

### **BUSINESS FINANCING IS BROKEN**

Traditional finance hasn't kept up with innovation; the small business and startup funding process among angels, VCs, and banks is antiquated, hard to access, lacks innovation, and relies more on intuition than data-driven analysis.

At Corl, we are pioneers of Capital-as-a-Service - providing startups and small businesses with fast, easy access to founder-friendly, non-dilutive growth capital. We don't take equity, we don't take board seats, and we don't require personal guarantees.

In just a few clicks, we connect to your bank and books, allowing us to tell you immediately if you qualify for funding. Best of all, money hits your account in under 2 weeks. Speed and efficiency are crucial in any business, and Corl is built for both to help founders get back to building.

### HOW IT ALL WORKS

Unlike venture capital or traditional loans, Corl's innovative revenue share architecture aligns our interests with those of our portfolio companies. There is no pressure to exit or aim for unhealthy growth - just build your business and we'll do everything in our power to help you grow because our success is tied directly to yours!

#### Benefits of our unique approach:

- Growth capital that grows as you do Need more money? Not a problem!
- Simple and transparent costs 2-10% of revenue until a repayment cap of 1.5-2.5x is reached
- No balance sheet or cash reserve requirements
- · No personal guarantees/liability needed

# CORL INVESTS **\$50K - \$1M**

(UP TO 8x MRR)

Corl is designed to help businesses with the following attributes:

- Between \$10k-250k MRR
- Greater than 6 months of revenue history
- Greater than 30% gross margins



### **5 TYPES OF FUNDING**

**Venture Capital** Amount - Highest cost of capital - Not suitable for ~99% of businesses - Dilutes ownership & reduces control of company - Often forces unsustainable growth + Fast, simple application process + Non-dilutive capital with no personal guarantees + Flexible repayment terms + Mutually aligned revenue sharing model Venture Debt - Can sometimes extend runway - Tendency to overborrow upfront - Amortization hurts growth - Restrictive terms Bank Loan + Low interest & fees - Restrictive terms and hard to qualify - Require personal guarantees - Good for short-term cashflow smoothing only Friends & Family + Lowest cost of capital + Low or no interest & fees - Can ruin personal relationships - Leads to excess personal pressure

Cost

## FAST, NON-DILUTIVE FUNDING

Interested in mutually aligned incentives to grow your business? We are here to help the 99% of businesses that venture capital overlooks.

To find out more and see how much your business would qualify for, visit click.corl.io/funding.

