



Revolutionizing Commercial Lending

BUSINESS DASHBOARD OVERVIEW

June 2013

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INTRODUCTION

BBC Easy provides a simple yet powerful dashboard to assist businesses with the automation and monitoring of Borrowing Base Certificates. This document is designed to provide a brief introduction to the most commonly used areas of the BBC Easy solution.

ONE-TIME SETUP

BORROWER WELCOME PAGE

When your lender sets up your account, you'll receive a welcome email containing a link: "[Get Started: It's easy and fast.](#)" That link will bring you to the welcome page. You can get started right away using the "Get Started" button, or watch the videos at the bottom of the page to learn more about automating BBCs.

Your bank has teamed up with BBC Easy for a faster and easier BBC Process

Borrowing Base Certificates are now as easy as 1, 2, 3!

1



Easier

- You used to crunch through painful BBC calculations - let us do them for you!
- Your bank has already set up your BBC parameters; the hard part is done
- Now it's your turn to
 - Set up your account in 60 seconds
 - Calculate your BBCs in 30
 - Submit your BBCs with one click

2



Safer

- You're in control of what data is shared from your accounting package
 - You set the permissions
 - You grant read-only access to your data
- You review the calculations and submit to the bank when you're ready
- Your data is protected by state of the art, best-in-class internet security

3



Faster

- Make sure that you are at your PC with your accounting package installed
- Want to know more?
- Click Get Started to proceed

[Get Started](#)

BBC Easy will collect the data, process the calculations, and generate the reports for you

No more scanning, no more printing, no more calculating, and no more faxing
 We believe you should spend less time on paperwork and more time growing your business

For more details, watch our

Video Walkthroughs



2 minutes

Borrower Process Overview

- It's smart
- You're always in control
- Saves you time



4 minutes

End-to-End BBC Easy Process

- Banker invites Business
- Business imports data
- Banker/Business data review



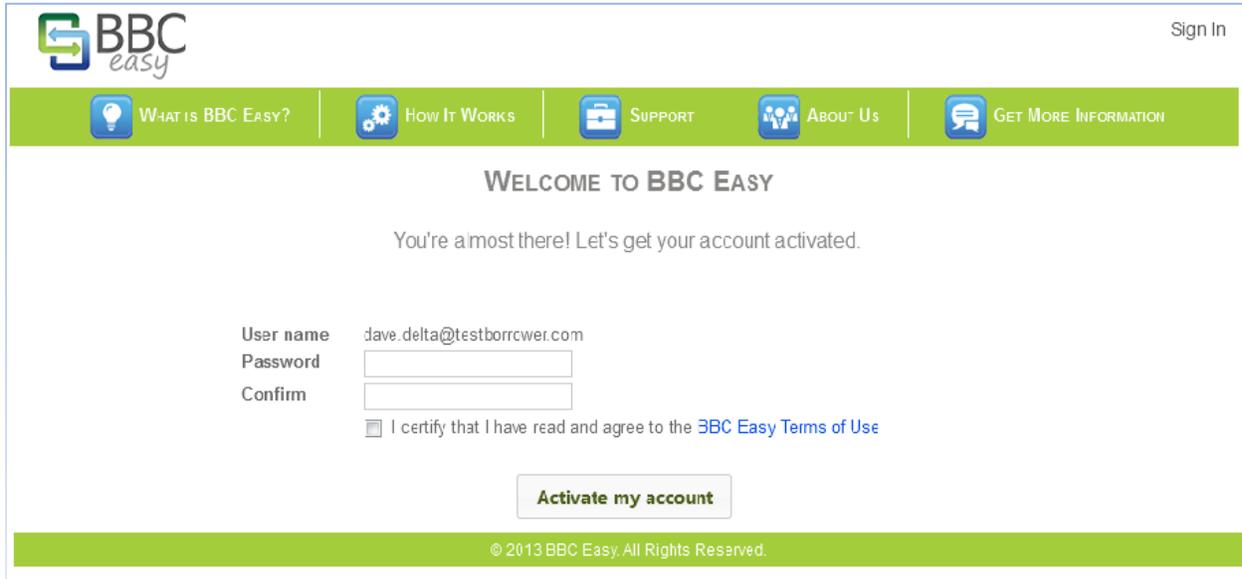
10 minutes

Detailed walkthrough of BBC Process

- It's smart
- You're always in control
- Saves you time

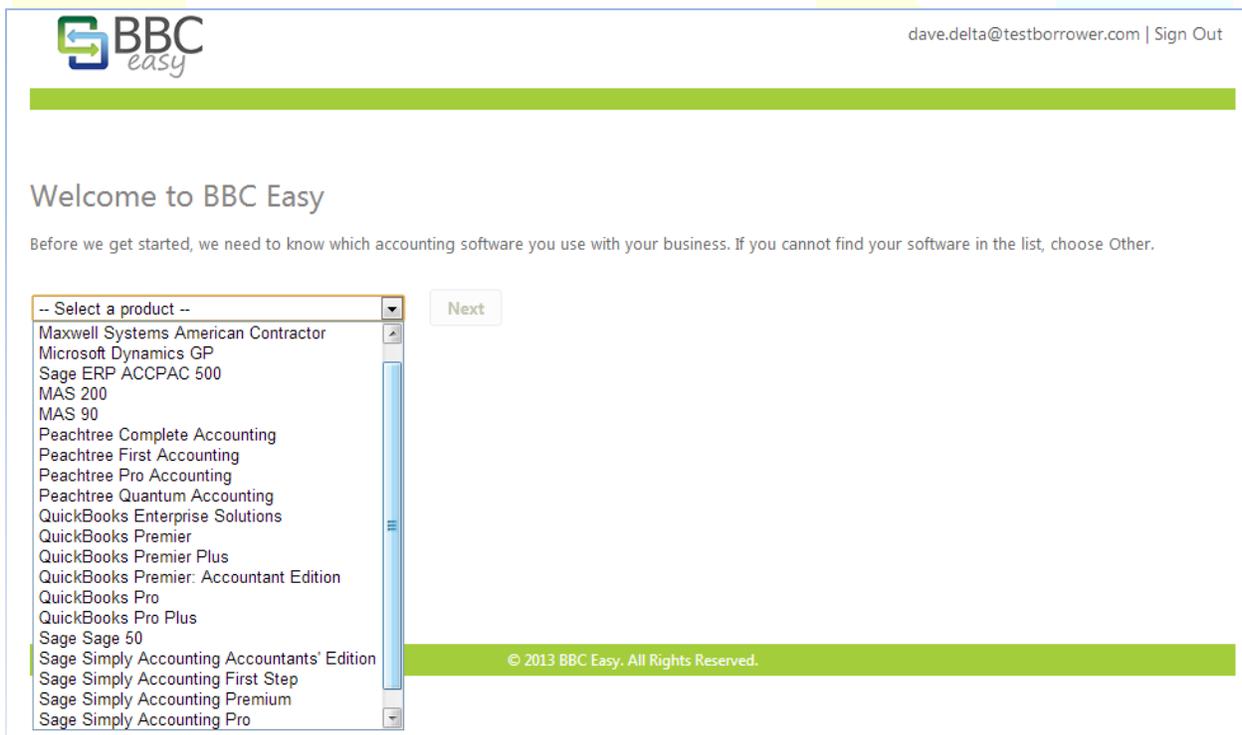
ACTIVATE YOUR ACCOUNT

Set your password and approve the BBC Easy Terms of Use.



SELECT YOUR ACCOUNTING SOFTWARE

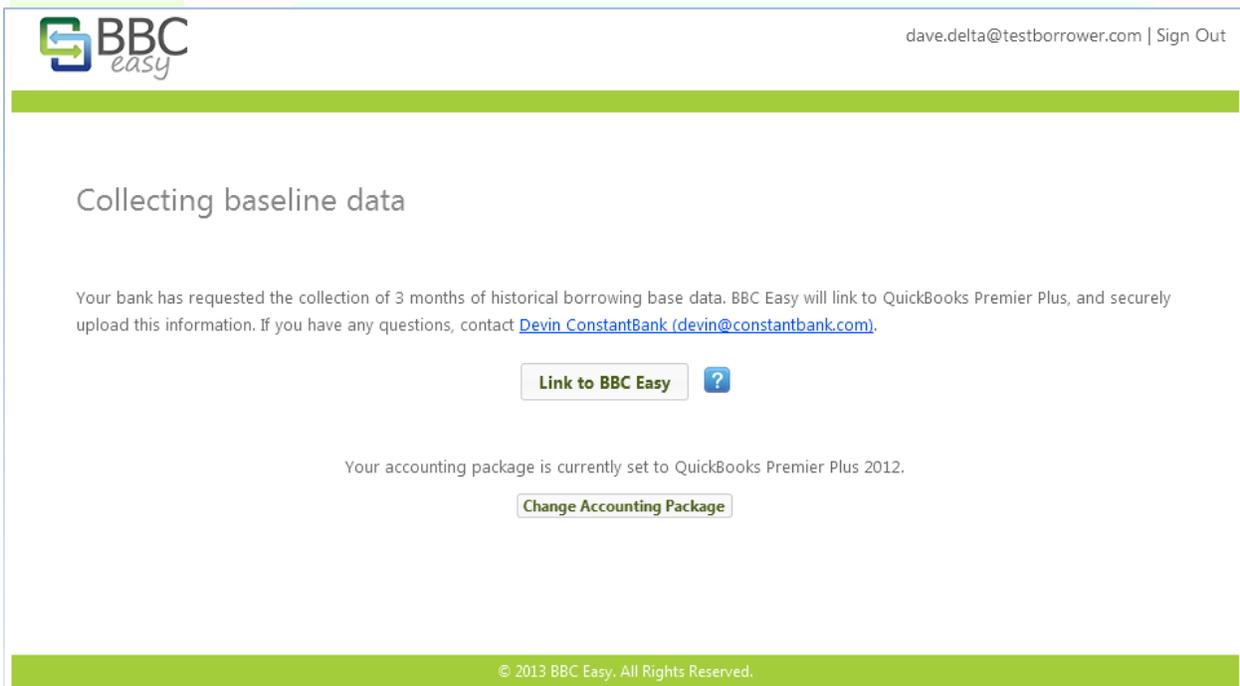
If your accounting software is not in the list, select "Other" and contact your lender for instructions.



BASELINE IMPORT

If your lender has requested it, BBC Easy will collect historical borrowing base data to establish a baseline for the charts, graphs, and reports in your dashboard. The data collected will match the borrowing base information already provided to your lender for the corresponding month's ends.

- Use the "Link to BBC Easy" button to launch the BBC Easy Linker application and begin the import of your Borrowing Base data.
- The blue button with the question mark provides a step-by-step guide to the linking process for your specific accounting software.
- If you selected the wrong accounting software in the prior step, you can change your selection using the "Change Accounting Package" button.



 dave.delta@testborrower.com | Sign Out

Collecting baseline data

Your bank has requested the collection of 3 months of historical borrowing base data. BBC Easy will link to QuickBooks Premier Plus, and securely upload this information. If you have any questions, contact [Devin ConstantBank \(devin@constantbank.com\)](mailto:devin@constantbank.com).

[Link to BBC Easy](#) 

Your accounting package is currently set to QuickBooks Premier Plus 2012.

[Change Accounting Package](#)

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That's all there is to get started! Once your baseline completes, you'll be directed to your dashboard. The next section reviews the interface used to submit and monitor your BBCs.

MANAGING BORROWING BASE DATA

BUSINESS DASHBOARD

The dashboard serves as your home page for your BBC management and provides an overview of your Borrowing Base history.

- The charts in the Health Overview present recent history for Accounts Receivable and BBC Trends.
- Borrowing Base Certificates entered into the system are summarized and available for viewing.
- Notes may contain a message from your lender.
- BBC Parameters lists the settings your lender uses to calculate your eligible Borrowing Base.


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 DASHBOARD
 NEW BORROWING BASE
 CUSTOMERS
 MY ACCOUNT
 SUPPORT

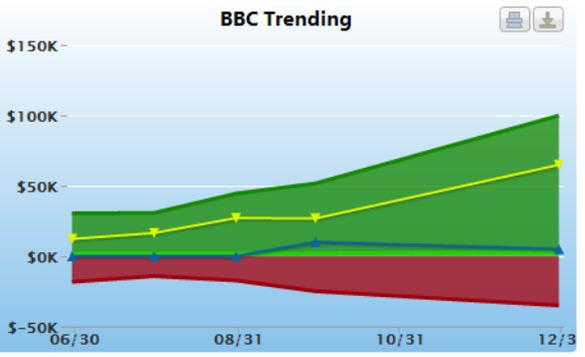
HEALTH OVERVIEW

Accounts Receivable Trending



Large chart

BBC Trending



Large chart

BORROWING BASE CERTIFICATES

	Date	AR	eAR	Status
View	Dec 31, 2016	\$97.0K	\$62.0K	Submitted 
View	Oct 31, 2016	\$80.9K	\$64.7K	Approved 
View	Oct 31, 2016	\$80.9K	\$58.0K	Declined 
View	Sep 30, 2016	\$49.5K	\$24.6K	Approved 
View	Aug 31, 2016	\$42.4K	\$25.1K	Baseline 
View	Jul 31, 2016	\$28.7K	\$14.4K	Baseline 
View	Jun 30, 2016	\$28.3K	\$10.1K	Baseline 

NOTES

Please also submit a report when requesting funds.

BBC PARAMETERS

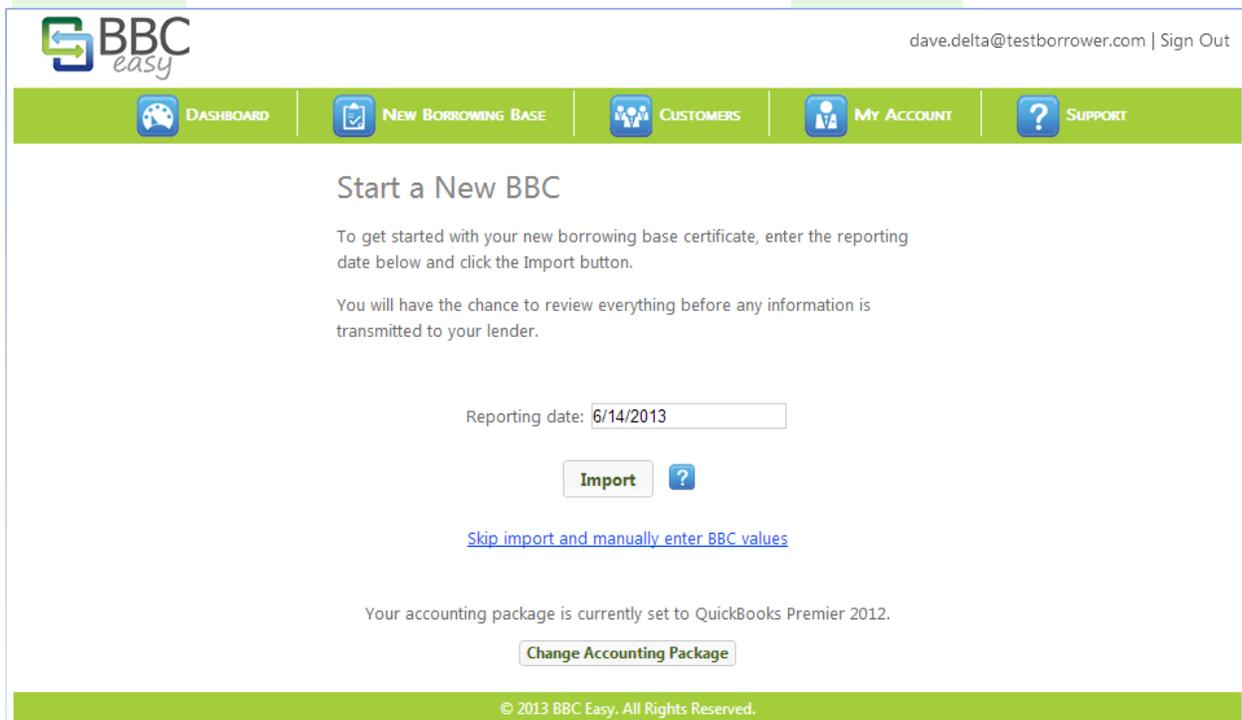
Parameter	Value
Max cross-aging percentage	10%
Max loan amount	\$100,000.00
Max concentration percentage	25%
Max eligible accounts receivable	\$100,000.00
Max credit memo age	90
Max invoice age	90
Accounts receivable advance rate	80%
Max inventory	\$50,000.00

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NEW BORROWING BASE

Use the "New Borrowing Base" button in the menu bar when your scheduled BBC is due.

- Change the reporting date to the date requested by your lender (i.e. the previous month's end).
- If your accounting software has changed since the last BBC submission, use the "Change Accounting Package" button to link to your new software.
- When you're ready to proceed, select the "Import" button to link to your accounting software and generate your BBC.



The screenshot shows the BBC Easy web application interface. At the top left is the BBC easy logo. At the top right, the user's email address 'dave.delta@testborrower.com' and a 'Sign Out' link are visible. Below the header is a green navigation bar with five menu items: 'DASHBOARD' (with a dashboard icon), 'NEW BORROWING BASE' (with a clipboard icon), 'CUSTOMERS' (with a group of people icon), 'MY ACCOUNT' (with a person icon), and 'SUPPORT' (with a question mark icon). The main content area is titled 'Start a New BBC'. Below the title, there is instructional text: 'To get started with your new borrowing base certificate, enter the reporting date below and click the Import button. You will have the chance to review everything before any information is transmitted to your lender.' There is a text input field for 'Reporting date:' containing '6/14/2013'. Below the input field are two buttons: 'Import' and a question mark icon. A blue link reads 'Skip import and manually enter BBC values'. Further down, there is text stating 'Your accounting package is currently set to QuickBooks Premier 2012.' and a button labeled 'Change Accounting Package'. At the bottom of the page, a green footer bar contains the text '© 2013 BBC Easy. All Rights Reserved.'

BBC OVERVIEW

When the import completes, the Borrowing Base calculations are summarized for your review on the BBC Overview page. The BBC may have several sections depending upon the requirements set by your lender.

ACCOUNTS RECEIVABLE

The BBC Easy Linker pulls the A/R and A/P data requested by your lender and calculates the eligible Accounts Receivable using the assigned parameters. The summary differentiates between the accounts which contribute to your eligibility and the various ineligible which have been identified by your lender (e.g. Aged Invoices, Concentration, Foreign Accounts, etc). After taking into account the advance rate and any limit to A/R, your Eligible Accounts Receivable is identified at the bottom.

INVENTORY

There are two ways to report Inventory using BBC Easy. Tracking Gross Inventory will apply a preconfigured advance rate to the inventory value pulled directly from your Accounting Software. Alternatively, lenders may request that inventory data be manually broken out into the standard categories: Raw Materials, Works-in-progress, and Finished goods. These fields require manual entry but allow for different advance rates for each category.

AMOUNT AVAILABLE

This section totals the eligible contributions from the other sections. Here you also have the option to provide details on any other credits, loans, or debits on your account. Lastly you may provide an update on the amount currently borrowed and specify a new advance request. (Note: the Amount Requested field may be hidden from the interface by your lender.)

ATTACHMENTS

With each import, BBC Easy generates A/R aging reports in csv format. The reports cover both Due Date Aging and Invoice Date Aging and can be downloaded into Excel for additional review. An inventory report is also provided if inventory is used in the calculation of your borrowing base. The "Upload Attachment" button can be used to send files and communication to your lender.

BBC OVERVIEW: ACCOUNTS RECEIVABLE

BORROWING BASE CERTIFICATE FOR SAMPLE BUSINESS	
Information as of date: 3/31/2013	
⊗ Sales & Collections	
Sales	\$0.00
Collections	\$0.00
⊗ Accounts Receivable \$580,000.00	
AR accounts (up to 30 days)	\$139,200.00
AR Accounts (31 - 60 days)	\$671,100.00
AR Accounts (61 - 90 days)	\$309,500.00
Aged Accounts over 90 days	\$112,401.00
Gross accounts receivable	\$1,232,201.00
Invoices over 90 days	\$114,900.00
Credit memos older than 90 days	(\$2,499.00)
Cross-aged invoices	\$0.00
Amount over 20% concentration	\$62,559.80
Foreign invoices	\$34,000.00
Government invoices	\$0.00
Contra amount	\$15,000.00
Related invoices	\$0.00
Deferred revenue	\$0.00
Retention	\$0.00
Net accounts receivable	\$1,008,240.20
Accounts receivable advance rate	80%
Max eligible accounts receivable	\$580,000.00
Eligible accounts receivable	\$580,000.00

BBC OVERVIEW: GROSS INVENTORY

Inventory	\$2,811.60
Gross inventory	\$5,623.19
Inventory advance rate	50%
Max inventory	\$50,000.00
Eligible inventory	\$2,811.60

BBC OVERVIEW: INVENTORY CATEGORIES

Inventory	\$60,462.64
Gross inventory (raw materials)	\$120,856.33
Raw materials advance rate	50%
Max raw materials	\$150,000.00
Eligible inventory (raw materials)	\$60,428.17
Gross inventory (works-in-progress)	\$96,357.26
Work-in-progress advance rate	40%
Max works-in-progress	\$80,000.00
Eligible inventory (works-in-progress)	\$38,542.90
Gross inventory (finished goods)	\$86,975.87
Finished goods advance rate	60%
Max finished goods	\$200,000.00
Eligible inventory (finished goods)	\$52,185.52
Net inventory	\$151,156.59
Inventory advance rate	40%
Max inventory	\$250,000.00
Eligible inventory	\$60,462.64

BBC OVERVIEW: AMOUNT AVAILABLE AND ATTACHMENTS

Amount Available		\$165,462.64
Eligible accounts receivable		\$580,000.00
Eligible inventory		\$60,462.64
Eligible borrowing base		\$640,462.64
Other credits		<input type="text" value="\$15,000.00"/>
Other credits rate		100%
Max loan amount		\$1,000,000.00
Other loans		<input type="text" value="\$65,000.00"/>
Other debits		<input type="text" value="\$25,000.00"/>
Current borrowing		<input type="text" value="\$150,000.00"/>
Credit line availability		\$415,462.64
Amount requested		<input type="text" value="\$250,000.00"/>
New credit line availability		\$165,462.64
Attachments		5
<input type="button" value="Upload attachment"/>		
Name	Uploaded Date	
AR Detail (Due Date Aging)	6/19/2013	
AR Detail (Invoice Date Aging)	6/19/2013	
AR Summary (Due Date Aging)	6/19/2013	
AR Summary (Invoice Date Aging)	6/19/2013	
Inventory Valuation	6/19/2013	

REVIEWING AND SUBMITTING THE REPORT

Use the buttons to the right of the BBC Overview to view more detailed information on the data imported or to make any necessary adjustments. When you are satisfied with the calculations you can use the "Submit BBC" button to send a notification to your lender that your Borrowing Base is ready for review.

OPTIONS

CUSTOMERS LIST

Access your customer list with the "Customers" button in the menu bar. Customers are identified as a specific type which controls how they are affected by the parameters: Standard, Contra, Foreign, Government, & Related. Lenders can also set custom Parameters on a per-customer level such as Max A/R, AR Advance Rate, Concentration %, Cross-age %, and A/R Invoice Date Age. Edit a Customer by click on their name.

Customers for Sample Business

Customer	Type	Balance	MAX AR	AR %	CNC %	XAGE %	AR AGE	Notes
Julie's Doll House	Standard	309,000	85,000	-	-	15%	-	
Mr Steven Lochrie	Standard	200,000	-	-	-	-	-	
E. Benjamin Cheknis	Standard	187,500	-	-	-	-	-	
Laurel Lee	Standard	78,000	-	-	-	-	-	
Rick's Bar & Grill	Related	75,500	-	-	-	-	-	
Golliday Sporting Goods	Standard	68,200	-	90%	-	-	120	
Mike Balak	Standard	47,500	-	-	-	-	-	
Natalie Chapman	Standard	46,000	-	-	-	-	-	
Potters Planting	Foreign	46,000	-	-	-	-	-	
Rosenstock Books	Standard	44,000	-	-	50%	-	-	
Anne Loomis	Contra	40,000	-	-	-	-	-	
Wild Garden Restaurant	Standard	28,900	-	-	-	-	-	- Same owner
Crider's Critters	Contra	28,000	-	-	-	-	-	
Carol Corcoran	Standard	15,500	-	-	-	-	-	
Sporting Goods	Standard	12,400	-	-	-	-	-	
Adam's Candy Shop	Standard	8,200	-	-	-	-	-	
Computer Services by DJ	Standard	-	-	-	-	-	-	
Bob Crenshaw	Standard	(2,499)	-	-	-	-	-	

EDIT CUSTOMERS

By clicking on a customer name, you open up the "Edit Customer Account" page. Here you can change the customer type, Assign Contra Creditors, and create customer groups. Customer groups are useful if you track receivables from multiple departments of the same company.

Edit Customer Account

Group 1

Account Type	<input type="text" value="Standard"/>	Open Balance	14,510
--------------	---------------------------------------	--------------	--------

CUSTOM LENDING PARAMETERS

Max AR	<input type="text" value="-"/>	Max Cross-Aging %	<input type="text" value="-"/>
AR Advance Rate	<input type="text" value="-"/>	Max Invoice Age	<input type="text" value="-"/>
Max Concentration	<input type="text" value="-"/>		

Notes

CONTRA ACCOUNTS

You may assign vendor accounts as contra to this customer.

GROUPED CUSTOMER ACCOUNTS

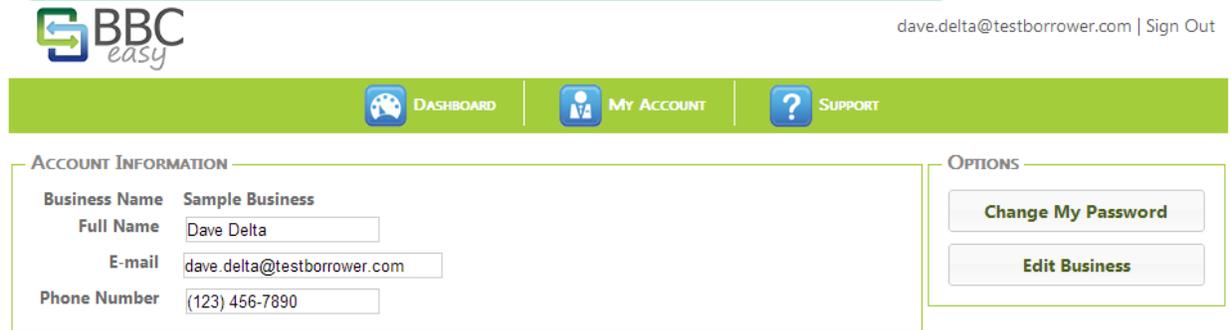
- Freeman, Kirby
- Hendro Riyadi
- E. Benjamin Cheknis
- Allard, Robert

Assign contra creditors

Edit customer group

MY ACCOUNT

Use the "My Account" button in the menu bar to access your personal information. Here you can change your Name, E-mail address, phone number, and Password.



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DASHBOARD | **MY ACCOUNT** | **SUPPORT**

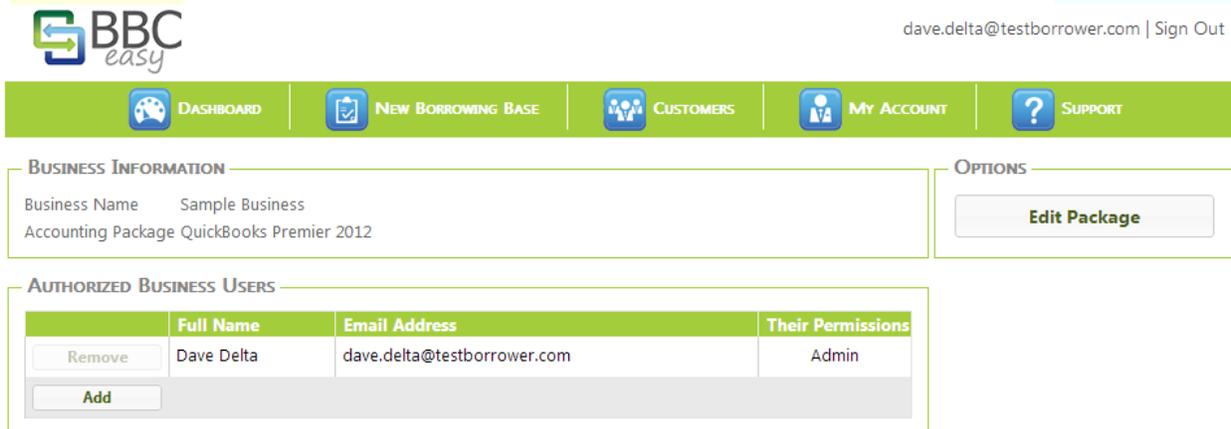
ACCOUNT INFORMATION

Business Name: Sample Business
 Full Name:
 E-mail:
 Phone Number:

OPTIONS

EDIT BUSINESS

From the My Account page, follow the "Edit Business" button to see an overview of the users assigned to your business. If you have admin writes you will also have the ability to "Add" and "Remove" users from the list. "Edit Package" provides another opportunity to change the mapped Accounting Package.



BBC easy dave.delta@testborrower.com | Sign Out

DASHBOARD | **NEW BORROWING BASE** | **CUSTOMERS** | **MY ACCOUNT** | **SUPPORT**

BUSINESS INFORMATION

Business Name: Sample Business
 Accounting Package: QuickBooks Premier 2012

OPTIONS

AUTHORIZED BUSINESS USERS

	Full Name	Email Address	Their Permissions
<input type="button" value="Remove"/>	Dave Delta	dave.delta@testborrower.com	Admin
<input type="button" value="Add"/>			