

The C2FO Trusted Advisor Program

When every business has a fair chance to thrive, we all benefit. But the world's financial system doesn't always provide access and cost-effective financing for the companies that need it most.



At C2FO, we're doing our part to improve liquidity and cash flow by making working capital accessible to everyone, but especially to critical small and mid-sized businesses.

Our convenient, easy-to-use platform enables more than one million companies worldwide to work with their suppliers and customers to improve cash flow by determining the best time and terms for paying or being paid.

C2FO has established the **Trusted Advisor Program** to partner with advisors like you to help in our mission to ensure that every business has the working capital needed to grow. Together we can bring fairness, transparency, and above all, opportunity to the world's businesses.

C2FO is working capital. Working for everyone.

C2FO BY THE NUMBERS

A few reasons why companies worldwide trust C2FO to improve working capital performance:



Funded more than \$140B in working capital to date



More than half of Fortune 100 companies partner with C2FO



\$37 billion in funding in the last 12 months



Average cost of 5.2% APR in 2020 (US)



Working Capital. Working for Everyone.

Enable growth and improve cash flow for your clients – especially now.

The C2FO platform allows your clients to gain access to critical working capital for their business, regardless of their size or industry – which is uniquely important as the economy reopens and working capital for businesses becomes more critical than ever. Advantages of C2FO include:

CONTROL

C2FO enables your clients to control the cost of funding with patented Name Your Rate® technology.

FLEXIBILITY

Unlike banks and alternative receivable finance companies that have limited advance rates, C2FO enables 100% advance against the approved invoices, less a nominal discount.

SPEED

Invoices accelerated on the C2FO platform are generally paid into your client's bank account within one to two days, effectively turning 30/60/90-day payment terms into one- to two-day payment terms.

SIMPLICITY

Your clients are invited to use the program by their customers and are immediately eligible to participate simply by accepting terms and conditions with no long-term commitments or complex paperwork.

RISK MANAGEMENT

Reduce or eliminate concentration and credit risk within your clients' book of receivables.

SUPPORT

Dedicated, live account professionals primarily based in Kansas City deliver outstanding service and guidance for your clients' working capital needs, as evidenced by C2FO's world-class NPS score of 62.

C2FO ADVANTAGES FOR YOU AND YOUR FIRM:

- Reduced interest expense or financing cost and improved cash flow for your clients
- Reputational and fiduciary benefit of enabling client growth
- Financial incentives and C2FO support opportunities available
- Opportunity to join the C2FO Trusted Advisor Council

C2FO FINANCIAL EXAMPLE*

C2FO enables both an improvement in working capital and a reduction in funding.

	BORROWING EXAMPLE	C2FO EXAMPLE	DIFFERENCE
Sales	\$12,000,000	\$12,343,750	2.9%
Gross Margin (25%)	\$3,000,000	\$3,093,750	3.1%
Net Profit (2%)	\$240,000	\$285,807	19.1%
Avg AR (37.5 DSO)	\$1,250,000	\$1,285,807	2.9%
Advance Rate	80%	100%	25.0%
Avg Funded (max)	\$1,000,000	\$1,285,807	28.6%
Funding Cost (APR)	8%	7%	-12.5%
Eff. APR (Act. funding cost less profit increase attributable to reinvesting accelerated cash flow)	8%	3.50%	-56.3%

*Results may vary with each Company and its potential eligible suppliers and eligible customers. The information generated in this example should not be construed as a guarantee of the same future result and is hypothetical in nature. Results may vary with each use and over time by each Company.



To learn more about the C2FO Trusted Advisor Program, contact us at: trustedadvisor@c2fo.com.