

Converting future sales to immediate cash

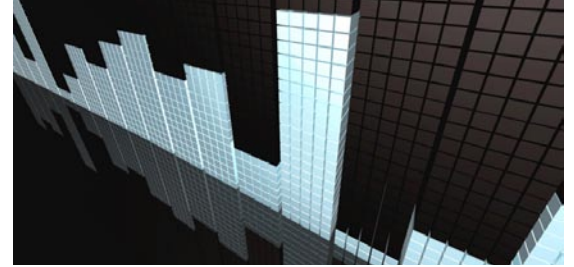


- Expand your business
- Finance your own existing expenses
- Increase your marketing budget
- Create loyalty programs
- Access interest free finance
- Offer staff incentives to create new sales

Using Future Sales To Expand Your Business

Ormita represents an exciting and profitable business opportunity if you are looking to expand yet are short on cash.

By using Ormita to trade your excess capacity, product or time you can buy goods and services at a discount, with your own credit line, and on better terms than you ever would with cash.



A Creative Way To Save Cash

Say that your business has decided it will attract more cash customers by rebranding, putting up new signs and giving the outside of the building a make-over at a cost of \$50,000.

Traditionally you would pay for these expenses out from borrowed money or existing cash savings. Using Ormita, however, you can produce \$50,000 worth of gift certificates and on-sell these through the Ormita network, and obtain, in return, vouchers for \$50,000 work of needed work.

No matter what business you are in, you should be selling a product or service which costs you less to make than its market value. If you are a clothing shop, the items you sell cost a fraction of their retail sale price. If you are a restaurant then the food you prepare costs you less to make than you sell it for. The same rule applies to any business.

This process of trading certificates for your product or service allows you to immediately lower the true cost of the things you need, while allowing you to pay for them later, interest-free.



Keeping The Difference

As with most certificates, a certain percentage will never be used. You got paid when you sold the certificate so it does not matter to you if not all of them are represented back to your business.

A restaurant may issue \$50,000 worth of certificates in \$100 increments yet the meals may only be \$90 each, with the balance of each certificate being kept by the restaurant. In other cases, the certificate may simply be lost or forgotten.



Earning Additional Cash

Let's you are a hotel which issues \$20,000 worth of certificates in \$200 lots. People staying at your hotel may earn you additional cash in food, beverage and miscellaneous sales over and above the value of the certificate they purchased from you.



Creating Loyalty

Ormita members who purchase your gift vouchers have committed themselves to making a purchase from your business. By providing them with exceptional customer service you increase the possibility that they may return on an ongoing basis, or may refer additional customers to you.



Adding To Your Local Growth

If you operate a local branch or run a franchise operation there may be a great deal of attention paid to how you can increase your total gross while reducing your overheads. Ormita allows you to make additional sales at a fraction of what it would cost to attract these new customers in the cash market.



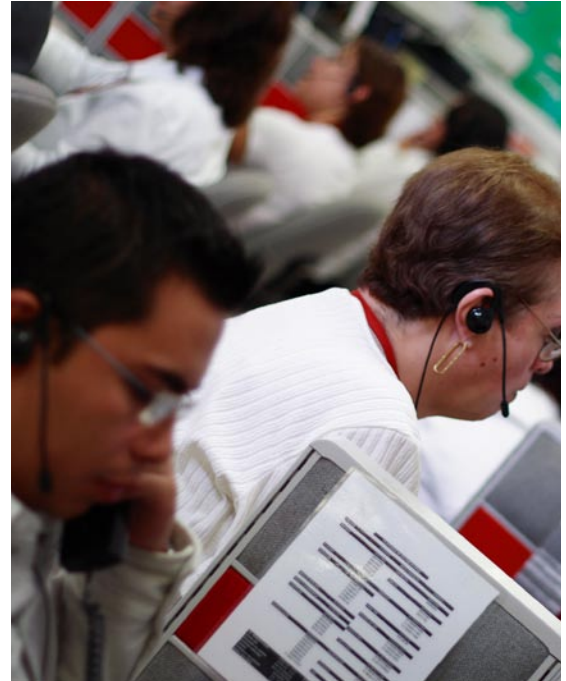
Converting Future Sales To Immediate Cash

Ormita offers a range of products and services that you can acquire which can be sold or “converted” to cash at a fee well above the cost of acquiring them.

A florist may buy boxes of chocolates or stuffed toys onsell. A hairdresser may purchase shampoo and conditioner. A car yard may sell gift certificates for valet services and so on.

Even if you were to sell the products you purchase for less than retail you are still making a profit. A Spanish television station once traded Chrysler Corporation advertising for cars. The station onsold these cars to its employees at a 30 percent discount below the cars’ normal sticker price.

The network was trading \$1 million dollars of future air time with a new customer in return for \$700,000 dollars of real cash. The airtime cost nothing and would likely have gone unused if they had not accepted the deal.



Creating Credit Without Interest

Through trading gift certificates for things you need you are effectively producing your own interest free money.

You take delivery of the things you need now and pay for them much, much later. Until your gift-certificates are redeemed there is no additional material costs as you are not yet providing any product or service.



Trading Vouchers As A Promotional Tool

Lets say you want to fund a new promotion but need the additional cash to do it. What better way than using Ormita to help you trade your own vouchers for additional advertising, marketing or customer rewards?

The opportunities are endless. You can give away holidays, offer your staff sales bonuses, create customer incentive schemes, give away gifts with every purchase or treat your family and friends on special occasions – all from future sales, not existing cash.



There Is No Cash Outlay For The Ormita Service

As part of our sales process, we encourage you to sell your gift certificates at a minimum of 10% cash with the balance being paid to you in credit which you can use with our merchants.

The money you receive covers our fees and allows you to receive cash-up-front even though buyers will not redeem the certificates until a later date.



Summary Of Advantages

There are many advantages for merchants to trade their Gift Certificates through the Ormita Commerce Network.

- Guaranteed income for current and future expenses.
- No interest is charged – you can buy now even though your certificates may be redeemed later.
- Through the Equity Program you may be allowed to charge a set cash portion for every certificate sold. This cash is pre-paid by the buyer at the time of purchase – putting cash in your pocket immediately.
- Your gift vouchers are issued using your existing procedures – which means no additional staff training.
- Vouchers are prepaid just they would be for a 100% cash transaction. Tax and all cash fees are included at the time of sale.
- Even if the vouchers are not presented – you get to keep the cash and the trade.

How The Program Works

Step 1.

Register your interest with Ormita

- Register your interest online with Ormita

Step 2.

Speak with one of our Client Directors

- One of our Client Directors will meet with you to discuss your buying needs. They will also undertake an analysis of your regular and upcoming business expenses, community commitments, investment goals and lifestyle enhancement ideas.

Step 3.

A buying schedule will be created

- We will create a buying schedule to represent a minimum of \$2,000 worth of your cash expenses per month plus any additional capital expenses that you may have coming up.

Step 4.

We bring suppliers to you

- Your Client Director will find suitable suppliers to provide many or all of your expenses. You, in turn, sign off where you agree that a supplier can meet your needs.

Step 5.

We sell your vouchers.

- We find other businesses willing to purchase your vouchers now or over a fixed period of time.

Step 6.

Buy what you need.

- Using the credit received from the sale of your vouchers you can immediately begin purchasing from the agreed list of suppliers.

The Fine Print

As a merchant, you are encouraged to increase the % of trade for Gift Vouchers as this will help Ormita sell these on your behalf immediately.

If you request Ormita to purchase gift vouchers, we may, at our discretion, buy them in advance of making any sales ourselves – thereby allowing you access to their sale value immediately even though we have not yet sold them on. Ormita only purchases vouchers at 100% trade.

There are no fees charged to you until we find suppliers to meet your buying needs and until we sell your certificates.

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Gloucester 0145 249 8010
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Norwich 0160 391 1010
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Plymouth 0175 239 9006
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