

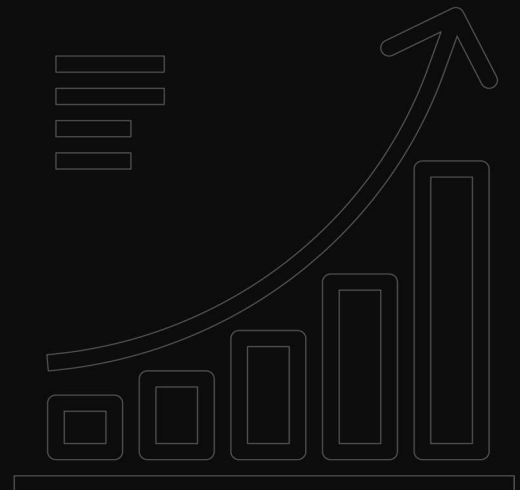
PRIME DASH LOAN PROCESSOR

(360° System)

Speed & Efficiency Delivered.



Everything needed to process
large quantities of loan
applications in one
innovative platform



STEPS

1. Intakes all loan information

Step 1: Customer

2. Analyzes the information

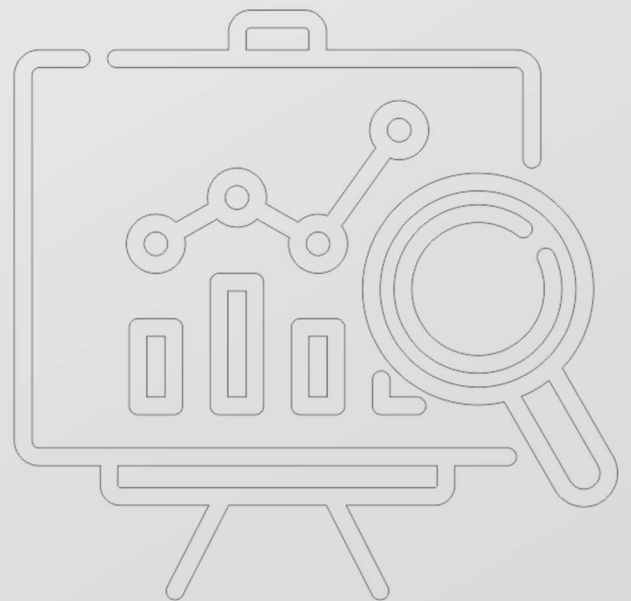
Step 2: Prime Dash

3. Provides a recommendation

Step 3: Prime Dash

4. Initiates a specific trigger based on Bank's preference

Step 4: Bank



STEP 1 - CUSTOMER

The screenshot shows a web browser window with the Prime Dash logo at the top. Below the logo is a welcome message: "Welcome! - Let's get you a loan". The main heading is "BUSINESS INFORMATION", with a progress indicator showing the first of three steps is active. The form contains ten input fields arranged in two columns: Company Name, Your Title, First Name, Last Name, E-mail, Phone Number, Business Address, Year when business started, Current Bank Name, and Number of Current Employees. At the bottom is a "NEXT STEP" button with a right-pointing arrow.

prime dash™
Business financial decisions made easy

Welcome! - Let's get you a loan

BUSINESS INFORMATION

Company Name

Your Title

First Name

Last Name

E-mail

Phone Number

Business Address

Year when business started

Current Bank Name

Number of Current Employees

NEXT STEP →

The screenshot shows the Prime Dash logo and a progress indicator for the "LOAN INFORMATION" step, which is the second of three steps. The form includes three input fields: "Loan amount you are seeking", "What will the loan be used for (Please provide a detailed explanation)", and a dropdown menu for "Can you offer any guarantee?". A "NEXT STEP" button with a right-pointing arrow is at the bottom.

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Business financial decisions made easy

LOAN INFORMATION

Loan amount you are seeking

What will the loan be used for
(Please provide a detailed explanation)

Can you offer any guarantee? ▼

NEXT STEP →

The screenshot shows the Prime Dash logo and a progress indicator for the "FINANCIAL INFORMATION" step, which is the third and final step. The form contains a text instruction: "Upload your financial data or enter your company name and registry number so that we can retrieve your financial data". Below this is a button labeled "CLICK HERE TO UPLOAD" with an upload icon. At the bottom is a "FINISH" button with a right-pointing arrow.

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Business financial decisions made easy

FINANCIAL INFORMATION

Upload your financial data or enter your company name and registry number so that we can retrieve your financial data

CLICK HERE TO UPLOAD

FINISH →

STEP 2 & 3 - PRIME DASH

Once the financial data is retrieved, then Prime Dash uses a proprietary process to analyze a loan using the following methodology:

- 1. Development of the standard financial statements to establish financial strength and overall Profitability**
 - Profit & Loss Statement
 - Cash Flow Statement
 - Balance Sheet
- 2. Break-Even Analysis**
 - The Break-Even analysis is a critical component of the analysis of a business. Essentially, it establishes the minimum revenue a company must reach to cover its financial obligations or expenses. The Break-Even Point is also referred to as the “Zero-Profit Point”. A continuous lower break-even point is preferred.
- 3. Ratio Analysis**
 - The Ratios Report provides the main performance indicators of the company and are divided into four sections:
 - Liquidity Ratios
 - Profitability Ratios
 - Financial Leverage Ratios
 - Efficiency Ratios
- 4. Comparative Cost Analysis (CCA)**
 - On the importance scale, the CCA is by far one of the most beneficial tools in a business analysis. As its name depicts, the CCA performs a side-by-side examination of the financial efficiency of an organization through its cost structures. In other words, the CCA determines if overspending or irregularities have occurred.
- 5. Financial Grade**
 - Prime Dash has developed a Revolutionary Grading Tool that is able to provide an instant feedback on the company’s key financial structures specifically in the areas of:
 - Efficiency
 - Stability
 - Control
 - Growth
 - Profitability
 - Once this analysis is complete, Prime Dash is able to provide an Overall Financial Grade as well as the likelihood of long-term success.
- 6. Business Valuation**
 - As part of the loan processing, Prime Dash will provide an estimated value of the business. This process utilizes a comprehensive set of financial parameters, assumptions, and benchmarks.
- 7. Estimated Payback Time Frame**
 - Prime Dash NOW has all the information it needs to forecast the future growth, performance, growth, spending patterns. With this analysis completed, Prime Dash can now determine the future financial performance of the company and estimate Repayment Timeframe.

Profit & Loss Statement

| COMPANY ABC | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|
| PROFIT & LOSS STATEMENT | | | | |
| | 2015 | 2016 | 2017 | 2018 |
| INCOME | | | | |
| Product/Service Name 1 | 422,400 | 488,294 | 579,605 | 707,698 |
| Product/Service Name 2 | 799,180 | 935,840 | 1,108,315 | 1,367,661 |
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 |
| COST OF SALES | | | | |
| Packaging | 55,678 | 60,689 | 68,579 | 78,180 |
| Shipping | 74,567 | 101,234 | 114,394 | 130,410 |
| Total Direct Labor | 87,987 | 95,906 | 108,374 | 237,654 |
| Total COGS | € 218,232 | € 257,829 | € 291,347 | € 446,243 |
| Gross Margin | € 1,003,348 | € 1,166,305 | € 1,396,574 | € 1,629,116 |
| OVERHEAD EXPENSES | | | | |
| Consulting | 78,422 | 85,480 | 96,592 | 110,115 |
| Discounts | 62,876 | 68,535 | 177,432 | 202,272 |
| Marketing | 13,892 | 15,142 | 17,111 | 19,506 |
| Travel | 58,309 | 63,557 | 71,819 | 81,874 |
| Office Supplies | 16,669 | 18,169 | 20,531 | 23,406 |
| Credit Card Fees | 80,358 | 87,590 | 65,876 | 75,099 |
| Promotional Events | 15,990 | 27,547 | 31,128 | 35,486 |
| Equipment | 67,328 | 73,388 | 165,432 | 88,943 |
| Rental Supplies | 10,501 | 11,446 | 12,934 | 14,745 |
| Management Salaries | 125,667 | 136,977 | 54,356 | 61,966 |
| Administrative Salaries | 87,342 | 194,532 | 219,821 | 250,596 |
| Payroll Taxes | 86,148 | 93,901 | 106,108 | 120,964 |
| Rent & Property | 10,438 | 11,377 | 12,856 | 14,656 |
| Utilities | 11,102 | 12,101 | 13,674 | 15,589 |
| Insurance | 73,811 | 80,454 | 90,913 | 103,641 |
| Total Overhead Expenses | € 798,853 | € 980,197 | € 1,156,585 | € 1,218,858 |
| TOTAL OPERATING COSTS | € 1,017,085 | € 1,238,026 | € 1,447,932 | € 1,665,101 |
| Operating Income (EBITDA) | € 204,495 | € 186,108 | € 239,989 | € 410,258 |
| Depreciation | 40,000 | 40,000 | 40,000 | 40,000 |
| Interest | 78,173 | 85,209 | 56,732 | 64,674 |
| Total Other Expenses | € 118,173 | € 125,209 | € 96,732 | € 104,674 |
| Taxable Income | € 86,322 | € 60,900 | € 143,257 | € 305,584 |
| Corporate Taxes | 25,897 | 18,270 | 42,977 | 91,675 |
| NET INCOME | € 60,425 | € 42,630 | € 100,280 | € 213,909 |

Cash Flow Statement

| COMPANY ABC | | | | |
|-----------------------------|--------------------|--------------------|--------------------|--------------------|
| STATEMENT OF CASH FLOWS | | | | |
| | 2015 | 2016 | 2017 | 2018 |
| OPERATING ACTIVITIES | | | | |
| Net Income | 60,425 | 42,630 | 100,280 | 213,909 |
| Depreciation | 40,000 | 40,000 | 40,000 | 40,000 |
| Accounts Payable | 78,124 | - | 69,845 | 153,543 |
| Other Current Liability | 52,815 | 76,014 | 45,933 | 69,700 |
| Accounts Receivable | (91,720) | (106,959) | (198,874) | (212,719) |
| Inventory | (57,860) | (394,516) | (429,556) | - |
| Other Current Asset | (89,685) | (107,234) | (87,649) | (431,617) |
| Cash From Operations | € (7,901) | € (450,065) | € (460,021) | € (167,184) |
| INVESTING ACTIVITIES | | | | |
| Fixed Asset | (551,405) | (493,978) | (464,623) | (680,771) |
| Cash After Investing | € (551,405) | € (493,978) | € (464,623) | € (680,771) |
| FINANCING ACTIVITIES | | | | |
| Long-Term Liability | 676,126 | 492,715 | 565,875 | 147,817 |
| Common Stock | 65,695 | 45,674 | 76,195 | 79,535 |
| Other Equity | 543,234 | 637,729 | 731,535 | 876,342 |
| Cash After Financing | € 1,285,055 | € 1,176,118 | € 1,373,605 | € 1,103,694 |
| Beginning Cash | - | 725,749 | 957,824 | 1,406,785 |
| Cash Flow | 725,749 | 232,075 | 448,961 | 255,739 |
| Ending Cash | € 725,749 | € 957,824 | € 1,406,785 | € 1,662,524 |

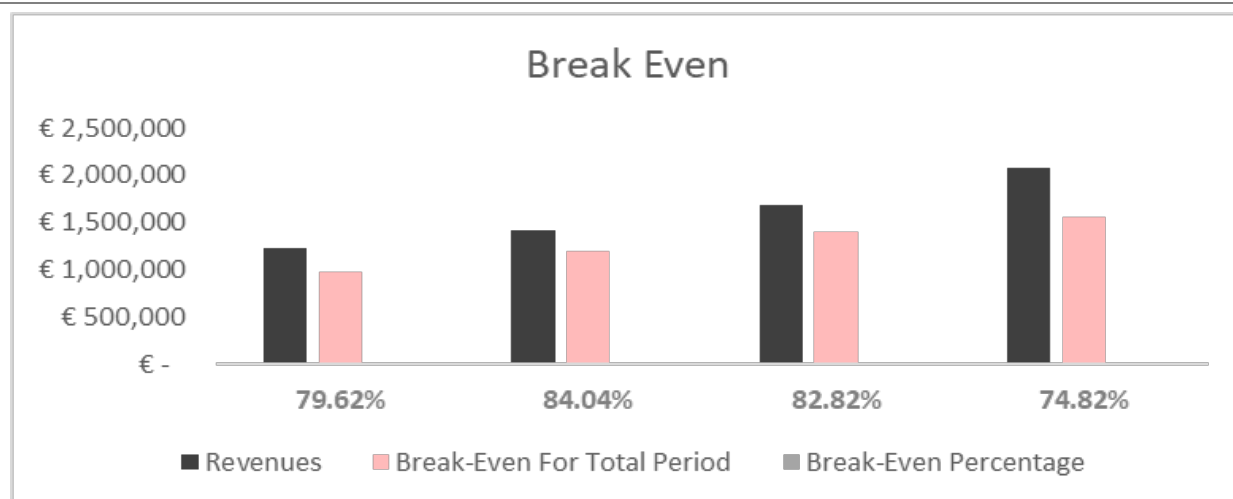
Balance Sheet Statement

| COMPANY ABC | | | | |
|-------------------------------------|--------------------|--------------------|--------------------|--------------------|
| BALANCE SHEET STATEMENT | | | | |
| | 2015 | 2016 | 2017 | 2018 |
| ASSETS | | | | |
| Current Assets | | | | |
| Cash | 725,749 | 957,824 | 1,406,785 | 1,662,524 |
| Accounts Receivable | 91,720 | 198,679 | 397,553 | 610,272 |
| Inventory | 57,860 | 452,376 | 881,932 | 881,932 |
| Other Current Asset | 89,685 | 196,919 | 284,568 | 716,185 |
| Total Current Assets | € 965,014 | € 1,805,798 | € 2,970,838 | € 3,870,913 |
| Fixed Assets | | | | |
| Fixed Asset | 551,405 | 1,045,383 | 1,510,006 | 2,190,777 |
| Total Depreciation | 40,000 | 80,000 | 120,000 | 160,000 |
| Total Fixed Assets | € 511,405 | € 965,383 | € 1,390,006 | € 2,030,777 |
| TOTAL ASSETS | € 1,476,419 | € 2,771,181 | € 4,360,844 | € 5,901,690 |
| LIABILITIES | | | | |
| Current Liabilities | | | | |
| Accounts Payable | 78,124 | 78,124 | 147,969 | 301,512 |
| Other Current Liability | 52,815 | 128,829 | 174,762 | 244,462 |
| Total Current Liabilities | € 130,939 | € 206,953 | € 322,731 | € 545,974 |
| Long-Term Liabilities | | | | |
| Long-Term Liability | 676,126 | 1,168,841 | 1,734,716 | 1,882,533 |
| Total Long-Term Liabilities | € 676,126 | € 1,168,841 | € 1,734,716 | € 1,882,533 |
| Total Liabilities | € 807,065 | € 1,375,794 | € 2,057,447 | € 2,428,507 |
| EQUITY | | | | |
| Common Stock | 65,695 | 111,369 | 187,564 | 267,099 |
| Other Equity | 543,234 | 1,180,963 | 1,912,498 | 2,788,840 |
| Retained Earnings | 60,425 | 103,055 | 203,335 | 417,244 |
| Total Equity | € 669,354 | € 1,395,387 | € 2,303,397 | € 3,473,183 |
| TOTAL LIABILITY & EQUITY | € 1,476,419 | € 2,771,181 | € 4,360,844 | € 5,901,690 |

Break-Even Analysis

OPTIMUM BREAK-EVEN CALCULATION

COMPANY ABC

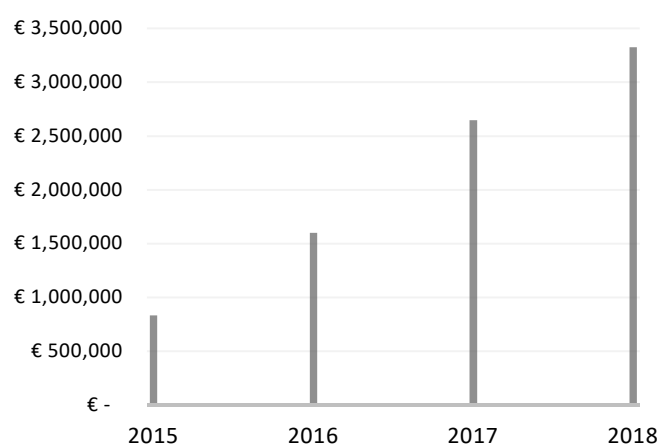


| | 2015 | 2016 | 2017 | 2018 |
|-------------------------------------|--------------------|--------------------|--------------------|--------------------|
| Revenues | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 |
| Cost of Goods Sold | 218,232 | 257,829 | 291,347 | 446,243 |
| Total Overhead Expenses | 798,853 | 980,197 | 1,156,585 | 1,218,858 |
| EBIT | € 204,495 | € 186,108 | € 239,989 | € 410,258 |
| Break-Even Calculation | | | | |
| Breakeven % (TFC/(TFC+EBIT)) | 79.62% | 84.04% | 82.82% | 74.82% |
| Days Per month to Break-Even | 24 | 26 | 25 | 23 |
| Break-Even Amounts | | | | |
| Break-Even for Total Period | € 972,607 | € 1,196,884 | € 1,397,867 | € 1,552,724 |
| Weekly | 224,448 | 276,204 | 322,585 | 358,321 |
| Daily | 44,890 | 55,241 | 64,517 | 71,664 |
| Hourly | 5,611 | 6,905 | 8,065 | 8,958 |

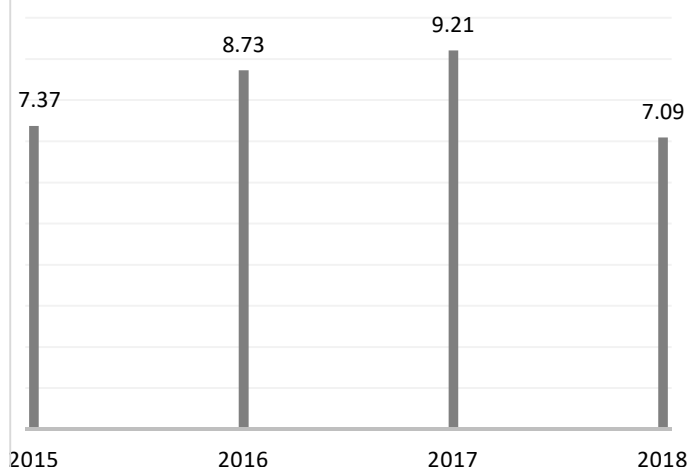
Ratios Analysis

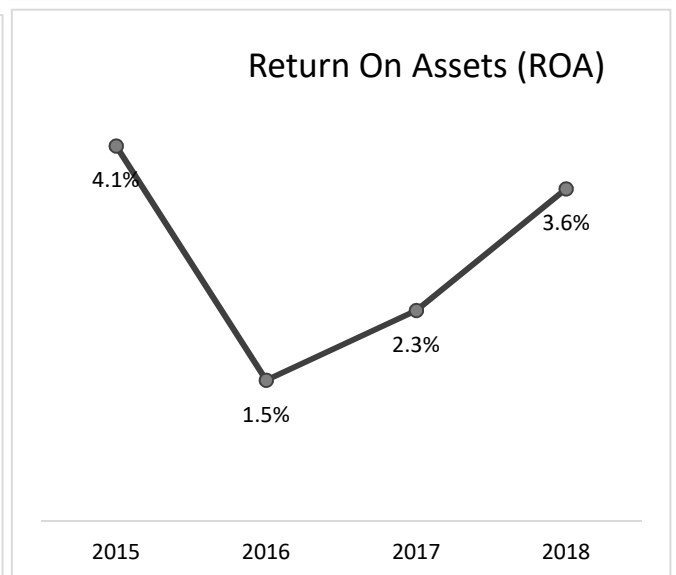
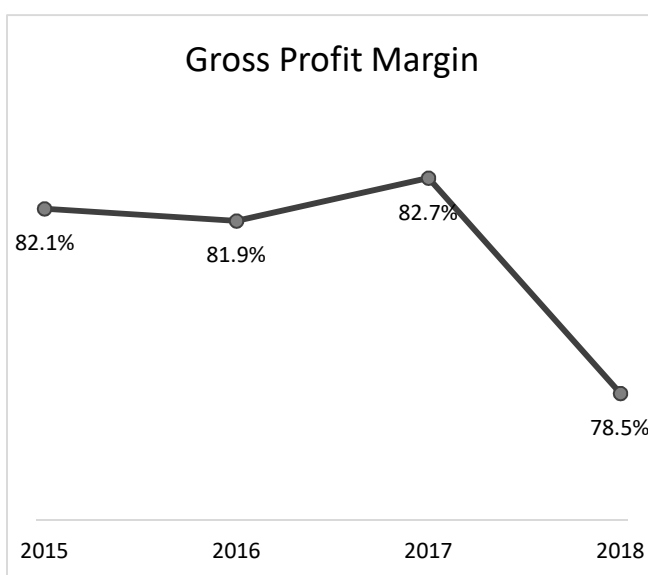
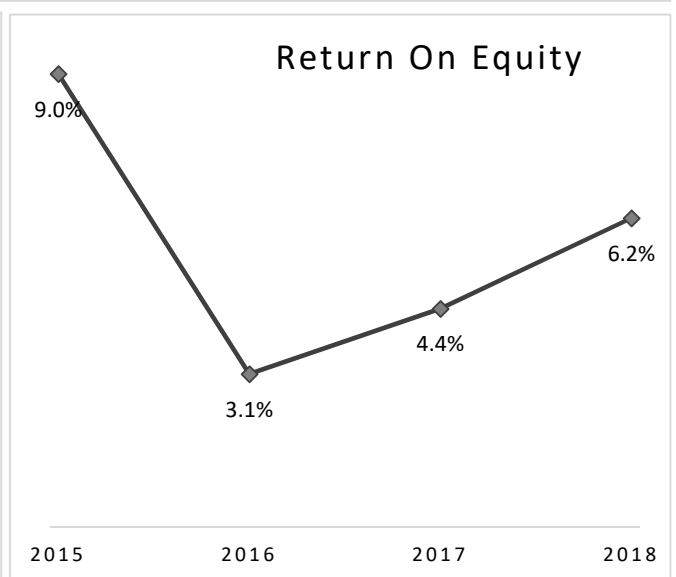
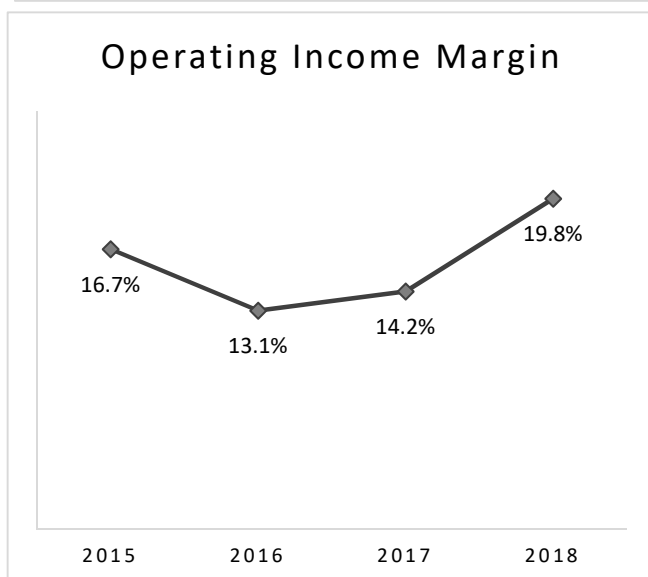
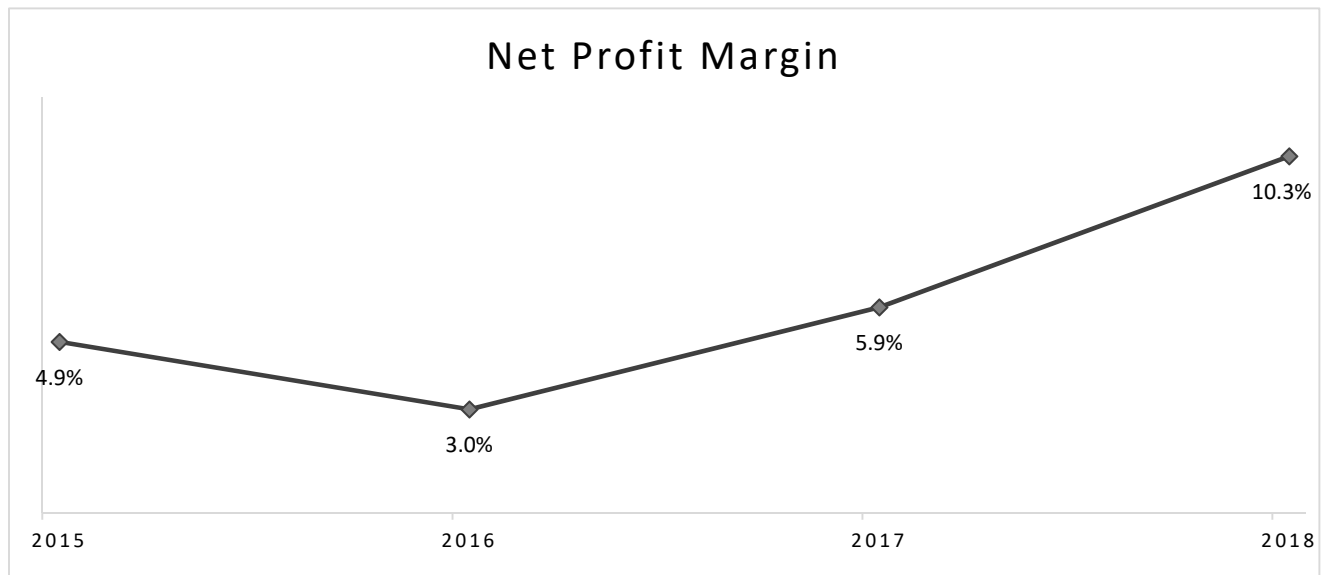
| RATIO REPORT | | | | |
|----------------------------------|-----------|-------------|-------------|-------------|
| COMPANY ABC | | | | |
| Period | 2015 | 2016 | 2017 | 2018 |
| Liquidity Ratios | | | | |
| Working Capital | € 834,075 | € 1,598,845 | € 2,648,107 | € 3,324,939 |
| Current Ratio | 7.37 | 8.73 | 9.21 | 7.09 |
| Profitability Ratios | | | | |
| Net Profit Margin | 4.9% | 3.0% | 5.9% | 10.3% |
| Return On Assets (ROA) | 4.1% | 1.5% | 2.3% | 3.6% |
| Operating Income Margin | 16.7% | 13.1% | 14.2% | 19.8% |
| Return On Equity | 9.0% | 3.1% | 4.4% | 6.2% |
| Gross Profit Margin | 82.1% | 81.9% | 82.7% | 78.5% |
| Financial Leverage Ratios | | | | |
| Debts To Assets | 54.7% | 49.6% | 47.2% | 41.1% |
| Capitalization | 92.5% | 92.5% | 91.6% | 90.1% |
| Debt To Equity | 120.6% | 98.6% | 89.3% | 69.9% |
| Debt To Working Capital | 81.1% | 73.1% | 65.5% | 56.6% |
| Efficiency Ratios | | | | |
| Cash Turnover | -154.62 | -3.16 | -3.67 | -12.41 |
| Revenues To Working Capital | 1.46 | 0.89 | 0.64 | 0.62 |
| Fixed Asset Turnover | 2.39 | 1.48 | 1.21 | 1.02 |

Working Capital

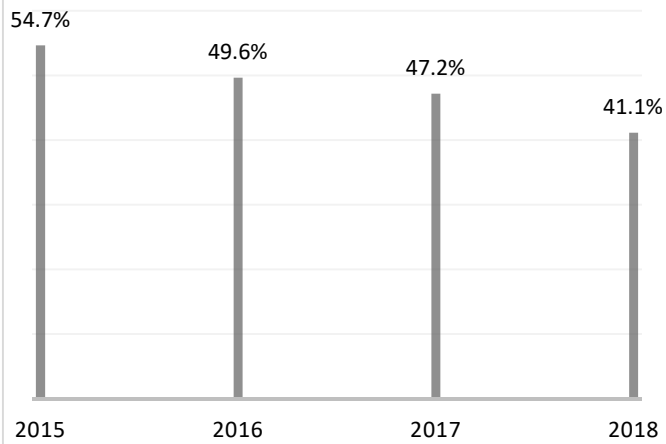


Current Ratio

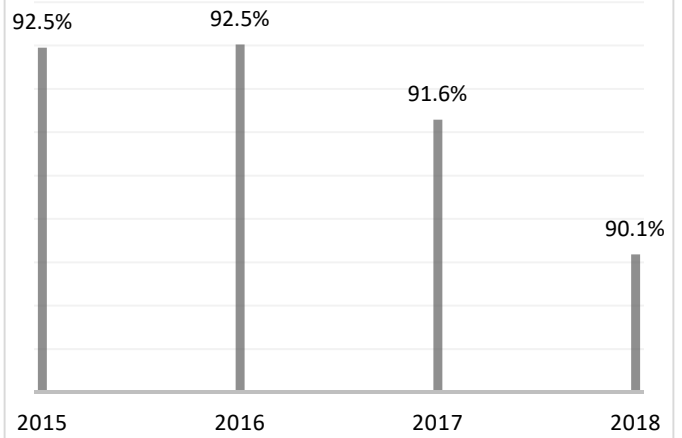




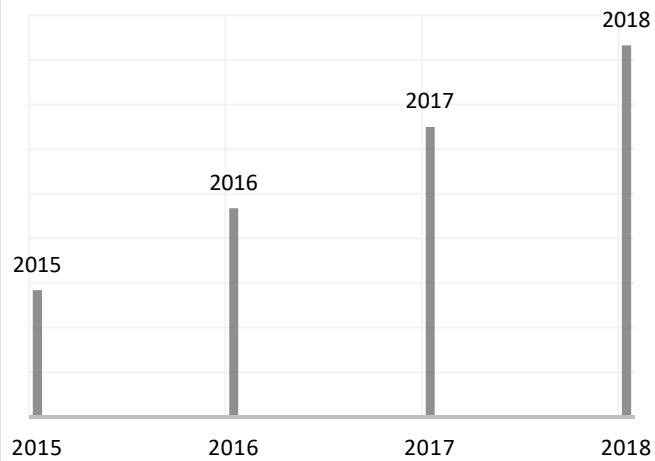
Debts To Assets



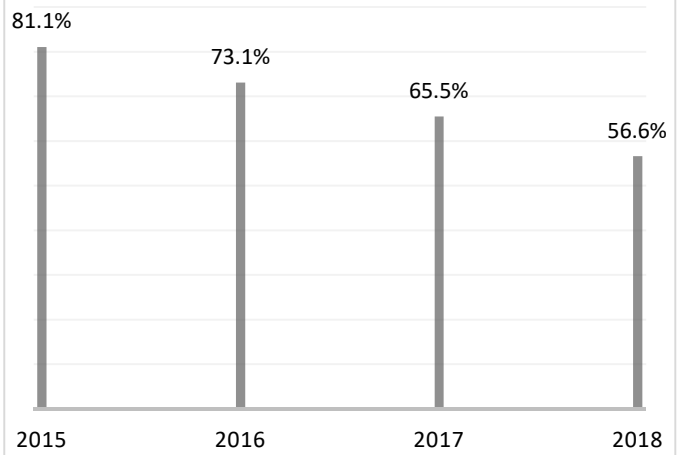
Capitalization



Debt To Equity



Debt To Working Capital



Comparative Cost Analysis

Packaging

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Packaging | € 55,678 | € 60,689 | € 68,579 | € 78,180 | € 263,125 |
| ROI | 21.94 | 23.47 | 24.61 | 26.55 | |
| Optimal Cost | € 46,017 | € 53,648 | € 63,585 | € 78,180 | € 241,429 |
| Loss | € 9,661 | € 7,041 | € 4,994 | € - | € 21,696 |

Shipping

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Shipping | € 74,567 | € 101,234 | € 114,394 | € 130,410 | € 420,605 |
| ROI | 16.38 | 14.07 | 14.76 | 15.91 | |
| Optimal Cost | € 74,567 | € 86,931 | € 103,033 | € 126,683 | € 391,214 |
| Loss | € - | € 14,303 | € 11,361 | € 3,727 | € 29,391 |

Total Direct Labor

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|--------------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Total Direct Labor | € 87,987 | € 95,906 | € 108,374 | € 237,654 | € 529,920 |
| ROI | 13.88 | 14.85 | 15.58 | 8.73 | |
| Optimal Cost | € 78,432 | € 91,437 | € 108,374 | € 133,249 | € 411,492 |
| Loss | € 9,555 | € 4,469 | € - | € 104,405 | € 118,429 |

Consulting

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Consulting | € 78,422 | € 85,480 | € 96,592 | € 110,115 | € 370,610 |
| ROI | 15.58 | 16.66 | 17.47 | 18.85 | |
| Optimal Cost | € 64,815 | € 75,562 | € 89,558 | € 110,115 | € 340,051 |
| Loss | € 13,607 | € 9,918 | € 7,034 | € 0 | € 30,558 |

Discounts

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Discounts | € 62,876 | € 68,535 | € 177,432 | € 202,272 | € 511,115 |
| ROI | 19.43 | 20.78 | 9.51 | 10.26 | |
| Optimal Cost | € 58,787 | € 68,535 | € 81,229 | € 99,874 | € 308,426 |
| Loss | € 4,089 | € - | € 96,203 | € 102,398 | € 202,690 |

Marketing

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Marketing | € 13,892 | € 15,142 | € 17,111 | € 19,506 | € 65,651 |
| ROI | 87.93 | 94.05 | 98.65 | 106.39 | |
| Optimal Cost | € 11,482 | € 13,385 | € 15,865 | € 19,506 | € 60,238 |
| Loss | € 2,410 | € 1,757 | € 1,246 | € - | € 5,413 |

Travel

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Travel | € 58,309 | € 63,557 | € 71,819 | € 81,874 | € 275,559 |
| ROI | 20.95 | 22.41 | 23.50 | 25.35 | |
| Optimal Cost | € 48,192 | € 56,183 | € 66,589 | € 81,874 | € 252,838 |
| Loss | € 10,117 | € 7,374 | € 5,230 | € - | € 22,721 |

Office Supplies

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|-----------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Office Supplies | € 16,669 | € 18,169 | € 20,531 | € 23,406 | € 78,775 |
| ROI | 73.28 | 78.38 | 82.21 | 88.67 | |
| Optimal Cost | € 13,777 | € 16,061 | € 19,036 | € 23,406 | € 72,280 |
| Loss | € 2,892 | € 2,108 | € 1,495 | € - | € 6,495 |

Credit Card Fees

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|------------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Credit Card Fees | € 80,358 | € 87,590 | € 65,876 | € 75,099 | € 308,923 |
| ROI | 15.20 | 16.26 | 25.62 | 27.64 | |
| Optimal Cost | € 44,204 | € 51,534 | € 61,079 | € 75,099 | € 231,915 |
| Loss | € 36,154 | € 36,057 | € 4,797 | € - | € 77,008 |

Promotional Events

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|--------------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Promotional Events | € 15,990 | € 27,547 | € 31,128 | € 35,486 | € 110,151 |
| ROI | 76.40 | 51.70 | 54.22 | 58.48 | |
| Optimal Cost | € 15,990 | € 18,641 | € 22,094 | € 27,166 | € 83,891 |
| Loss | € (0) | € 8,906 | € 9,034 | € 8,320 | € 26,260 |

Equipment

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Equipment | € 67,328 | € 73,388 | € 165,432 | € 88,943 | € 395,091 |
| ROI | 18.14 | 19.41 | 10.20 | 23.33 | |
| Optimal Cost | € 52,353 | € 61,034 | € 72,339 | € 88,943 | € 274,668 |
| Loss | € 14,975 | € 12,354 | € 93,093 | € - | € 120,422 |

Rental Supplies

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|-----------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Rental Supplies | € 10,501 | € 11,446 | € 12,934 | € 14,745 | € 49,626 |
| ROI | 116.33 | 124.42 | 130.50 | 140.75 | |
| Optimal Cost | € 8,679 | € 10,118 | € 11,992 | € 14,745 | € 45,534 |
| Loss | € 1,822 | € 1,328 | € 942 | € - | € 4,092 |

Management Salaries

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|---------------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Management Salaries | € 125,667 | € 136,977 | € 54,356 | € 61,966 | € 378,966 |
| ROI | 9.72 | 10.40 | 31.05 | 33.49 | |
| Optimal Cost | € 36,474 | € 42,522 | € 50,398 | € 61,966 | € 191,359 |
| Loss | € 89,193 | € 94,455 | € 3,958 | € 0 | € 187,607 |

Administrative Salaries

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|-------------------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Administrative Salaries | € 87,342 | € 194,532 | € 219,821 | € 250,596 | € 752,291 |
| ROI | 13.99 | 7.32 | 7.68 | 8.28 | |
| Optimal Cost | € 87,342 | € 101,824 | € 120,685 | € 148,387 | € 458,238 |
| Loss | € - | € 92,708 | € 99,136 | € 102,210 | € 294,053 |

Payroll Taxes

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|---------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Payroll Taxes | € 86,148 | € 93,901 | € 106,108 | € 120,964 | € 407,121 |
| ROI | 14.18 | 15.17 | 15.91 | 17.16 | |
| Optimal Cost | € 71,201 | € 83,007 | € 98,382 | € 120,964 | € 373,552 |
| Loss | € 14,947 | € 10,895 | € 7,727 | € - | € 33,569 |

Rent & Property

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|-----------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Rent & Property | € 10,438 | € 11,377 | € 12,856 | € 14,656 | € 49,328 |
| ROI | 117.03 | 125.17 | 131.29 | 141.60 | |
| Optimal Cost | € 8,627 | € 10,057 | € 11,920 | € 14,656 | € 45,261 |
| Loss | € 1,811 | € 1,320 | € 936 | € - | € 4,067 |

Utilities

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Utilities | € 11,102 | € 12,101 | € 13,674 | € 15,589 | € 52,466 |
| ROI | 110.03 | 117.69 | 123.44 | 133.13 | |
| Optimal Cost | € 9,176 | € 10,697 | € 12,679 | € 15,589 | € 48,140 |
| Loss | € 1,926 | € 1,404 | € 996 | € - | € 4,326 |

Insurance

Comparative Cost Analysis

COMPANY ABC

| | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Total Income | € 1,221,580 | € 1,424,134 | € 1,687,921 | € 2,075,359 | € 6,408,994 |
| Insurance | € 73,811 | € 80,454 | € 90,913 | € 103,641 | € 348,819 |
| ROI | 16.55 | 17.70 | 18.57 | 20.02 | |
| Optimal Cost | € 61,004 | € 71,119 | € 84,293 | € 103,641 | € 320,057 |
| Loss | € 12,807 | € 9,335 | € 6,620 | € (0) | € 28,762 |

Financial Grade

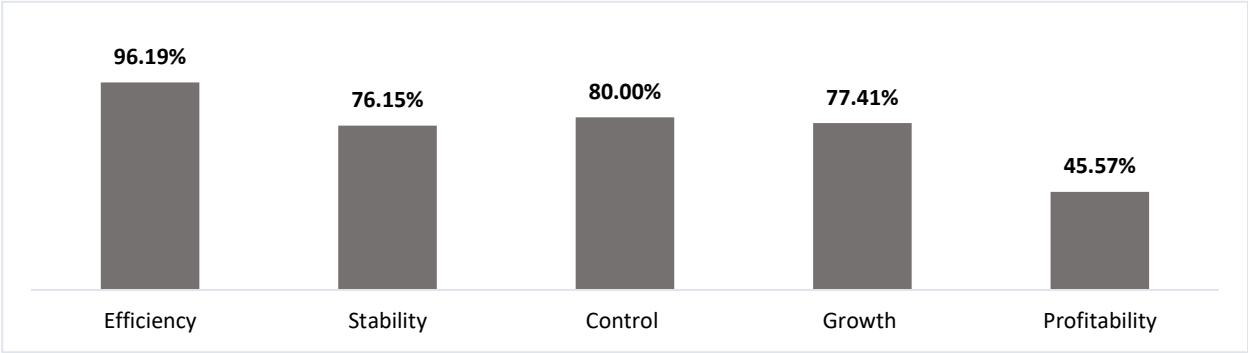
| FINANCIAL GRADE | | | | | |
|-------------------|------------------|--------|-----------|--------|--------------|
| COMPANY ABC | | | | | |
| Areas of Analysis | Parameters | Actual | Benchmark | Score | Conclusion |
| Efficiency | Cost Analysis | 95.71% | 99.50% | 96.19% | Excellent |
| Stability | Debt/Assets | 46% | 35% | 76.15% | Fair |
| Control | Break-Even | 80.32% | 50% | 80.00% | Satisfactory |
| Growth | Revenue | 19.35% | 25% | 77.41% | Fair |
| Profitability | Operating Profit | 15.95% | 35% | 45.57% | Very Poor |

Overall Financial Grade

75.07%

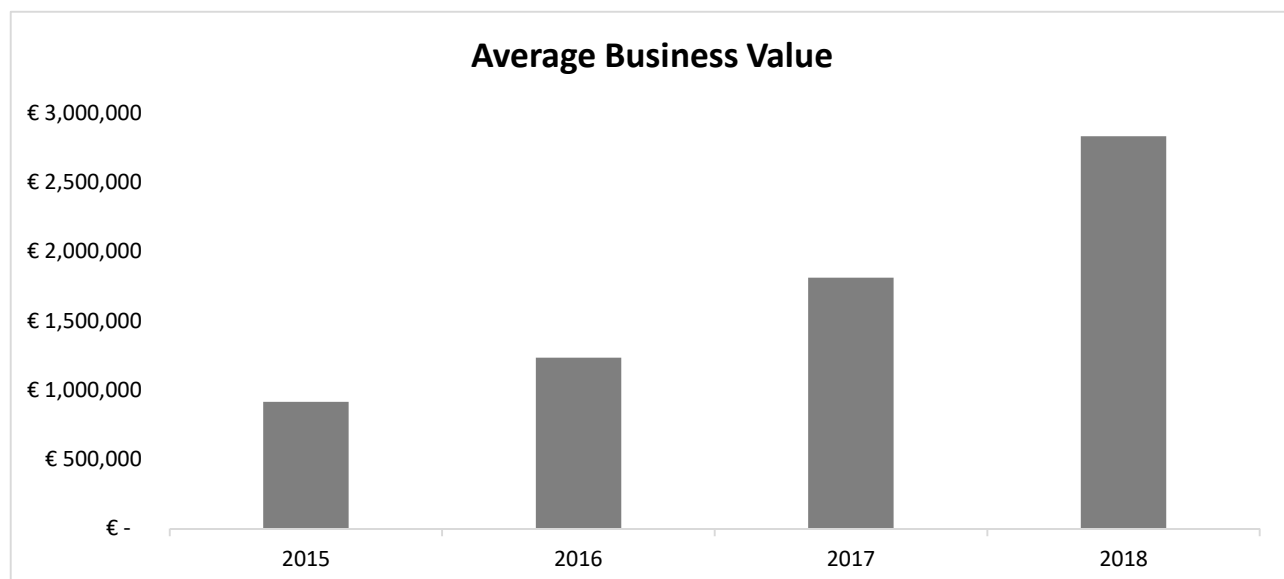
Conclusion

Fair - Long-term viability and financial success are likely



Business Valuation

| Business Valuation Summary | | | | |
|-------------------------------|------------------|--------------------|--------------------|--------------------|
| | 2015 | 2016 | 2017 | 2018 |
| Net Income Model | € 120,851 | € 85,260 | € 300,839 | € 855,634 |
| Income Model | € 1,832,370 | € 2,136,201 | € 2,531,881 | € 3,320,574 |
| Balance Sheet Model | € 790,205 | € 1,480,647 | € 2,604,236 | € 4,328,817 |
| Average Business Value | € 914,475 | € 1,234,036 | € 1,812,319 | € 2,835,008 |



Estimated Payback Period

INVESTMENT PAYBACK ANALYSIS

COMPANY ABC

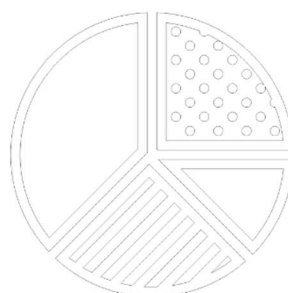
Estimated Payback Time for:

€ 1,500,000

6 Years & 2 Months

Projections

| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|---------------|---------------|-------------|-------------|-------------|-------------|-------------|
| REVENUE | € 1,857,745 | € 1,662,949 | € 1,488,578 | € 1,332,491 | € 1,192,771 | € 1,067,702 | € 955,747 |
| Total COGS | 347,081 | 310,687 | 278,110 | 248,948 | 222,844 | 199,478 | € 178,561 |
| Total Overhead Expenses | 1,214,379 | 1,087,044 | 973,061 | 871,029 | 779,696 | 697,940 | € 624,757 |
| TOTAL COSTS | € 1,561,460 | € 1,397,731 | € 1,251,170 | € 1,119,977 | € 1,002,541 | € 897,418 | € 803,318 |
| Operating Income (EBITDA) | € 296,285 | € 265,217 | € 237,408 | € 212,514 | € 190,230 | € 170,284 | € 152,428 |
| Less Depreciation | 48,210 | 43,155 | 38,630 | 34,579 | 30,953 | 27,708 | € 24,802 |
| Income Before Taxes | € 248,074 | € 222,062 | € 198,778 | € 177,935 | € 159,277 | € 142,576 | € 127,626 |
| Net income | € 248,074 | € 222,062 | € 198,778 | € 177,935 | € 159,277 | € 142,576 | € 127,626 |
| Plus Depreciation | 48,210 | 43,155 | 38,630 | 34,579 | 30,953 | 27,708 | € 24,802 |
| Subtotal | € 296,285 | € 265,217 | € 237,408 | € 212,514 | € 190,230 | € 170,284 | € 152,428 |
| Loan: | € (1,500,000) | | | | | | |
| Net Cash Flow | € (1,500,000) | € 296,285 | € 265,217 | € 237,408 | € 212,514 | € 190,230 | € 170,284 |
| Cumulative Cash Flow | € (1,500,000) | € (1,203,715) | € (938,498) | € (701,091) | € (488,577) | € (298,346) | € (128,063) |
| | | | | | | | € 24,366 |



STEP 4 - BANK

At this point, the Loan Processor can trigger any specific actions as required by the bank.

OPTION 1:

Provide a Pre-approval Decision to the client with a specific next step

On the Customer's side:

For example, the bank can request that any Financial Grade Score **above 80%** be given an immediate pre-approval decision. The scores that do not meet the minimum threshold can also be denied immediately.

The message to the client for an **acceptable** score could be:

"Congratulations, your loan has been pre-approved. Please call this number or visit this location and provide your case number to the loan officer."

The message to the client for an **unacceptable** score could be:

"Based on the information you have submitted, we cannot move forward with your loan application at this moment. We apologize for the inconvenience. If your financial information changes in the future, we encourage you to apply again."

On the Bank's side:

Prime Dash can e-mail or store in a secured platform the successful and/or unsuccessful loan applications to be accessed by the bank's associates. All loans will be tracked by a specific case number.

OPTION 2:

Require an internal review before providing a pre-approval decision

On the Customer side:

For example, the message to the client could be:

"Thank you for your application. We are now reviewing your loan application and will contact you if we are able to offer you a loan."

On the Bank's side:

For example, the bank can request for all loan applications to be emailed or stored in a secured platform, accessed and reviewed by the loan officers, and if interested contact directly the clients who meet the bank's internal requirements.

OTHER OPTIONS

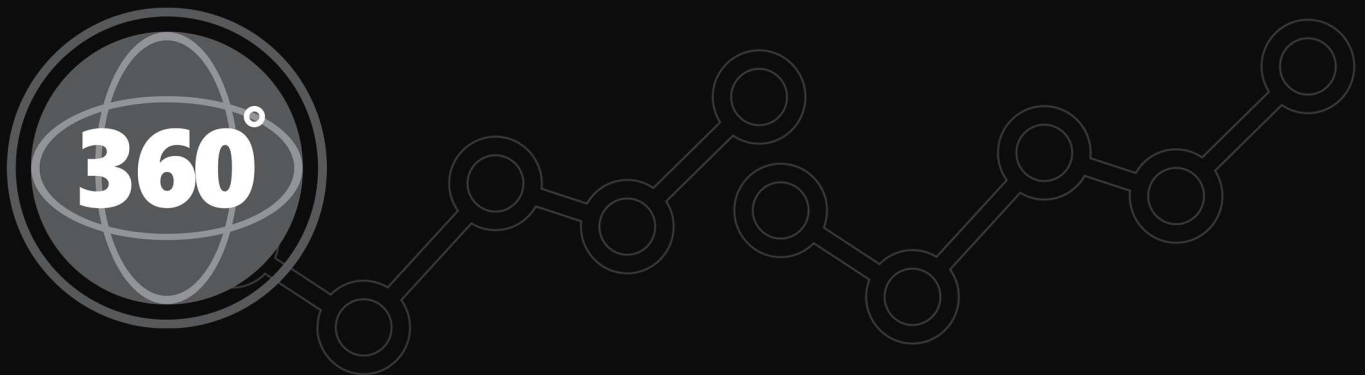
As requested by the bank:

A combination of the two first options or additional calculations from the bank's internal policies can also be implemented as required.

PRIME DASH LOAN PROCESSOR

(360° System)

Speed & Efficiency Delivered.



Everything needed to process large quantities of loan applications in one innovative platform