



## **Introducing Kevin Harrington’s “business in a box” free franchise model.**

**The “box” includes 8 national companies with the best financial products and services in their prospective industries with all new products and technologies tested for the past decade and now launching!**





# Use of Funds - Business Funding

## The Problem / Opportunity

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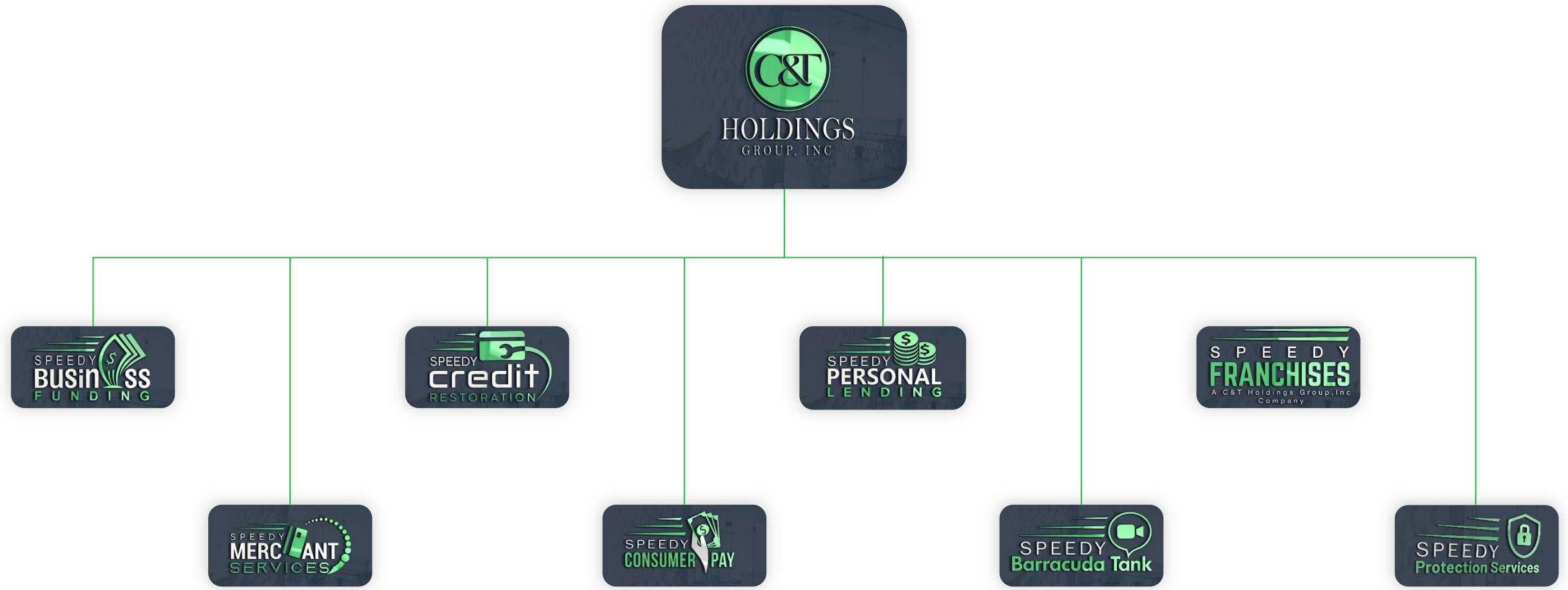
The business funding process is slow, outdated, and full of human error and when business owners need to react to a situation whether positive or negative time is of the essence and can make the difference from a business being highly successful or closing their doors.

Amazing new platform offers pre-approvals with no documentation needed to submit with hard approvals being generated with full terms in as little as 90 seconds while the whole funding process takes only 15 minutes with zero errors and can be completed online or on one single phone call!

Current platform completely built and operational that takes about 5 minutes to manually input data from bank statements and application to get an approval and send out a contract..

Two more platforms and exclusive technologies ready launch by July 1. First is a web-based platform/app and second is smart phone technology where you call a merchant and send them a link and they input some data and it will access their business bank account and underwrite the past 90 days of performance. When you hang up the phone with the merchant there is signed and notarized contract and a full disclosure video funding call all within 15 minutes from the first phone call. Two hours later after final background checks and due diligence is complete a wire is sent to the designated bank account that was underwritten and the next day the merchants bank account starts paying it back with daily debits until paid.

# Company Structure/Companies



# Speedy Brand Company's



Speedy Business Funding – Business funding specializing in revenue-driven fast funding regardless of short time in business, lack of collateral or poor personal credit.



Speedy Merchant Services – Free credit card processing with a 5% cash back rebate, same day funding and free state of the art equipment regardless of size.



Speedy Consumer Pay - No credit check financing for merchants' customers with 100% approval with loans up to \$20,000 and 48 months with no recourse.



Speedy Barracuda Tank – “Shark Tank on Steroids” investor platform that sets up video phone calls with accredited inventors for start-ups and existing businesses needing capital.



Speedy Franchises – Free franchise concept with unparalleled customer service and support with unmatched products and services made available to ISO's and Agents.



Speedy Credit Restoration – Fast credit repair and restoration with guaranteed fast results and financing of the fees regardless of credit that becomes a positive trade line.



Speedy Personal Lending – Personal loans with guaranteed approval for good and bad credit. Bad credit clients go through credit repair and then are given a brokered loan.



Speedy Protection Services – New Company planned for launch on August 1, 2021 and involves chargeback protection and overdraft protection in reference to merchant service accounts.

## Company currently owns the provisional and extremely broad patent on Chargeback/Overdraft Protection

01

**Overdraft Protection:** Merchants fees are collected at the beginning of the month from the previous months processing of credit card transactions. Overdraft protection will immediately and automatically cover these fees with a short-term loan or merchant cash advance credit card split which protects the merchants processing account from having future transactions held that could result in a great hardship or even losing their merchant account if they can not cover the fees. This could lead to the merchant going out of business and the processor losing not only their fees but the merchant and all future revenue from the lost account.

02

**Chargeback Protection:** Financial process and technology that will eliminate the problems or fear of chargebacks for merchants and the harm they cause in reference to the extent that if they have a chargeback from a consumer, it will automatically be covered with a small cash advance and is automatically paid back with a credit card split. The advance risk has less than a 1% chance of a default due to the average term will be no more than 2 weeks. Processors are having to pay back chargebacks if the merchant can't afford to pay it. This could cause a merchant to go out of business with their merchant account getting terminated or just plain put them in a bad spot by suddenly having unexpected monies being withdrawn from their bank account or transactions being held up by the processor used to pay the chargeback back.

With more and more fraud today it's becoming a major problem, and this solves it for the merchant and the processor, so it does not hurt either of them. Without the protection the processor could be left holding the bag and covering it and also end up losing the merchant and cash flow each month. It's a win-win and now the processor that loses revenue while tying up their cash flow, makes money because our company will share a few points of the small cash advance automatically generated so a huge negative turns into a hue positive for all parties right upon implementation.

# Chargeback Fraud

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Chargeback fraud is the fraudulent request for a return or refund in the form of a chargeback. The transaction passed fraud prevention but is disputed by the cardholder to regain the transaction amount while retaining the product or services rendered.



## According to Chargeback 911

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- 81% of customers freely admit to filing a chargeback out of simple convenience.
- Merchants ultimately lose out on \$118 billion in sales due to false positives each year from the new technologies being implemented due to the huge problem at an astounding rate.
- 86% of all chargebacks are probable cases of friendly fraud.
- Currently friendly fraud increases at a rate of 41% every two years.
- Merchants lose \$2.40 for every dollar of fraud taken by a fraudster.
- Roughly 79% of businesses believe that increased emphasis on a frictionless environment will lead to more tension between the user experience and fraud prevention.

# Chargeback Protection

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HOLDINGS  
GROUP, INC

The merchant will have to opt out if they don't want the chargeback protection/overdraft protection so automatically with notice on a merchant statement they will be enrolled. There is not a merchant service company that will not want this and there will be very few merchants opting out because there will not be any fees charged unless they must use it. There will always be a certain percentage every month that are triggered and when fully deployed it will trigger billions per year of small cash advances. Currently up to 2% of merchants will incur a chargeback every month. Up to 3% currently have fees reject due to not having enough in their account to cover them.

***It gets better.*** These same merchants are now the best leads a broker, agent or lender can acquire because they know exactly when the merchant may need a larger loan or advance. There is not a better trigger lead anywhere and at a massive number monthly. There is no cost to get the best quality lead you can get anywhere without paying a penny. Not only a lead, but all also all you have to do is call the merchant or email them and ask them if they want to increase their MCA amount that just happened and upsell them. Visa claims about 29 million merchants accept credit cards in the U.S. so it is projected to trigger up to 5% currently for either a chargeback or overdraft related merchant cash advance to be activated or 1,450,000 MCA's a month when fully deployed at this time not taking into affect the numbers are increasing quickly each year. The figures are based off of 5% of every merchant that processes credit cards in the U.S each month will trigger.

If just 25% want and qualify for a larger MCA or loan this would lead to 362,500 each month. Given an average MCA alone currently is about \$35,000 today the numbers are staggering. Currently merchant cash advance companies and lenders pay \$20 to \$100 just for a lead or click to their website for a much less qualified lead and \$1,500 is average cost of acquisition for the average lender to fund an MCA and some are as high as \$3,000 today.

All the small advances triggered will all be automated technology is already here just plugging in some API's etc., on a simple platform. Company has the choice to license it or keep it and fund them in house and given the average ROI is about 40% on an MCA today with a 3–6-month term the opportunity is incredible.



# Big Promise/Value Proposition

01

We are the only company with certain exclusive technologies like our micro funding technology that underwrites businesses for funding in as little as 90 seconds for loan amounts of \$25,000 and below with no paperwork. A merchant can go online or on a first phone call by the time they hang up the phone they are funded with a full disclosure video funding call and notarization.

02

The company has developed a financial process and has patent pending on a process, projected to be one of the biggest things to happen in the financial industry with guaranteed returns from 600% annually to 1200% that solves a huge problem with credit card processing chargebacks and at the same time eliminates merchants cc fees bouncing.

03

Company just launched on June 7<sup>th</sup> a business in a box concept where already existing offices some as large as 500 employees and in business for 30 years are lining up to get on board at unheard of numbers. Company is boarding 157 exclusive sales offices currently producing revenue its first week where 100% of their revenue becomes the companies.



# Proprietary / Secret Sauce

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Company's micro funding technology is exclusive, proven and will revolutionize the speed of small business funding and has already been tested with an algorithm that has been built since January 2013 with an initial pilot with the leader in the MCA industry at that time that funded over 1 billion annually and was backed by a top 3 worldwide bank.

Company has a financial process and now has a very broad and impenetrable provisional patent secured for this financial the process.

Company has an exclusive free franchise model just launched after a 10-year long business plan that just launched June 7<sup>th</sup> and the first week accomplished what no one has ever done at all before at any level. Company in its first week bypassed every single franchise on record that took over a year to sign up with the most successful franchises prior and even more impressive every single one of the franchisees currently produce revenue which has never happened before.

Company has 7 different companies that all feed off from each other in the financial industry and each of them are projecting to produce millions per month in profit within the first 90 – 120 days.

Company has many different advertising and marketing secrets they have been developing over the past decade and many technologies including artificial intelligence that outperform any of its competitor along with the best products and services by far in their prospective industries all tested and proven.

**Revolution  
In small business  
Funding**





# Target Audience

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01

### *Midsize Businesses in U.S.*

There are 28 million small to midsize businesses in the United States and the reason over 90% of them fail is due to lack of capital or how long it takes to secure the capital. We solve this problem and many others for these small to midsize businesses.

02

### *U.S. Citizens*

There are over 209 million U.S. citizens 18 years of age and older in the United States and all of these individuals can benefit from our personal lending platform and technology or our unique and exclusive credit restoration product at some time in their lives.

03

### *Merchant Services in U.S.*

As of 2019 there were 1,300 merchant service ISOs registered with Visa in the U.S. with the largest one processing 168 billion dollars that year. Our financial process will solve a major problem that each ISO faces every month. This process will produce revenue automatically and involves an average 5% of the ISOs merchants being affected negatively now every month.

# Marketing Strategy

01

Company currently has over 1,000 ISO offices that filled out a form online wanting to sign up to be able to market and offer to their merchants what took the company millions of dollars and close to a decade to build (as why they are lining up without even starting a large marketing campaign that we have strategically put together and already paid for starting soon that will put our offer in front of every ISO office and agent in the country in our prospective industries or over 100,000).

02

Company currently has 96 social media sites as well as numerous websites and has artificial intelligence that now can create hundreds of fresh ads for each company each month and automatically place them on social media sites. In addition, company has developed templated proven ads over the past decade that all our sales offices (each gets 7 representing all our products and services) will use to drive traffic to their own mirrored websites (exact website duplicates of ours and soon to have Mr. Harrington and a famous NASCAR driver be the face of the Speedy brand with videos – shoots start June 21) now being launched that all will be back linked and with thousands of sites in just a matter of months linked together will guarantee a large ROI as well as using many AI developed by other companies and implemented by us to maximize market penetration at an extremely low cost compared to all our competitors.

03

We have secured a U.K. company (Ampifire) to release (and already paid for 6 months for all our current companies) one press release, one new video on You Tube and Vimeo, Podcasts, Blogs, SlideShare's and ads on social media plus more each week as well as a top SEO company (already paid for 6 months of SEO) to get us organic traffic and we have exclusive contracts with lead generation company's on a rev share basis to produce thousands of leads a day to distribute to our exclusive offices daily as well as many trade secret type advertising methods we can not disclose that no one else has. These methods have been developed over the past decade getting ready for what we are now launching.

# The Competition

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In 2019 there were \$19 billion in MCA's funded and in 2020 it dropped to 8 billion but is ramping up at an astounding pace due to businesses recovering and opening their doors at high levels.

These same businesses now find it almost impossible to borrow capital needed to grow by conventional methods as it was difficult before Covid and now almost impossible. This all makes the launch and timing of our product almost perfect because the MCA demand is & will soon be greater than ever.

All our other products and services are the best in their prospective industries by far. All of them feed off from the other so our advantage compared to the competition is we can originate a lead and convert it and upsell them all our other products and services easily and split the cost of origination with all our companies. No other financial services companies do this we are the pioneer and took 10 years to develop it all.

There is no competition for what we have in reference to exclusive ISO offices all are non-exclusive in our industries and they have only one or two products at best with none of the technology it will take others 10 years to catch up.



# Management Team

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Kevin is an American entrepreneur and business executive as well as the inventor of the infomercial, one of the original sharks on the popular TV show Shark Tank and the American annual invention trade show Inpex, and has 20 companies in his portfolio of over \$100 million each, over \$5 billion in lifetime sales and best known for all his "As seen on TV products". There is just not enough space to list all his accomplishments here.

Kevin Harrington - Board Member/Spokesperson: advises and consults on the following: investment, revenue streams, B2B targeting, franchise model growth, PR/press, strategic partnerships, marketing/growth, and general business. This includes calls and introduction efforts, or Kevin joining calls with potential investors.

Kevin will create video content, ie explainer videos he produces or Zoom interviews with CEO talking about our products and services/program. This allows the business to be explained in concise video format for sharing with investors, press, and potential franchisees, and will also be used in social media or promotional efforts and much more.

Kevin Harrington,  
Board Advisor /  
Spokesperson



# Management Team

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Scott Clymo is the founder and president of C&T Holdings Group, Inc. (CTHG), Scott brings more than 30 years financial lending experience with direct and indirect lenders and experience working with banks such as Wells Fargo, Bank of America, Chase and many others. Scott also has 17 years merchant service experience.

Beginning his career in the automotive industry, he held an executive position with Snappy Car Rental (Thrifty Rent-A-Car System Inc., was acquired by the Chrysler Corporation and Snappy by Thrifty for \$40 million). Scott oversaw all 249 stores in 38 states by the time he was 28 and was instrumental in the success of Snappy at a very young age and some of what he implemented changed the industry to where it has evolved today especially in reference to selling the fleets retail instead of wholesale at auction, Scott pioneered this shortly after being hired by Snappy and this was his most major contribution that changed everything about the way the disposal of inventories are handled today by all rental car company's.

After the acquisition of Snappy and before entering the MCA space Scott was recruited by Automotive Management Consultants (a recruiting and training company that was contracted with the top 4 dealership groups in the world at that time, Auto Nation, Sonic, United Auto, and Asbury) and he was instrumental in more than tripling AMC's market share and profits working directly under the President in just a few short years after the company had already been in business for 28 years before Scott was recruited.

Scott W. Clymo,  
CEO



# Management Team



**Joseph Tenenbaum**

*(President/Co-Founder)*

Joseph Tenenbaum, originally from Brooklyn NY currently manages one of the largest medical supply companies in the world (Dynarex Corporation) headquartered in Orangeburg NY with one of 7 locations closest to CTHG located in Jacksonville FL consists of a 290,000 square foot location with a new 450,000 square foot location in the works, in addition to the 7 locations they currently own. This company that he currently manages a long with CTHG is growing at a significant level.

Joseph has been an instrumental part of the success and large growth of the company (Dynarex Corporation) that his father currently owns and is the president of and his brother the CEO of thus allowing Joseph the ability to spend more time on the back-end operations side of CTHG currently as the company starts its massive expansion and implementation of its business plan.



**William F. Dimmer**

*(Acting CFO)*

William Dimmer, originally from Dunkirk, NY, was educated at Gannon University (Erie, PA) and New Mexico State University, receiving a Master of Public Administration (MPA) in 1981. He was selected as a Presidential Management Intern into the federal government that same year, accepting a job with the National Aeronautics & Space Administration (NASA).

Recently retired from a 35-year career with NASA at three installations in Maryland, Washington, DC and Florida, William spent his career in business management, analysis, cost-estimating and control of many of NASA's most well-known R&D and development programs, spending the last seven years developing and delivering a business training curriculum to 6,000 participants at all ten NASA installations. He has been honored with numerous awards for his service, including the NASA Exceptional Achievement Medal in 2009 and the NASA Exceptional Service Medal in 2014.

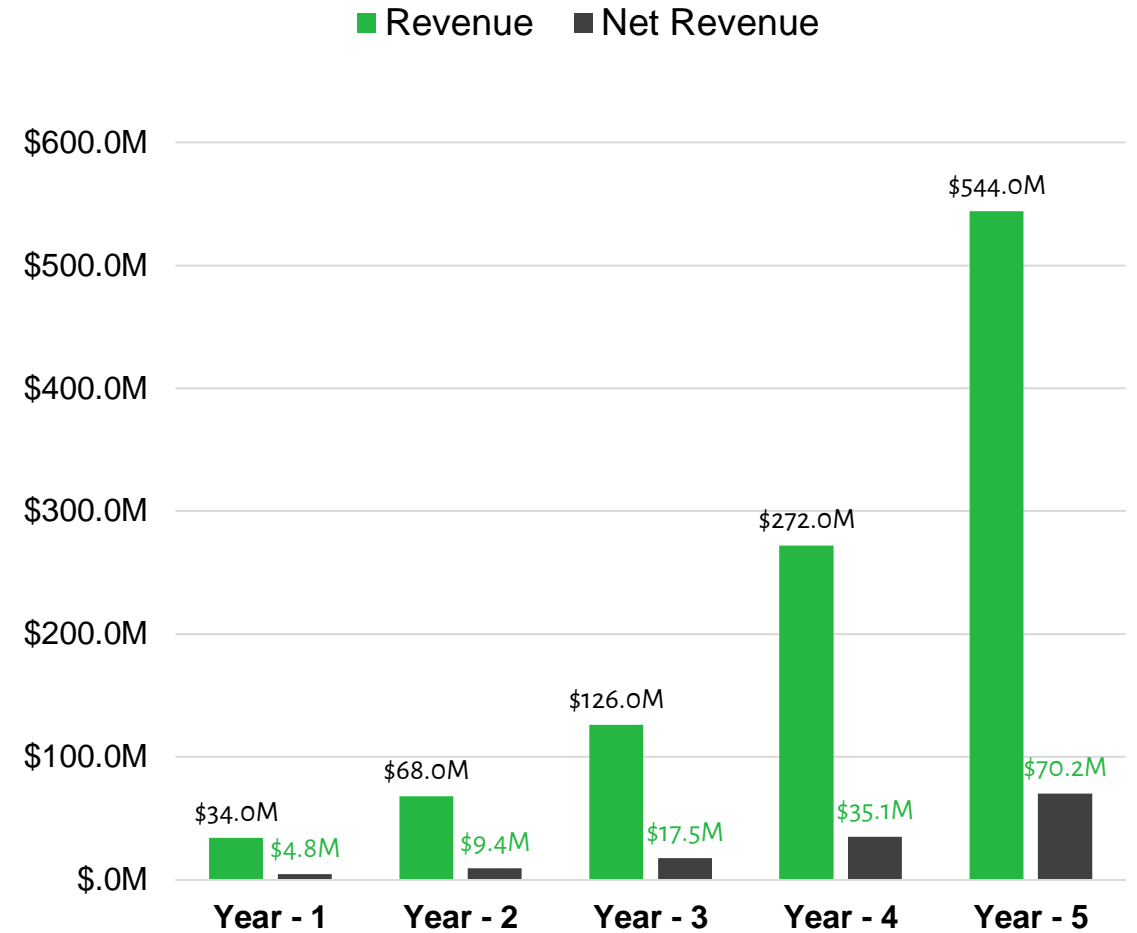
# Financial Projections

**Projections for the MCA technology alone with only \$3.5 million to get it started not the \$11 million.**

Company is currently raising capital for \$11 million (the use of these funds for MCA only because the company has been and is self funded to date by using the revenue generated from other brands/companies while testing these products and services over the past decade. Current projections are much larger than what is shown on the right and time is not allowing to update the projections starting with \$11 million instead of the original \$3.5 million plan due to now launching as of June 7<sup>th</sup> and revenue has already begun the first week and adhering to a business plan and being laser focused on the exact delivery date of it all).

Revenue shown to the right is also without all the large loans and MCA's that are larger than \$25,000 that are brokered with 0 risk and without all the revenue produced from the other 7 companies that feed off from each other. And finally, without the 8th and final company launching. These projections can be viewed in detail with supporting documentation upon request.

*Note: Complete projected income statement, cash flow statement, ratios, and a balance sheet are available upon request but only figured on the smaller \$3.5 million funding to start the very lucrative and high return micro funding program/platform.*





# Current Situation, Sales, Revenue, Accomplishments

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Revenue just started from in house generation only not including even one of the 157 offices boarding now with 3,000 expected by end of this year and 10,000 by the end of 2022 right before we IPO. Revenue with just one smaller product (credit repair) company now has over \$50,000 in receivables with only \$200 spent in marketing that product. In addition, company has over 1,000 customers that responded to just one of their secret sauce advertising methods so will now grow at an unheard-of record pace with immediate profitability. Company has a track record that backs it all up from Mr. Clymo's previous companies he owned while developing and allowing for all the products and services to be tested and developed while waiting for the launch of the business in a box concept and the reason the Speedy brand was created for what is now launched with minimal funding. Company will be debt free by July 1 except for the debt secured for this raise that will return about 200%-300% annually with just one product that is half of one company out of 8.

As of June 11, 2,663 leads were originated and all in house with 31 approvals from outside lenders on brokered deals only, not the micro funding about to launch and with less than \$1,000 spent on marketing created \$202,500 funded with \$22,565 in commissions carrying over from our first week of launching the business in a box that was all generated without one sales office contribution while in the midst of having limited time or resources to handle the leads etc. for just MCA business that is half of one company.

Consumer Pay product just signed up 25 merchants where company will now make 5 points on every deal financed for their customers with 0 liability and 0 cost for maintenance and with not one ISO offices contribution (company is partnered with an 8-year-old successful company for this product making hundreds of millions currently).

# Current Situation, Sales, Revenue, Accomplishments

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Merchant Services is now just launching but Mr. Clymo was previously always one of the top 3 offices over the past 15 years with large ISO credit card processing companies that had thousands of ISO's/Agents originating merchant accounts for them and Mr. Clymo has his strongest background and success in the merchant service industry. This is why he put the other companies first and is now just launching the merchant service company. In addition, the cash discount product now opens up a whole new large revenue stream with Speedy's creative marketing concept.

Personal loans are now being brokered and just started and currently there are \$600,000 in approvals waiting to close and all have a signed professional service fee allowing the company to make an additional 20 points on the day they fund as a fee. Company is working on new technology that will speed up the current process in the industry and will be faster than any competitor by years end.

Speedy Barraucuda Tank is Shark tank on Steroids, and it fills the gap of the out of the box type deals that can not broker or fund in house. Company partnered with a 16-year-old company with a proven model that has raised over \$500 million for inventors, merchants and anyone needing funding for a large project or idea. It allows anyone to be set up with up to 100 video phone calls with real accredited investors using the partner companies' platform of over 4 million investors that each call the investors have committed to writing a check out or giving an LOI for a minimum of \$100k within 3 days of hearing the pitch or decline the offer. Unlike the popular TV show, no equity needs to be given away and company will finance the fee of \$25,000 with the consumer pay product for up to a 100 chances to get a check from an investor. The prior platform boasts 3 out of 10 investors pitched write a check. Candidates are lining up for this product to launch and the feedback is truly amazing, and this product fills the much-needed gap for pre-revenue deals.

# Upcoming Milestones and Use of Funds



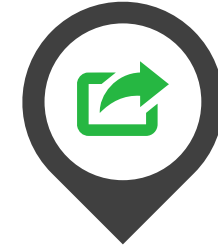
## Milestone - 1

Staff up the current office in Columbus GA to enable company to support all our ISO offices across the nation that are currently waiting for their free franchise that will guarantee their success as well as ours and allow the company to grow at an incredible pace with minimal expenses and liabilities. This will allow the company to sign up and support which will be 10,000 ISOs by the end of 2022 just before going IPO. In the process of acquiring a merchant service office in Boca Raton Florida being ran by a former CEO of a previous \$11 billion company that will become our COO.



## Milestone - 2

Launch the new micro funding technology with the use of the funds that this capital is now for. All the ISO's want this product because no one else offers even at fraction of what the company does. Company will allow the now 157 sales offices and soon to be thousands to access all the products and services and they will work exclusively under the company brand that is already getting national attention. In addition, the ISO's will be sending all their business to the company and the company will be receiving all their revenue and more than half their profit with none of their office or payroll expenses.



## Milestone - 3

Secure additional working capital for rapid expansion and instrumental growth that will include the 8th company Speedy Protection Services that now has the financial process protected with patent pending so the company can now launch and implement a financial process the world has never seen before due to our new financial process that solves a huge problem in the massive electronics payment industry. Company will keep growing their revolutionary free franchise model in addition to having the strongest products and services in the industries they serve by far and IPO end of 2022 with an astounding value.

## Next Steps and Contact Info

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***Visit our website at:***

www.CTHGinc.com and be sure to click on the “Companies” tab so you can navigate to all our companies and check out all our products and services offered today!

Also, be sure to check out more info on our revolutionary free franchise concept we are launching at:

[www.SpeedyFranchises.com](http://www.SpeedyFranchises.com)

***Email us at:*** [corp@CTHGinc.com](mailto:corp@CTHGinc.com)

***Call us at:*** 1-888-980-9757 or Scott Clymo Direct at 321-301-7192

