

It's Time to Experience the Partner
Who Understands it's ALL about SERVICE



CoActiv's Franchise Finance Group

The Franchise Finance Group implements solution-based financing programs for North America's top manufacturers, buying cooperatives, franchisees and franchisors. The most successful companies choose CoActiv for its deep understanding of and vast experience integrating competitive financing into the Franchisor/Franchisee-Cooperative supply chain process.

With precise coordination and seamless integration, CoActiv delivers financing and full-service support to the franchise industry. Put our proven and extremely successful track record to work for you.

- **Innovative capital campaigns that support the franchisor**
- **Private label or co-branded finance programs**
- **Ability to finance everything a franchisee needs to be successful**
- **Financing your equipment for single asset/single location to multiple complex equipment installations at multiple locations**
- **Remodels and new store financing**
- **We are a principal and will service the transaction until the end of the term**
- **Fast credit decisions and easy documentation process**

CoActiv Capital Partners

We are a partnership-driven financial services company that services North America's most prestigious equipment manufacturers and franchise organizations. We specialize in sales-aid financing, and are committed to our strategic Partner relationships. Our true assets are our best-in-class programs that support multi-tiered distribution, and are backed by the financial strength of our parent Marubeni.

Our Parent Marubeni

CoActiv is a subsidiary of Marubeni Corporation, the 199th largest company in the Fortune Global 500. With offices in 69 countries and over 5,000 employees, Marubeni conducts business investment, development and management on a global level. As a general trading company involved in a broad range of sectors, Marubeni maintains a strong balance sheet and diverse portfolio. Despite this credit-tight economy, our parent is committed to both CoActiv and our program partners.

with the strength of

Marubeni

Fast Facts about Marubeni

- Located in 69 countries
- 5,769 employees worldwide
- Ranked 199 in Fortune Global 500
- Corporate headquarters in Tokyo & New York
- Access to a network of over 119 Marubeni Group offices and associated companies worldwide
- Investment grade credit rating

Marubeni Corporation's 2010 Financial Results

(FY Ending March 31, 2011)

- Total Assets of \$57.6 Billion
- Operating Profit of \$1.7 Billion
- Net Income of \$1.6 Billion
- No sub-prime portfolio
- Asset mix and portfolio is diversified
- Very strong balance sheet

CoActiv's Service Creed

Partnership Commitment

- At CoActiv, our Strategic Priorities are Service, Quality and Growth.
- We believe in adding value beyond capital.
- We partner with you to increase business by providing the highest quality service, innovative products and sales and marketing support.
- We believe in our availability to you at any time and at every level.

Service Level Commitment

- Credit decisions typically same day on transactions under \$150,000 (or greater than \$150,000 depending on the program)
- Same day funding with complete documentation in house by 3 pm
- On-line Lease Applications and Reporting
- Dedicated Direct Sales Support Team
- Prompt, Professional, Courteous Communication
- Assigned single point of contact and dedicated team support
- Calls transferred to voice mail only upon request

Product Commitment

- Competitive Rates and Fair Residuals
- Expertise in Creative Structuring When You Need It
- 1-page, easy-to-read lease agreement for transactions up to \$150,000 (or greater depending on the program)
- Marketing services including direct mail, e-mail, promotions and incentives to enhance your sales efforts

The proven experience of the CoActiv team, combined with the financial strength of Marubeni, offers partners a marketplace advantage that goes well beyond financing. If you would like to learn more, please contact Marty Babicki at 267.960.4004.

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Strategic Priorities

CoActiv's finance programs succeed because they are based on our proven Strategic Priorities of Service, Quality and Growth. The world's leading manufacturers and franchisors have benefited from these long-established building blocks, and they remain at the core of our corporate philosophy.

Service

"Superior Service to Our Dealer Partners"

- Fast response times at all levels in the organization
- Fast funding
- Customer control & reporting
- Fair and reliable Asset Management

Quality

"Operational Excellence is a Priority"

- High quality, measurement & discipline
- Highly responsive
- Cost controlled
- Certified Quality Management Team
- Crosby trained Associates
- Key Performance Indicators (KPIs) from application to end of the lease term
- Annual Dealer strategic partner plans

Growth

"Deep Industry Knowledge and Skills Provide Value to Partners"

We Create a Difference That Can Be Measured!

- Assisting Partners in originating new and incremental sales
- Generating additional sales from existing customers
- Helping our Partners increase customer control and retention
- Preserving and improving profit margins