

An aerial photograph of a city skyline, likely Phoenix, Arizona, with the Camelback Mountain range in the background. The image is bathed in a warm, golden light, suggesting sunrise or sunset. The city features a dense cluster of skyscrapers in the center, surrounded by lower-rise buildings and greenery. The mountains in the distance are layered and hazy, adding depth to the scene.

# AbleTel Financial, Inc.

**Strategic Plan – Overview**

**August 2017**

# Executive Summary

## **Executive Summary**

Let's face it - business lending isn't what it used to be. Before computers were commonplace and digital data readily available to decide whether you are approved or not, lending was based off of your strategic goals and vision, along with your personal character. Your interaction with your banker was real, your thoughts were considered and mattered, and your banker was your strategic partner, not a robotic stiff ready to decline your opportunity at any given moment .

With the banker no longer your friend - or in some cases their not even allowed to be, another player has stepped up to fill the void. However, this player demands high interest, exorbitant fees, 100% collateral coverage and extortion like terms . He does not care what your vision is, does not care how good your business model is, and is not interested in a mutually beneficial relationship that benefits both sides. This player demands you have tangible assets worth more than what you are asking for, must be receivables, must be equipment, must be inventory, must be real estate, or must have a net worth equivalent or close to what you are asking for, and you must submit your mother's maiden name and home address. Welcome to the dark underworld of alternative finance.

## **The Opportunity**

AbleTel Financial is seeking to capitalize on the gap that exists in the capital markets and is looking to acquire several specialty finance companies including individual lending, mortgage and business financing companies. The concept is to provide a cradle -to -grave financing options to people and businesses in need of affordable financing options. Our primary focus will be to help individuals and businesses become successful so that collections are not focal point of the company. We will offer a variety of financial instruments but also offer a number of assistance programs to help borrowers. For example, we may help a borrower find a better job or help a company find new clients or better suppliers. This circle of life concept will leverage all of our resources such as legal, accounting and marketing for example, in order to create the environment for success.

# Company Overview

## **Company Summary**

AbleTel Financial, Inc. is a specialty finance company created for the purpose of revolutionizing the capital formation process by combining traditional lending with an active investment strategy to elevate the returns to exceed 100% in venture capital situations.

**Company Structure:** Arizona C-Corp

## **Company History:**

- Concept of AbleTel Financial was formed in December of 2016 after several years of planning and analysis
- The President and Founder himself struggled to raise capital for a promising small business advertising venture
- Options are relatively few for companies that have clear growth potential
- These companies are typically not bankable, or fall outside other financing options such as ABL, PO and Factoring
- Crowd-funding and other advertised lenders simply do not exist as marketed.
- Many financing and crowd-funding resources for small/startup financing were using false or misleading information
- PO funders and contract funding have disappeared which allows us to blend concepts such as factoring into our new venture capital model
- This led to the creation and formation of AbleTel Financial, Inc. to fulfill this market gap in financing

# Products & Services

## **Products & Services**

Our services will comprise of both debt and equity capital to emerging companies centered in healthy markets that have trouble accessing traditional sources of capital. Along with our capital, our firm will also provide strategic advisory services to our clients in order to enable them to expand their businesses and for our firm to generate substantial returns that outpace returns in traditional debt and venture capital markets.

## **Lending / Investment Products:**

- Asset-Based Loans
- Bridge Loans
- Cash-flow Loans
- Contract Financing
- Convertible Notes
- Commercial real estate loans
- DIP Financing
- Equity Capital
- Factoring
- Lines of Credit
- Mezzanine Debt
- Preferred Stock
- Royalty Finance
- Term Loans

# Products & Services

## **Acceptable Forms of Collateral:**

- Automobiles
- Cash-flows
- Contracts
- Equipment (all forms)
- Inventory
- Land
- Machinery
- Purchase Orders
- Real Estate
- Receivables
- Revenues
- Shares

## **Situations:**

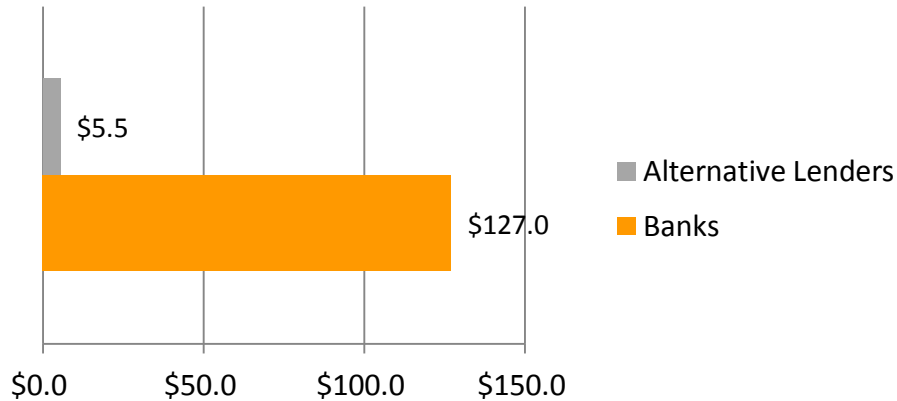
- Acquisitions
- Bridge
- DIP
- Expansion Capital
- Growth Capital
- Recapitalizations
- Refinances
- Restructurings
- Working Capital

## **Additional Services:**

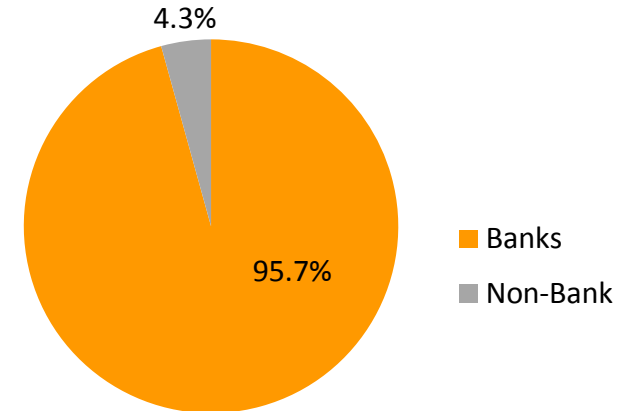
- Board Assembly
- Bookkeeping
- Budgeting
- Financial Reporting
- Mergers & Acquisitions
- Project Management
- Supplier Relationships
- Valuations

# Market Analysis

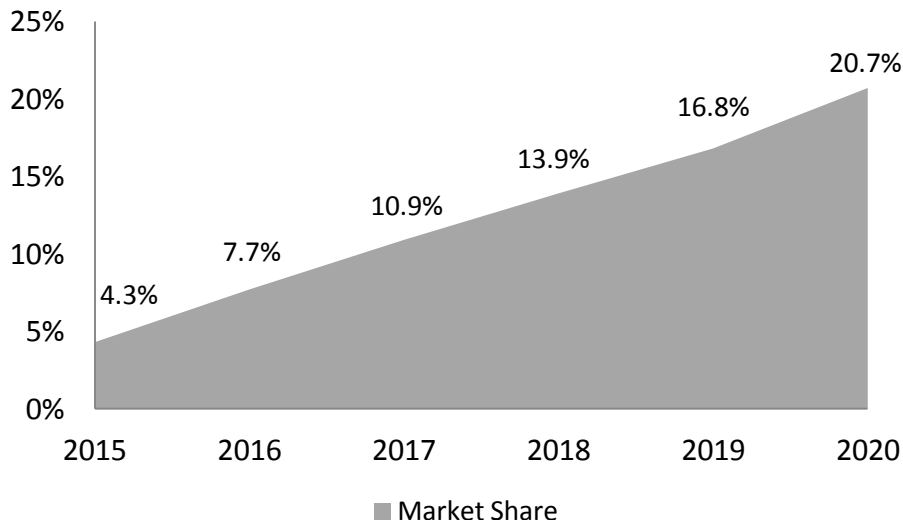
**Total Alternative / Bank Small Business Loans Issued, 2016  
(In billions)**



**Business Lending Market Share**



**Alternative Lending Forecast**



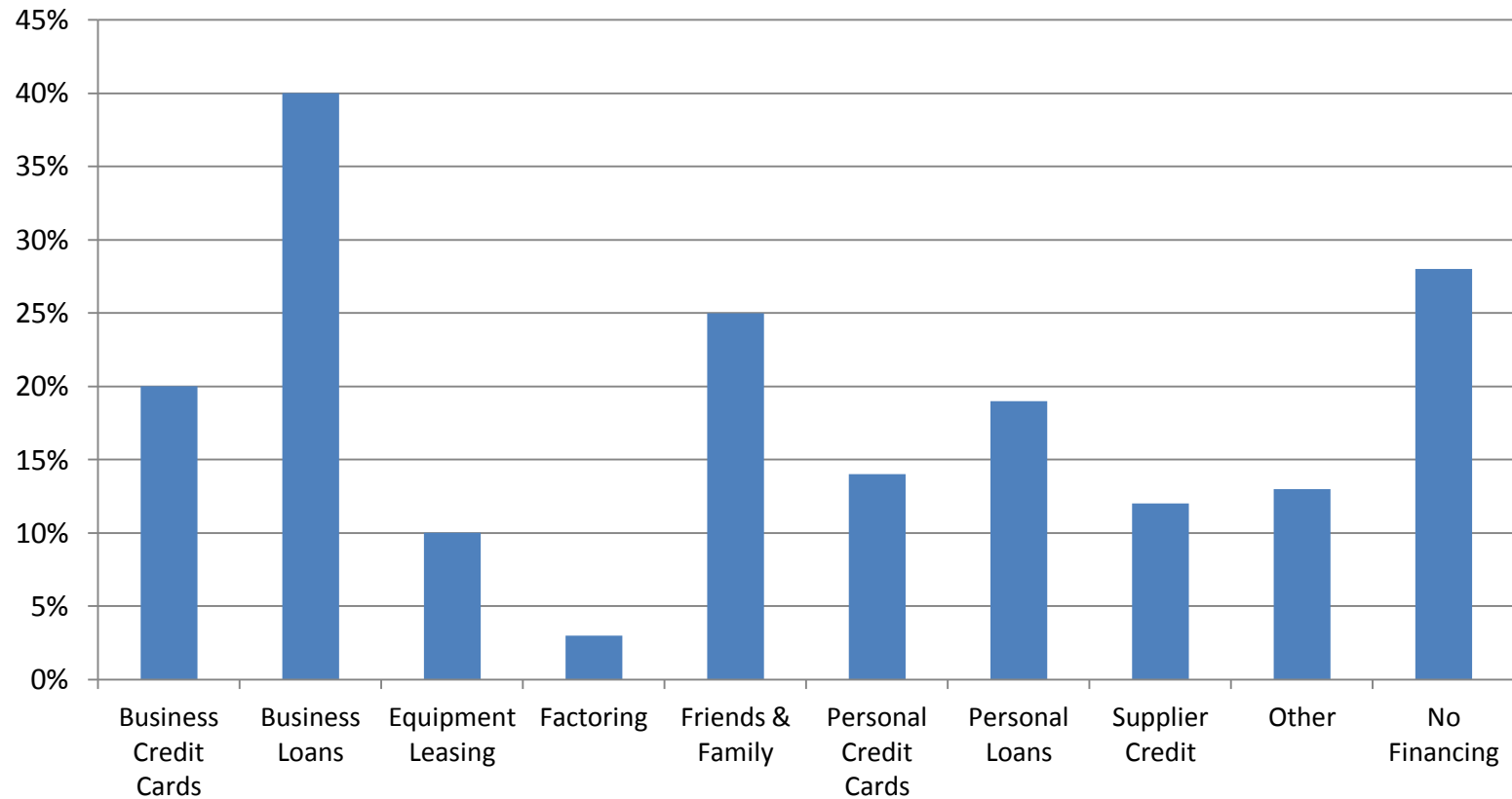
**Additional Notes:**

- Alternative Lenders have originated over \$5.5b in small business loans
- Alternative Business Lenders currently own 4.3% market share of total business lending market
- It is projected by 2020, Alternative Lenders will capture 20% market share (\$250B total market)

Sources: BI Intelligence

# Market Analysis

## SMB Sources of Financing

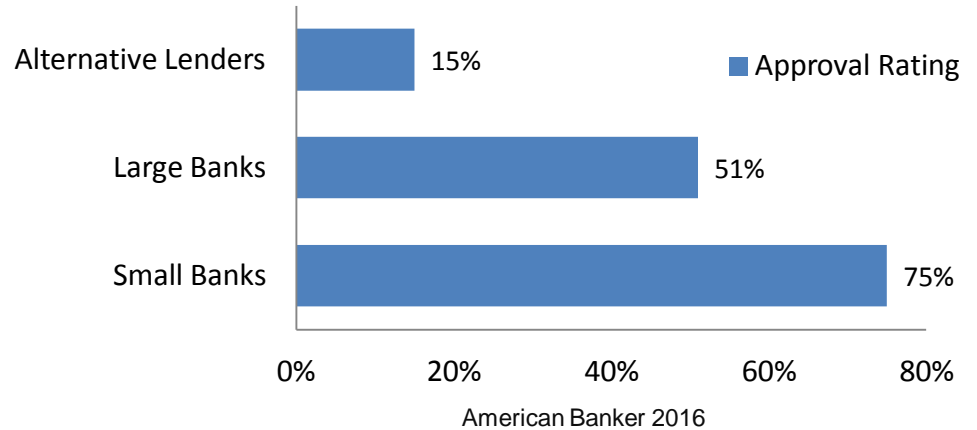


Sources: SBA, US Census Bureau

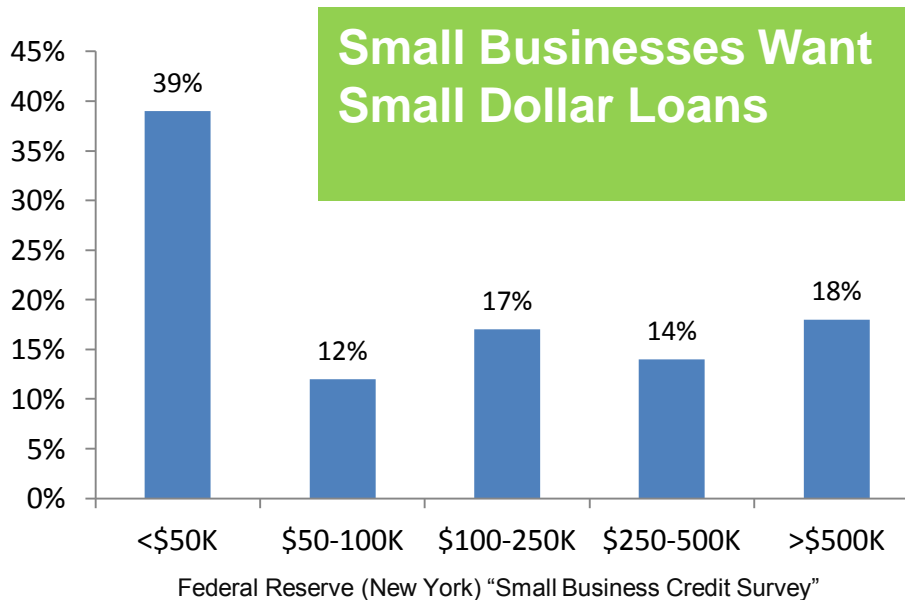
# Market Needs

## Market Notes:

- Only half of small businesses with annual revenues of \$100k to \$1MM received some kind of funding (BI Intelligence)
- With the obvious decline in bank lending to businesses and the rise of borderline-predatory alternative lending, many small businesses still overwhelmingly desire more viable financial products that are also beneficial for their businesses instead of just the financier.



## Percentage of Applications from Small Businesses by Loan Size



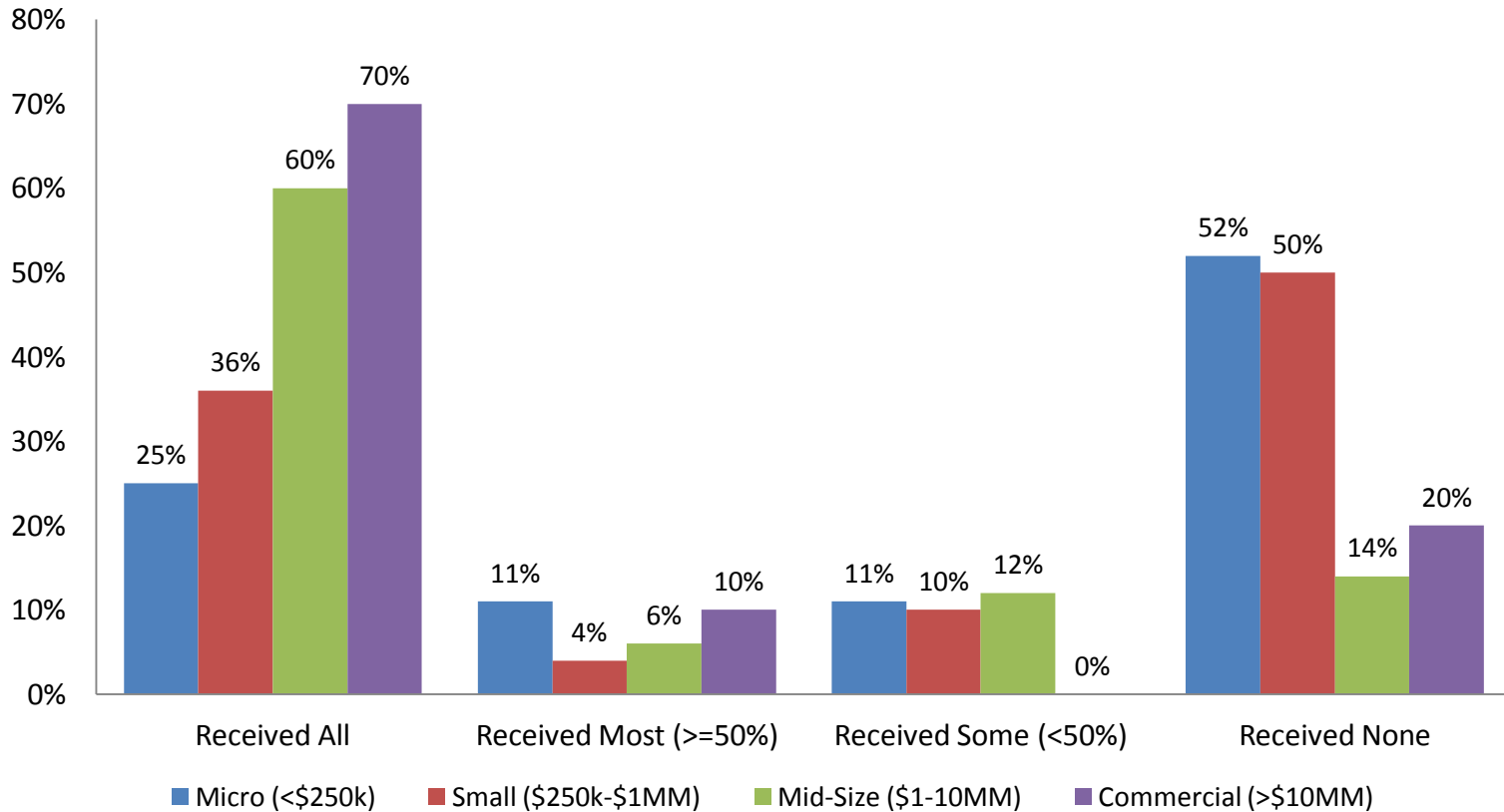
## Additional Notes:

- Over approximately \$100B in unfulfilled loans (BI Intelligence)
- 99% of companies never receive venture capital
- Many alternative lending companies are no more than lipstick on a pig, charging astronomical interest rates, typically north of 40% and higher, along with exorbitant fees and extortion-like terms that render their products practically criminal.
- Some of these debt products deduct daily from their business bank accounts or steal more than half of their daily credit card sales in order for these loans to be repaid quickly.



# Market Needs

## Outcome of Small Business Credit Applications – By Company Size



Statista

# Market Needs

## Market Needs

- Many of these alternative lending companies are no more than lipstick on a pig, charging astronomical interest rates, typically north of 40% and higher, along with exorbitant fees and extortion-like terms that render their products practically criminal. Some of these debt products deduct daily from their business bank accounts or steal more than half of their daily credit card sales in order for these loans to be repaid quickly.
- AbleTel Financial fully understands that financial products, especially unsecured financial products, deserves a higher rate-of-return that outweighs the cost and covers their higher-than-normal risk premiums, but at the same time should have the customer in mind, and to ensure that their business also benefits from the relationship or service, which would lead to higher returns and lifelong relationships.
- Many other alternative lending products fall in the category of being “one-dimensional” focusing on tangible assets for clients to pledge and 100% collateral coverage structures which many growing businesses simply lack during their early stages of growth as they have yet to develop strong asset bases.
- Most growing companies do not have real estate, diverse set of eligible accounts receivables or equipment, let alone enough equity in these asset classes to secure a loan or line of credit against. Some already have their HELOC tapped and personal/business credits already maxed out with large outstanding balances, yet to be paid off, and many other companies don't have 2 to 3 months just to find out if they are approved or not for an SBA loan.
- On top of that, many growing company principals do not have multi-million dollar net worth, perfect credit profiles or plush amounts of liquid cash to cover erroneous or outrageous upfront “due diligence fees” just to find out if they are approved.

# Market Needs

## **Market Needs (continued)**

- On the other side of the aisle, Silicon Valley has lost its way as VC and angel investments are down significantly, and are waiting around for the next Google clone or tech fad, which makes equity capital, especially favorable equity, even more gruesome to obtain than expensive debt products.

## **In Conclusion**

In short, these problems leave a major gap for a new revolutionary source of capital that would forever shape the capital formation process. A financing source that looks outside the box, provides the strategic resources to expand their clients' businesses, and to develop real authentic relationships that would keep them loyal clients for a lifetime. A financing source that looks past credit blemishes, asset "airball" gaps, net worth requirements, or liquid upfront cash to spend, but rather focuses on the character, the business model, and the market opportunity that may exist for AbleTel to generate substantial returns while benefitting the client we are serving - instead of taking advantage of.

# Market Needs - Examples

## Market Needs Examples

The market need is determined by the number of smaller or medium businesses, not necessarily startups, that need capital to grow based on current and/or potential orders combined with advanced management strategies to manage the increase growth. Here are just a few examples to illustrate the gaps in the market.

- ❑ A group of experienced golf course management executives partnered to acquire a number of daily fee courses. They had made a great deal of money for several companies and then wanted to go on their own during the economic downturn but financing was not available as courses with the most upside revenue potential did not show enough current revenue to service the debt and the courses making strong profits did not have enough growth potential to service the debt. The overall portfolio of desired projects had very limited risk with the ability to double the EDITDA in less than 3-years. These executives were denied funding because they did not have their own funds available.
- ❑ A startup construction company secured projects to build the organization to more than \$1 million in sales within 18-months with a pipeline of potential projects exceeding \$100 million could not secure funds to hire and train workers, drafters, purchasing agents and bookkeepers necessary to manage the pending business.

There are hundreds of these examples ranging from smaller to larger opportunities which could be \$1 million to \$100 million plus, respectively.

# Market Opportunities

## **Market Opportunity**

As banks move farther away from small business lending, and alternative financiers continue to suffer from low satisfactory levels, there is a large opportunity that exists in the market for both businesses and consumers to receive a variety of financial products which provides greater service at a more affordable price. The initial focus is to provide businesses with more lending options combined with executive and operational support functions. There are a ton of businesses with growth opportunities which are not receiving the funding they need to provide products and services which are in demand by their customers.

There is even more opportunity to provide prequalified financing to business to promote growth opportunities for companies to:

- Make acquisitions
- Build new factories
- Develop new products through preapproved debt and equity financing options.

These options and preapprovals do not exist in the market on a larger scale today for most companies.

# Market Opportunities

## Market Opportunity

Size by Employees	Number of Firms	% of Total
0 Employees	21.3 million	79%
1-4 Employees	3.6 million	13%
5-9 Employees	1.1 million	4%
10-19 Employees	0.6 million	2%
<b>TOTAL with less than 20 employees</b>	<b>26.6 million firms</b>	<b>98%</b>
<b>ALL Firms in the US</b>	<b>27.3 million</b>	<b>100%</b>

SBA Source of Advocacy, 2014

# Market Segmentation

## Market Segmentation

We are not passive investors. Through the acquisition strategy and the companies acquired, our primary focus will be supporting the loans made based on their existing underwriting strategies. However, we will look for opportunities to provide capital where needed in order to help.

- Contract funding
- Funding for purchase orders
- Acquisition financing
- Bridge and mezzanine funding
- Venture capital hybrid

In the secondary stage of AbleTel Financial's growth is to expand our financing to the consumer market starting with acquiring a mortgage bank and an insurance company with the vision of providing financing for life for our customers.

## Target Market

- Promising ventures that need "smart" capital
- Consumers that need affordable funding solutions

# Competition

There are a number of companies in each segment of the market which have achieved success showing the opportunity to take a targeted segment of the market. However, there is not a national brand designed to help foster the growth personally and professionally.

Key industry leaders in business financing are On Deck Capital with a valuation of \$1.3 billion during the recent IPO, LoanDepot's retail loan funding volume was recently \$1.75 billion with nearly \$70 million in top-line revenue, Quicken Loans sets valuation of RapidAdvance at \$100 million while producing around \$4 billion in annual revenue and TMX Finance LLC (TitleMax) to Raise \$500 Million. All of these companies have strategic deficits to be exploited. No one in the market is effectively providing early stage equity for pure startups so there is plenty of opportunity for both debt and equity financing.

Crowdfunding is not necessarily a strong competitor, as AbleTel can benefit from a crowdfunding partnership in order to garner additional investments for our clientele.

Short-Term Loan						
Medium-Term Loan						
SBA Loan						
Line of Credit						
Invoice Financing						
Personal Loan for Business						
Equipment Loan						



# Strategy – Overarching Strategy

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## **Overarching Strategy**

AbleTel's overarching strategy is to disrupt and revolutionize the small business capital market for small business lending and consumer finance. AbleTel is seeking to revive the days of old, the original classic merchant banking model, when capital was readily available, and bankers were willing to look outside the box and be creative. When the banker was a strategic partner in your business or your personal situation.

## **Our Purpose**

AbleTel reason for existence is to fill the large void that still exists in the small business lending market. As banks are stifled with intense regulation and focused on more profitable ventures such as lending to bigger businesses, and alternative lenders offering extortion-like terms leaving many businesses with a bad taste in their mouths, many small and growing businesses desire a more friendlier financial partner to better serve their needs.

Many businesses have simply exited the capital markets completely due to lack of confidence in current lending environments as both debt and equity remain scarce for the nation's backbone of the economy – small businesses.

# Strategy

## **Growth Strategy**

Our growth strategy at this point is through external means, acquiring healthy companies with positive free-cash flows and strong client bases, with minimal collections and defaults, but selling at lower deal multiples as opposed to other entities in the market (the low hanging fruit).

Our growth strategy is also comprised of organic initiatives that will be prevalent post-acquisition as we seek to generate above-average returns from making alternative investments and loans that would normally not be considered under current business models of these proposed targets. Our acquired targets will still maintain their current loan programs and investment products, but will evolve into a more democratic approach to potential clients.

Most of our returns will be generated from current products in the first couple years from a conservative standpoint, but soon will be outpaced by our equity-based investments into our clients

## **Acquisition / Integration Strategy**

The acquisition strategy is to acquire \$5 million to \$15 million in EBITDA and the double or triple the EBITDA in the first 18-months. There is not any integration activities planned during this period, except for acquiring information and process documentation so that once the integration activities begin there will be a strong recommendations providing a roadmap for management to make the appropriate decisions.

Our acquisition strategy for the most part contains strong management retention initiatives as we will seek to leave key management players involved in the operations with less reliance on outside replacements or major shake-ups within organizations to ease integration issues. If necessary, we will seek to optimize company performance by trimming unnecessary fat or eliminate employees/managers that are misaligned with company goals or clearly generate negative energy in their environments that are destructive to the company's culture.

# Strategy

## Marketing Strategy

Marketing is one of the main focal points of our strategy as a business without noise simply does not exist. Our marketing strategy is bold, unafraid and anticipated to generate much controversy (positive) as we seek to eliminate our competition through publicly shaming their operations and business models, enabling our portfolio companies to generate buzz through controversial promotional events (examples will be provided) that will certainly outpace their competition, including larger competitors.

Our marketing efforts will seek to control the culture of small business and personal lending. Our brand will seek to achieve the “gold standard” status of the market by setting the bar for financial products and services. Many lenders will no longer be able to get away with proudly pushing their expensive and predatory financial products and still feel good about themselves.

Our message will also compel many business owners and CEO's to feel that they have finally have a real financial ally in the market that does not base their investing criteria off of preposterous pre-conceived notions and unnecessary requirements that make the process counter-intuitive. Deserving borrowers will have level-playing field or “pari-passu” status with those that already have no trouble accessing the capital markets and will be able to compete with others in the market.

Our marketing efforts will take advantage of the mass market reach through multi-national social media platforms such as Twitter, Facebook, LinkedIn, and other leading platforms.

# Strategy

## **Promotion Strategy**

We will always ensure that our brand and services remain in front of the public and truly connect with existing clients and new potential clients. We will keep our audience engaged with such venues as:

- Online public opinions / surveys
- Online channels such as Youtube
- Public feedback
- Strong powerful testimonies
- Updated comparison between our products and our competitors
- Community involvement
- Public charities

Our website, along with our Youtube channel will be digital and innovative:

- Educational videos on finance, planning and budgeting
- Educational videos on our products and services
- Personal testimony videos
- Public shaming videos of our competitors
- Videos on company updates and news

## **Branding Strategy**

AbleTel Financial, Inc. may or may not be the brand name we utilize for our national marketing campaign planned to begin in Year 2 following the last the initial acquisitions. It is anticipated that marketing will select the branding based on one of the companies acquired or present a new name to promote. The name is not expected to be a large part of our valuation during the first few years and as such is not a critical piece of the planning process until we reach the national marketing phase.

# Sales Strategy

## **Sales Strategy**

There are a number of companies in each segment of the market which have achieved success showing the opportunity to take a targeted segment of the market. However, there is not a national brand designed to help foster the growth personally and professionally.

During the acquisition phase the sales and marketing strategies are to expand within the existing lines of business so that if a factoring company in California is acquired then the company would focus on expanding to neighboring states such as Arizona, Nevada, Oregon and Washington in order to reach our initial growth targets of tripling EBITDA.

A combination of in-sourcing and outsourcing will be leveraged to successfully manage the growth of several businesses simultaneously. By planning and investing in the operational plan this will allow AbleTel and the subsidiaries to hire and train in advance of the marketing and sales expansions.

For the national media campaign a number of external organizations including media buying services, creative ad agencies and public relations firms will work with our internal marketing and sales operations teams implement our multifaceted marketing campaign providing support for all sales channels.

### **The goals are simple and focused on these three areas:**

Cost per Client (Barrower) Acquisition – Beat the industry average by 30%

Retention – Retain Clients (Barrowers) by more than 30% above industry standard

Revenue per Client (Barrower) – Beat the industry average by 30%

Based on Mr. Duncan's 30-years of back office and operations experience he has already proven for companies such as AT&T (formerly Ameritech), Stokeld Health Services (sold to Express Scripts) and LifeLock (sold to Symantec) that his organizations manage to reach these lofty objectives.

# Risk Management – Acquisition Strategies

## Market

- Current focus is on domestic markets in order to avoid currency risks
- Invest/lend in healthy markets and sectors poised for growth
- We are not here to invest in everybody, but only strong business models, strong growth potential and strong dedicated management teams

## Acquisition

- Acquire a more mature, predictable model with predictable cash-flows to hedge against growth prospects & risk
- Focus on private companies which can be acquired for lower earnings multiples
- Target companies with clean capital structures and history to avoid expensive due-diligence
- Avoid too many bolt-ons at one time to mitigate cultural/operational risks and avoid convolution
- Be sure to consider and evaluate its strategic purpose more than financials
- Establish a floor price and stick to it to avoid overpaying
- Use earn-out strategies to incentivize and retain key management
- Ensure that acquisition will not cause violation of existing debt covenants
- For financing, accept higher pricing over restrictive covenants

## Integration

- Centralize key functions of the business (governance, financial, IT systems, technology) with the recruitment of experienced professionals
- Founder-centric governance model
- Corporatization
- Use one legal source for all transactions, vendors and documentation
- Always keep the customer first during the process in order to retain key client relationships to avoid negative customer sentiment
- Ensure management and sponsors are on the same page

# Risk Management

## **Risk Management**

- Be sure to define all risks, whether business, financial, or any other risks that could impact business
- Create and constantly update a robust risk/probability/magnitude map
- Work with an insurance broker to select the most cost-effective insurance options and plans
- Create programs that address and manage potential losses
- Develop strong hedging policies and strategies
- Develop strategies that address and deal with inflation

## **Financial Modeling**

- Include sensitivity analysis of different interest rate environments and other situations
- Avoid being overly conservative about hurdle rates
- Adding additional risk premium scenarios/adjustments as arbitrary
- Always forecasts cash-flows, CapEx, and working capital on a regular basis
- Avoid using too many different financial metrics
- Constantly update and monitor forecasts and weekly/monthly/quarterly reports
- For DCF modeling, apply subjective judgments to objective projections

# Financial Plan

## Financial Summary

As our stated company goal is:

- Revolutionize the small business capital market
- Develop prudent financial strategies that will enable us to mitigate our risks
- Hedge against potential losses
- Hedge against potential market downturns and recessions
- Appropriate valuation and underwriting techniques and guidelines
- Achieve superior returns higher than industry average
- Ultimately outpace the markets to reward our shareholders
- Implement cost-effective fin-tech systems for operations
- Strong oversight and constant daily maintenance of company financial, position cash-flows and financial reporting tasks

## Important Assumptions (Specialty Finance Companies)

- Average WACC: 6.79%
- Average Operating Margins: 48%
- Average P/B: 2.36x
- Expected Inflation: 3.5%
- Average Returns: 11.19%



# Financial Strategies

## Financial Strategies

- ❖ Must generate a Return-on-Capital that exceeds our cost-of-capital to create real value
- ❖ Prudently maintaining strong cash-flow management by being aggressive on our collections
- ❖ Stretch out our accounts payables, if any, as long as possible
- ❖ Design the most optimal capital structure that will maximize firm value and minimize our cost-of-capital
- ❖ Strong retention ratios and reinvestment rates to achieve additional business growth
- ❖ Utilize internal funds to avoid relying on additional external financing and added MCC (Marginal Cost-of-Capital)
- ❖ Implement healthy reinvestment rates back into business that correlates with shareholder returns
- ❖ Invest in projects that have high IRR potential and minimal expenditure outflows
- ❖ Ensure debt financing for operations does not exceed 5% of revenues
- ❖ Invest in both growth and defensive assets to hedge against times of inflation, high energy/oil prices and other factors
- ❖ Avoid using floating rate debt to finance assets whose cash flows are negatively affected by inflation in order to lower default risk and costs of capital that would lower firm value.

## Exit Strategies

- ❖ In 2020 or before, the company plans to sell to a larger financing company or go public depending on our overall performance.
- ❖ Based on the competitive landscape discussed above, it is realistic to expect the company's valuation to exceed \$500MM.
- ❖ Position itself for a strategic sale by a competitor or a similar business enterprise by ensuring the company offers value to the user base and by offering innovations which are hard to replicate in this industry
- ❖ Will also seek to maintain accurate and immaculate financial records to ensure a smooth transition and transparency among potential suitors
- ❖ Other option is to provide a cash-flow lifestyle for our shareholders through dividend policy
- ❖ A third option is to initiate an equity recapitalization to pay off all or some existing debt and note-holders to ensure company employs a healthy debt/equity ratio with an optimal capital structure that minimizes our cost-of-capital

# Investment / Lending Strategies

## General Investment / Lending Strategies

- Prioritize character attributes alongside with financial / creditworthiness attributes
- Work with borrowers on a personal level to help them achieve their goals and protect against losses
- Prudent analysis on current and future macro-economic conditions

## Investment Strategies

- Apply proper valuation methods for each unique situation and applicant (one size does not fit all)
- Invest in both early and later stage companies that have demonstrated strong growth potential
- Will not invest in pure startups that are pre-revenue (unless credible signed contracts or orders are available)
- Only invest in companies with large market sizes or potential
- Prefer control investments and board seats with each investment to be involved in key corporate decisions
- Strive to never invest more than the present value of future cash-flows of a target company
- Protect the value of our investments (anti-dilution clauses, etc.) from subsequent rounds of outside capital
- Also seek to add non-financial value to our portfolio companies

## Lending Strategies

- Capitalize on underserved startup and small business market
- Work with borrowers on establishing realistic budgets, cash reserves, market forecasting, working capital management, project management, marketing strategies, risk management policies,
- Design debt facilities that are most appropriate for the client's situation (fully amortizing, interest-only, warrant coverage, etc.) short-term capital for short-term situations, long-term structures for long-term purposes
- Structure loans not just as strictly asset-based, but also as cash-flow based and as hybrid stretch facilities
- Basing our credit decisions on areas such as net worth or asset value immediately destroys our purpose
- Lend to companies that have demonstrated recession-proof business models
- Less portfolio exposure towards industries that are highly cyclical in nature or ultra-sensitive to rising interest rate environments

# Management Team



## **Neal Duncan** **Chief Executive Officer**

Neal Duncan has more than 30-years of business management experience in operations with strict fiscal controls, financial oversight, and management, managing strategic planning and implementing quality management programs.

Prior to launching AbleTel Financial, Mr. Duncan was the CFO for Core Resource Management, Inc. (OTC:CRMI) a publicly traded oil & gas production firm, in where he helped lead a restructuring of the company's operations and financial reporting and management, reorganizing the management team and optimizing the company's strategy and management capabilities to facilitate a turnaround.

Other executive positions include being a co-founder of LifeLock, Inc., a venture capital-backed company that provides identity theft prevention services to consumers. Founder and CEO of AbleTel, a call center, and information technology consulting company. Business development for Phase 2 Solutions, Inc., a telecommunications provider, which was sold to eTelecare Global Solutions, Inc. Corporate marketing for Ameritech, which later became part of the AT&T network. Neal had also overseen the customer service and fulfillment operations of DST Output, a division of Kansas City Southern Railways and had overseen operations for The Signature Group, a captive insurance seller for Montgomery Ward Life Insurance Company, which was then later sold to GE Capital. He had also assisted in the development in one of the first prescription fulfillment programs in the United States with Stokeld Health Services Corporation in Davenport, Iowa, which was then later sold to Express Scripts.

Mr. Duncan also currently serves as the founder and CEO of MyRadio, Inc. a new media and technology company providing affordable advertising to small businesses. Mr. Duncan has also made some new investments and is on the board of several other early-stage startup ventures.

Mr. Duncan holds a Master of Business Administration degree from Northern Illinois University and a Bachelor of Arts in communications and management from Western Illinois University.

# Investment Opportunities

## **Overview**

AbleTel Financial, Inc. has identified and invested in several portfolio companies in order to accomplish our investment goals and to continue to expand our portfolio companies. With additional capital, AbleTel would be able to invest additional capital to support further growth and expansion. Below is a list of these portfolio companies and how much additional capital would be necessary to achieve their stated strategic goals.

## **Portfolio Company #1 – MyRadio**

## **Portfolio Company #2 – Software Company**

A business solutions software company targeting micro-business market. The company deploys applications for CRM and ERP.

### **Milestones:**

- \$100k in monthly revenues
- Recently acquired an account to double revenues

### **Capital Requirements:**

- \$1MM or less from AbleTel Financial, Inc.
- \$2MM if direct to software company

# Investment Opportunities (Continued)

## **Portfolio Company #3 – Construction Company**

A construction company that constructs media & retail franchise locations

### **Milestones / Notes:**

- \$100MM in pipeline with existing relationships
- Incubated the company from nothing to \$2MM in less than 12 months
- Targeting the top 1% of franchises/franchisees

### **Capital Requirements:**

- \$500-\$2MM to reach its maximum potential, marketing to acquire new accounts and SG&A costs (employment – drafters, architects, accountants, etc.), travel, expenses, and supplies.

## **Portfolio Company #4 – Verona Golf**

### **Milestones:**

- Infrastructure is already developed

### **Capital Requirements:**

\$2.5MM investment for marketing in 3 carefully-selected regions in the world

# Market Opportunities

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## **Overview**

These are the markets AbleTel would like to enter and capitalize on by employing unique business models and to intersect with our current ventures for autonomy over their supply chains

## **Market Opportunity #1 – Distribution / Manufacturing**

Manufacture and/or distribute the supplies to the restaurants we own or build from the construction company

## **Market Opportunity #2 – Energy**

- Seek to own 90% of the supply chain with an Oil & Gas production company
- Each company to be independent but continue to perform its own work and tasks (cross service)

## Disclaimer

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# Contact Information

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