

Export Transaction Finance™

Pre-Shipment Capital Fund Program - 36% Annualized Service Fee

Return:	<u>36% Annualized Service Fee.</u>
Commitment:	USD \$100,000 minimum to \$10,000,000+
Loan Collateral:	Export Documentary Letter of Credit.
Reimbursement:	Letter of Credit Assignment of Proceeds.
Use of Proceeds:	Pre-Shipment Working Capital.
Type of Loan:	Self liquidating trade transaction, usually within 30-60 days.
Objective:	Provide short term capital to exporters so they can provide jobs through trade.

The Vision:

The next stage of development for the global economy is unleashing the economic power of 1,000,000 small and medium size companies in over 190 countries to trade with each other more efficiently. This will be achieved through expansion of the Internet and the implementation of the eUCP. InterNetLC.com's Export Transaction Finance program promotes this trade and creates jobs by providing financial resources not available within the existing banking system to exporters everywhere.

The Problem:

International and regional banks in the United States, Europe, South America, India and Africa cannot provide working capital without collateral. A Documentary Letter of Credit cannot be used for collateral because the title documents for the goods are not created until after shipment. After shipment, banks are able to provide draft discounting and working capital loans. However, approximately one quarter of small and medium size exporters in the United States with an export Letter of Credit need pre-shipment funds to purchase raw materials, pay employees, purchase components and pay third party suppliers in order to make shipment.

The Solution:

InterNetLC.com's Export Trade Finance program examines and then recommends individual trade transactions that are supported with Documentary Letters of Credit to its Funding Sources. Funding Sources decide to provide to exporters (beneficiary) with a combination of Back-to-Back Letters of Credit and direct working capital. InterNetLC.com manages the transaction, and prepares the required documents for negotiation and payment to the assignee (Funding Source) and beneficiary. The funds are returned with the service fee to the Funding Source's account. Beneficiaries pay 5% for the use of funds for a minimum of 30 days. InterNetLC.com receives forty percent of the 5% as a management fee, netting the Funding Source 3%. Funds are handled according to standard banking practices. An Assigned Relationship Manager (ARM) receives ½% per transaction from InterNetLC.com management fee. InterNetLC.com's services do not compete or conflict with banking services.

Funding Source Profile:

Individual or financial institution that can commit to a minimum of USD \$100,000 for one year and has the capability to approve, transfer, and collect funds.

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