high-performing deals that yield a 27% net return on average over approximately 7 months — with repayments made daily or weekly, depending on the structure.

Now, you have **two unique ways to invest:**



Fully Managed Portfolio

Let us manage your syndication from start to finish. We'll allocate your capital across multiple high-yield deals in our portfolio to maximize your return and minimize your risk through diversification.

- Hands-off investing
- Risk spread across multiple positions
- Target return: 27% net over approximately 7 month
- Minimum investment: $100,000

A La Carte Investing

Prefer to choose your own deals? Once you're onboarded, you'll get direct access to our portfolio. You select which deals to invest in — and how much.

- Full control over deal selection
- Build your own custom portfolio
- Transparent deal performance metrics
- Flexibility to invest deal-by-deal
- Target return: 27% net over approximately 7 month

THE MERCHANT MARKETPLACE

Minimum Invest	**$50,000**
Target Hold	**12 Months**
Annualized Returns	**15%**
Raise Amount	**$10,000,000**

invest@merchantmarketplace.com

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