



IWC Referral & CLS Funding

Introduction Package

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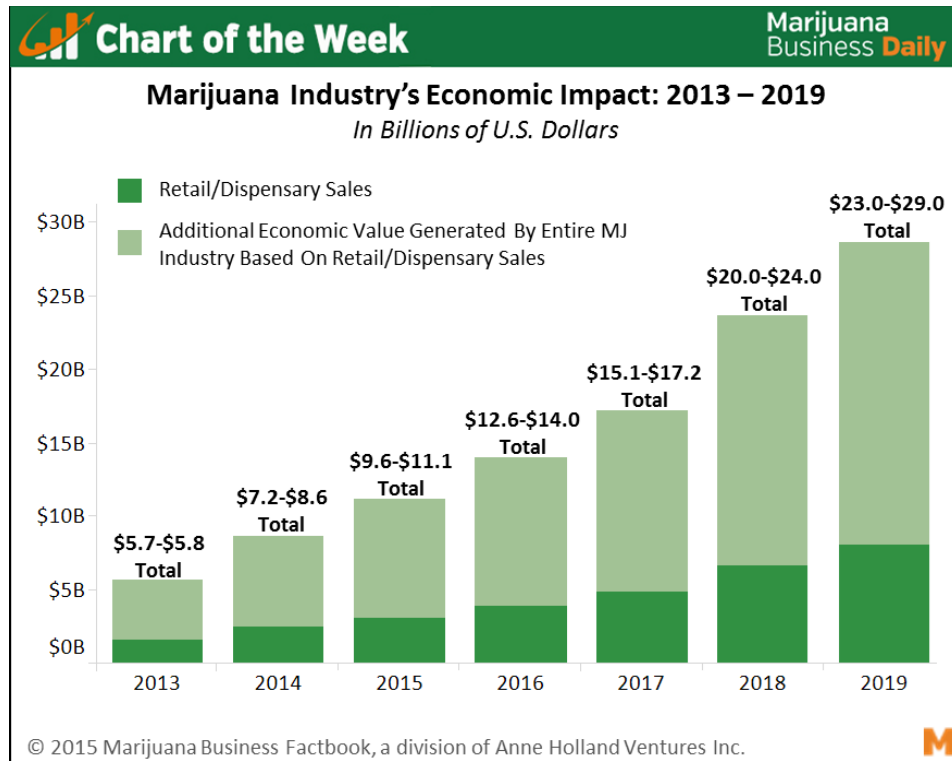
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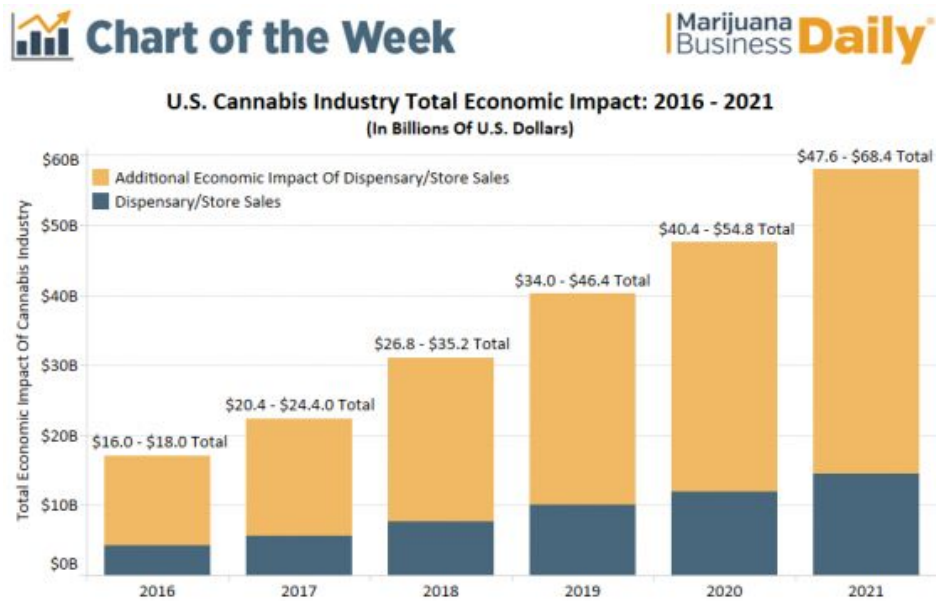
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THE MARIJUANA INDUSTRY'S ECONOMIC IMPACT



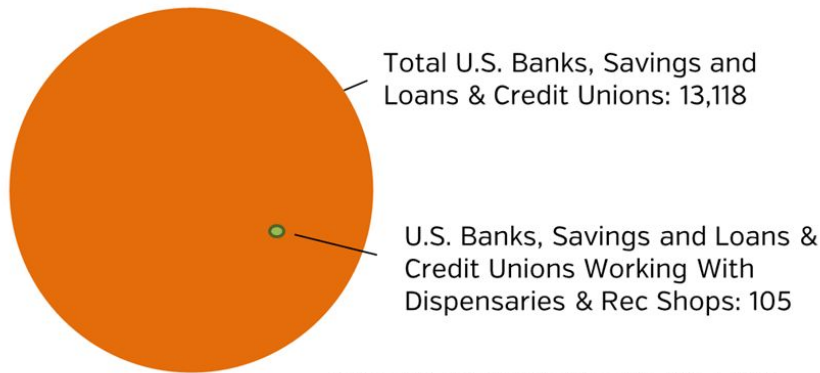
Exceeding projections by the billions, year after year.



Financial and Banking Situation



The Cannabis Industry's Banking Situation



Source: U.S. Department of Treasury, FDIC & CUNA

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In today's specialty marketplace, the traditional banking relationships are non-existent. Good companies are missing out on great opportunities due to lack of funds. We understand that in today's economy many cannabis-based small businesses need access to working capital, but banks and traditional lenders can make it difficult to access the funding needed to expand or start a business. *IWC & CLS Funding is your solution.*

With recreational or medical legalization measures passed in 11 markets last year and several more states that have previously legalized marijuana, including Hawaii and Maryland, the cannabis industry is poised for strong, continual growth well into the future.

Furthermore, sales in existing medical and recreational markets have shown no signs of slowing. In Washington state and Colorado, for example, adult-use sales in the first two months of 2017 broke records.

Consequently, the cannabis industry's impact on the broader economy will be even greater as time goes on.

WHAT IS IWC & CLS FUNDING?



WE FIND FUNDING FOR YOUR PROJECTS!

IWC Consulting specializes in bringing together entrepreneurs in the cannabis/ hemp industry with CLS, an investment group of private direct lenders and venture capitalists. We offer expedited funding to expand your business, provide capital infusion and expedite acquisitions.

Combined, there are over 11,000 banks and credit unions operating throughout the United States, meaning less than 4% of U.S.-based financial institutions are serving marijuana businesses. Many banks that do provide services to cannabis companies prefer to keep quiet about it, however, making it especially difficult for marijuana businesses to find financial service providers.

*We are here to offer these financial solutions through our USA lenders and private investors. **We have access to over \$100 Million in funding.***

We utilize our relationships to facilitate the funding you need. Here's how IWC can help you stay focused on your business.

- ★ One-stop source for funding phases and projects for your business.
- ★ We help companies acquire working capital and other financing options
- ★ Preserve 100% of your equity with a working capital loan
- ★ Specializing in working capital loans of \$250K and up



Our expert knowledge and creativity allows us to find the funding you need!

Sometimes your business just needs a short-term loan to help you gain momentum. Our loans provide the necessary capital with a typically shorter payback period. A loan is provided for a borrower that needs to achieve a certain outcome and requires a short-term loan to get them “over the bridge” that separates them from their desired outcome. For cannabis businesses, a bridge loan is typically used to take a piece of real estate and change it to fit their needs or improve it, thus increasing the value of the asset. They can carry higher risk for a lender than a traditional working capital loan, as the ability to repay may be diminished due to reduced cash flow. This is similar to why construction loans from banks carry a higher interest rate than permanent loans: the inherent risk of the project not getting completed, cost overruns and delays.

In cannabis-based businesses, these lines are used to fund anything necessary for day-to-day operations, expansion projects and to hold-over reserves until harvest.

We help businesses with a funding source to help them perform tenant improvements and move into a new facility when their reduced cash flow would not support their operations and expenses between harvests and/or business phase.



HOW DO I GET STARTED?

It's as simple as 1, 2 and 3!

1. Apply: Email your application file containing company details or project description, with attachments, to: yvette.iwcfunding@gmail.com
2. Pre-Approval: Once we make sure your application is complete, it goes to the CLS Group who reviews and matches you with a lender within 72 hours.
3. Approval: You will be contacted via email to schedule a conference call to confirm information, discuss terms, timeframes, and engagement details.





GET FUNDED

- Email a complete file containing: Brief Company Information (structure)
-Name, Address, Type of Business, D&B, and Years in Business, Amount requested, Use of Funds.
 - For Receivables Add: 3 - 6 month Account Receivables Report and Profit and Loss Statement
 - For Acquisition Funding Add: Business Plan, Pro Forma, and Executive Summary
 - We review your information within 72 hours as stated above. If the initial file review is acceptable, we will Email to schedule a conference call where we will confirm information, discuss terms, timeframes, and engagement details.
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- **P&L's (profit and Loss)**
 - **PFL (personal financial statement) on Principals**



FREQUENTLY ASKED QUESTIONS

Who is CLS?

This specialized company of people is filled with industry professionals from diverse backgrounds combining over 30 years' experience. Our offices stem from Florida to Southern California, with lending specialists in eight major metropolitan cities.

How does IWC Consulting and CLS Funding Group work together?

Clearly, today's cannabis marketplace requires funding alternatives to seize opportunities quickly. We work closely and confidentially with you to get your project funded. IWC is a referral service for the investment group. We focus on finding motivated cannaprenuers with great ideas products and services. CLS focuses on acquiring solid investment sources and matching them with the approved companies.

Are you a broker?

No. We represent private investors and private lenders and do the work of Investment bankers. We do receive a small success fee only when your project is funded at the settlement table.

Where is all this money coming from?

We are direct to private money. We also fund through wealthy private individuals and specific structured finance sources. We have cultivated these financial relationships over many years allowing us to bring the money to the table for your project. We do not "shop" your project. We only present companies that are pre- approved and advantageous for our investors.

What if I am not pre-approved?

We are heavily networked in the industry. We can help you get to where you need to be. In the event your application does not pass pre-approval, we will provide you with a Suggestion Report with a checklist to get you to the next level.

Do you lend money to any company or project?

No. Must be a USA or Canada based organization. We do lend to many specialty projects.

FREQUENTLY ASKED QUESTIONS

(Continued)

Why was I rejected?

Various reasons, but we would inform you immediately. For example, bankruptcies, felonies, outstanding judgements, lawsuits etc. or the deal was not good for the lender.

How long does the funding process take?

We move quickly. Timing depends on you (the client) and the amount requested.

- Once all of a client's information is submitted, within 72 hours, we will inform and confirm that your application is completed and ready to submit to private lenders.
- If acceptable, we will send an email scheduling a conference call, confirm specific details, then within 3 days from lenders acceptance, we will send an engagement agreement stating all the terms and conditions.
- The client signs and returns engagement letter.
- Approximately 48 -72hrs later the client receives a term sheet. Upon the client's acceptance and signing of the term sheet, the client then pays dues to its law firm of choice to draw up documents. (Law firm is independent third party.)

I'm a broker, can I bring a deal to you for a commission?

No but "referrals are always welcome". We are direct lenders to direct end users.

How much will it cost?

Depends on the amount of requested financing. All terms are in writing on the Term Sheet.

How do you get paid?

Upon issuance of Term Sheets, we have completed "bringing money to the table". At time of settlement, we are paid a small success fee at closing.

Are there fees involved?

Yes, similar to a mortgage, there are legal fees (verifications, accounting, diligence and settlement fees). This will be in writing on the Term Sheet.

FREQUENTLY ASKED QUESTIONS

(Continued)

Why can't I deal with the lender directly?

With the sensitivity this particular industry, the amount of startups and scaling that is in demand, the lenders are mostly interested in organizations that meet a certain criteria and/ or interest level. We organize, complete research and package the application before it can be submitted to the lender for the approval process.

Will you sign a NDA?

Absolutely, send it over.