



## Enhance Your Lifestyle

***As an Ormita merchant you are able to access an exciting array of lifestyle enhancing opportunities for yourself, your staff and your family while improving your balance-sheet and reducing your overall cash outlay.***

People go into business for many reasons but one of the most compelling is the desire to enjoy a finer lifestyle.

It doesn't always work out that way. All too often the business absorbs most of the cash, and the business owner simply survives on what's left. Frequently the employees and the bank live better than the person struggling to keep the business alive.

Ormita offers business owners the ability to convert equity tied up in slow-moving assets into needed products and services. This process can help the business thrive by allowing the owner to re-allocate cash saved and letting them purchase directly using credit received from additional and future sales.

Family holidays become a lot easier to justify at half the cost, or less, and Ormita is able to offer business owners a range of hotels, restaurants, car-hire, tourist attractions and other entertainment options without the need for additional cash outlay.

More importantly, a great number of things that a business owner does on a hands-on basis can be farmed out to members of Ormita. Tasks like accounting work, temporary employee help, car repairs, landscaping, janitorial work, and all kinds of time consuming handyman-type activities.

Business owners may also choose to improve the ambience of the work environment by increasing their sales in return for more comfortable chairs, ergonomic furniture, massages on site or anything else that might contribute to a more pleasant atmosphere.

Other uses include employee rewards, staff birthday gifts, Christmas presents, holiday bonuses and office functions.

The business owner may also give Ormita Credits to their partner, children and/or friends to use for restaurant meals, health and fitness services, beauty salons and more.

Members of Ormita can do all of these things and more simply by converting their unsold or slow-moving assets into new buying opportunities.

## Improving Your Life With Ormita







Few businesses run at 100-percent capacity. Ormita offers you the opportunity to trade your time, space, personnel or inventory for credit that you can spend with a wide array of merchants in place of cash.

Improve your lifestyle by offsetting any of these expenses against new sales we bring you:

- Beauty treatments
- Car rentals
- Educational courses
- Entertainment
- Event tickets
- Furniture and fittings
- Gifts for families and friends
- Health and fitness training and/or equipment
- Holidays
- Janitorial work
- Landscaping
- Outsourcing
- Parties and functions
- Pet care and supplies
- Repairs and maintenance
- Restaurant vouchers
- Travel

*... and much more*

## A Unique Offering

-  The customers we bring you pay you cash to cover your transaction costs, sales taxes and other expenses.
-  24 hour, 7 day a week live brokerage services.
-  Buy, sell and transfer funds online.
-  No monthly fees and no annual fees.<sup>1</sup>
-  Lowest overall price in the industry.
-  No cash outlay until we have met both your buying and selling needs.

<sup>1</sup>Subject to customer meeting minimum trading volumes per month.

*Read more on the next page*

## Some other Benefits of the Ormita Service

### Save Cash

- Realise full market value for non-recoverable, non-recyclable, limited commodities or otherwise unsold stock or time.
- Access interest free credit and repay borrowings with new sales.

### Increase Your Asset Base

- Buy at a discount of up to 90%.
- Invest in other businesses without the need for cash.

### Increase Your Financial Liquidity

- Convert existing bad debts to assets.
- Pay existing creditors from new sales.
- Convert equity from slow moving inventory or unsold appointment time.

### Attract New Cash Paying Customers

- Access innovative ways to new cash contract tenders.

### Build Your Brand

- Build a community network around your brand.
- Expand distribution channels and market reach.
- Align your business with charities and community enterprises.
- Gain repeat business and take customers away from the competition.
- Improve your social standing, customer and staff loyalty.
- Create local business opportunities within your community.

### Retain Staff and Customers

- Create customer loyalty programmes.
- Provide staff incentives.
- Implement a staff donation/giving programme.
- Pay for client entertainment.

### Become More Efficient

- Substitute imports with higher quality, locally provided goods or services at wholesale price.
- Decrease wastage and develop new consumer habits.
- Get more out of your employees with employee rewards and buying programmes
- Take overstocked, last season or end-of-line items off-market while earning full retail value.

**With Ormita your new customers cover your transaction costs, sales taxes and other expenses.**

## Turn Non-Producing Assets Into

*... Advertising, Asset Purchases, Business Supplies, Capital Expenditure, Client Entertainment, Equipment Purchases, Food, Freight, Graphic Design, Hardware Leases, Health and Beauty, Holidays, Maintenance & Repairs, Marketing, Medical Services, Needed Goods, Office Supplies, Packaging, Promotional Items, Refurbishments, Signage, Staff Rewards, Stationery, Technical Supplies & Services, Travel, Wholesale Items...*

**... and much more...**

**And our customers pay your sales tax, our fees and most of the replacement cost of your product – in cash.**

## How we make it happen

- Step 1** You register your interest online with Ormita.
- Step 2** One of our Client Directors will meet with you to create a needs analysis of your regular and upcoming business expenses, community commitments, investment goals and lifestyle enhancement ideas.
- Step 3** A buying schedule will be created - representing a minimum of \$2,000 worth of you cash expenses per month.
- Step 4** Your Client Director will find suitable suppliers to provide many or all of these expenses.
- Step 5** Once our suppliers agree to sell, your business begins its commitment to provide a fixed amount of your product or service to our other customers.

You are only charged fees once we have a commitment from our other businesses to supply to you.

You only begin selling once we have a regular spend cycle in place for you.

**No false commitments – just a business working to meet your needs.**

## Become a Member Today:

Do you want to know more about Ormita or become a member?

Enter your details at [www.ormita.com](http://www.ormita.com) and one of our representatives will contact you shortly.

You can also phone us on any of our numbers across the country, speak to your local representative or email us at [customer-service@ormita.com](mailto:customer-service@ormita.com).



### REGIONAL OFFICES AUSTRALIA

Adelaide (08) 7423 0109 • Brisbane (07) 3121 9657 • Bunbury (08) 9774 0105 • Campbelltown (02) 4602 4115 • Canberra (02) 6160 1477  
Dubbo (02) 5804 5111 • Gold Coast (07) 3166 5304 • Gosford (02) 4304 1501 • Hobart (03) 6281 4775 • Kalgoorlie (08) 9051 5200  
Mandurah (08) 9512 8010 • Melbourne (03) 9095 3402 • Newcastle (02) 4016 6127 • Penrith (02) 4702 0513 • Perth (08) 6465 9631  
Sunshine Coast (07) 5313 3411 • Sydney (02) 8197 7017 • Tamworth (02) 5711 1203 • Townsville (07) 4795 0409 • Wollongong (02) 4231 5508

### REGIONAL OFFICES NEW ZEALAND

Auckland (09) 974 9159 • Christchurch (03) 974 9041 • Dunedin (03) 974 8014 • Wellington (04) 974 9061

## Some other Benefits of the Ormita Service

### Save Cash

- Realise full market value for non-recoverable, non-recyclable, limited commodities or otherwise unsold stock or time.
- Access interest free credit and repay borrowings with new sales.

### Increase Your Asset Base

- Buy at a discount of up to 90%.
- Invest in other businesses without the need for cash.

### Increase Your Financial Liquidity

- Convert existing bad debts to assets.
- Pay existing creditors from new sales.
- Convert equity from slow moving inventory or unsold appointment time.

### Attract New Cash Paying Customers

- Access innovative ways to new cash contract tenders.

### Build Your Brand

- Build a community network around your brand.
- Expand distribution channels and market reach.
- Align your business with charities and community enterprises.
- Gain repeat business and take customers away from the competition.
- Improve your social standing, customer and staff loyalty.
- Create local business opportunities within your community.

### Retain Staff and Customers

- Create customer loyalty programmes.
- Provide staff incentives.
- Implement a staff donation/giving programme.
- Pay for client entertainment.

### Become More Efficient

- Substitute imports with higher quality, locally provided goods or services at wholesale price.
- Decrease wastage and develop new consumer habits.
- Get more out of your employees with employee rewards and buying programmes
- Take overstocked, last season or end-of-line items off-market while earning full retail value.

**With Ormita your new customers cover your transaction costs, sales taxes and other expenses.**

## Turn Non-Producing Assets Into

*... Advertising, Asset Purchases, Business Supplies, Capital Expenditure, Client Entertainment, Equipment Purchases, Food, Freight, Graphic Design, Hardware Leases, Health and Beauty, Holidays, Maintenance & Repairs, Marketing, Medical Services, Needed Goods, Office Supplies, Packaging, Promotional Items, Refurbishments, Signage, Staff Rewards, Stationery, Technical Supplies & Services, Travel, Wholesale Items...*

**... and much more...**

**And our customers pay your sales tax, our fees and most of the replacement cost of your product – in cash.**

## How we make it happen

- Step 1** You register your interest online with Ormita.
- Step 2** One of our Client Directors will meet with you to create a needs analysis of your regular and upcoming business expenses, community commitments, investment goals and lifestyle enhancement ideas.
- Step 3** A buying schedule will be created - representing a minimum of \$2,000 worth of you cash expenses per month.
- Step 4** Your Client Director will find suitable suppliers to provide many or all of these expenses.
- Step 5** Once our suppliers agree to sell, your business begins its commitment to provide a fixed amount of your product or service to our other customers.

You are only charged fees once we have a commitment from our other businesses to supply to you.

You only begin selling once we have a regular spend cycle in place for you.

**No false commitments – just a business working to meet your needs.**

## Become a Member Today:

Do you want to know more about Ormita or become a member?

Enter your details at [www.ormita.com](http://www.ormita.com) and one of our representatives will contact you shortly.

You can also phone us on any of our numbers across the country, speak to your local representative or email us at [customer-service@ormita.com](mailto:customer-service@ormita.com).



### REGIONAL OFFICES USA

Atlanta (678) 298 3210 • Austin (512) 499 2345 • Baltimore (443) 692 0121 • Boise (208) 906 1188 • Boston (857) 524 5135  
Chicago (773) 337 4770 • Columbus (614) 754 5884 • Dallas (214) 461 4818 • Denver (303) 997 1666 • Detroit (313) 733 2939  
Fort Worth (817) 439 6909 • Houston (713) 820 9464 • Las Vegas (702) 446 0899 • Los Angeles (323) 443 0233 • Memphis (901) 328 7278  
New York City (347) 527 7677 • Newark (973) 741 6884 • Orlando (321) 281 3766 • Philadelphia (215) 695 3040 • Phoenix (602) 427 5620  
Pittsburgh (412) 360 8450 • Salt Lake City (801) 618 0488 • San Francisco (415) 358 1808 • San Jose (408) 538 0208 • Seattle (206) 691 8191  
Tampa (813) 200 4844 • Washington (202) 380 3223