The primary function of our firm is to make your capital request for the expansion of your business and to satisfy your business needs to be bankable. What that means is our systems and processes give your business a “look” and we prepare that “look” to the funding source via a comprehensive presentation packet. This comprehensive presentation follows the funding requirements of the various funding sources. This type of presentation avoids delays on both sides; you, the business owner, and the funding source. The more information they receive, the less questions they may have.

Having a plan of action and keeping this plan as your guide is our first, second, and third steps to your expansion as an entrepreneur and confident business person. There are no true paths to getting the right bank or funding source, however, we have established a team of professionals that will work with you for your greater good. Our team will structure the highlight and feature the positives of your business uniqueness that a bank would not see, in the comprehensive document that we call your “road map”. This “road map” is a display of what your business can accomplish with access to capital.

We are not asking you to dream, but to take a true assessment of the amount of money you will need to truly succeed. Our team, along with you and your financial team, will collectively arrive at information to project and forecast a thoughtful reality. Our funding source has a veritable plethora of programs and platforms; our job is to create a portrait of your firm, along with financial details, allowing them to match you to several potential and interested sources.

The lenders we work with believe that every capital request is fundable; the key is providing all the correct and required information. Our goal is to gather and package all this information in a presentation known as your “Business Plan”. This is not a book report, but a tangible asset that can be adjusted and updated from time to time. The professional fees to build your Business Plan are comparable for the work that is involved in building your Business Plan. The fee includes the professional services of financial analysts, tax accountants, attorneys, insurance professionals, researchers and writers.


MEET the TEAM

DANIEL (DAN) PERRY

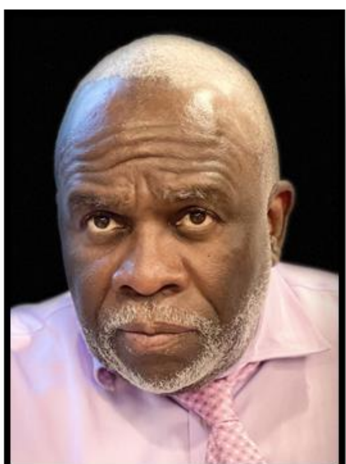
VP OF FUNDING & FINANCE

CADRE WORKS, LLC

High-energy Finance and Marketing professional with extensive high level B2B Sales & Marketing, Commercial Financing and Entrepreneurial experience. Exceptional communication and all-around people skills with a track record of building immediate rapport, forging long-term profitable relationships and bringing out the best in others. Adept at identifying emerging opportunities and developing strategies and implementing processes to capitalize on them. Team-builder and team-player with a passion for helping individuals and organizations achieve their greatest potential. Committed to the highest level of professional excellence.

Areas of Expertise:

- Negotiations
- Finance & Funding
- Sales & Marketing
- Relationship Building
- Expert in Commodities
- Public Speaker / Mentor - Motivator
- Team Leadership
- Strategic Planning
- Performance Improvement
- Campaign Planning & Execution
- Commercial Real Estate Financing
- Presentations
- Consultative Sales
- Market Positioning
- Conflict Resolution
- Buying/Selling BTC



MICHAEL C. SANDERS

FINANCIAL SERVICES PROFESSIONAL

Michael C. Sanders comes from a long line of insurance professionals. His grandfather's first cousin created North Carolina Mutual Life Insurance Company in Durham, North Carolina. After graduating from college, his first job was as a field representative for Metropolitan Life Insurance Company. One year later, he went to work in Harlem for the only minority owned life insurance Company in New York, United Mutual Life Insurance Company.

He has sold large contracts in life insurance, annuities, medical and Property & Casualty. He has worked with banks and lenders throughout the United States. Michael has a unique insight and ability to find a happy point for his clients and the institution as well. For more than 37 years he has helped pair clients with unique products and financial strategies that are designed specifically for their objectives. In his various efforts to help business owners find financing, he came together with several sources that find seamless methods of using sophisticated insurance products and guaranteed interest programs to create leverage and collateral. This is the method that Michael uses to assist business owners in their quest to secure capital funding.

Michael has developed relationships with various firms that provide a wide range of wealth management solutions. They "specialize in developing customized portfolios for clients who seek allocations to alternative investments, such as real estate, private equity and private lending.” Michael is a graduate of Farleigh Dickinson University with a BA in Communications.

GREGORY T. BAILEY, JD, PHD

Gregory T. Bailey, Esq. is a legal professional and scholar with over 25 years of experience and accomplishments working with public and private sector businesses and professionals involving business and government contract negotiations, regulations and compliance, financial risk management and innovative approaches, strategic planning, and an integral advisor for meeting business goals.

Attorney Bailey’s areas of expertise are as follows:

- Complex Legal and Policy Research
- Contract Negotiations
- Regulatory Compliance Specialist
- Consultation and Management
- Vendor Agreements
- Federal Contract Law and Regulations
- Mergers & Acquisitions
- Risk Management/Strategic Planning
- Estate Planning
- Business Contracts

In 1981 Gregory obtained his Bachelor of Science and Bachelor of Business Administration degrees from Farleigh University – School of Business. He achieved a PhD in Public Policy/Ethics & Leadership in 2014 from Union Institute and University. He achieved the status as a King Scholar which was another outstanding accomplishment in his career. His other impressive credentials are:

- Boston University School of Theology - Sacred Theology Masters (May 2005)
- Mary McCloud Bethune Scholar
- Andover Newton Theological School **-** Master of Divinity (2000)
- George Kelsey Scholar
- Georgetown University Law Center **-** Jurist Doctorate – Concentration: Business and Tax Law (1986)

Attorney Bailey created Greg T. Bailey and Associates, Atlanta, GA in 1997. His current work involves commercial and residential real estate closings as well as mergers and acquisitions in the State of Georgia and complex work with real estate agents, bankers, mortgage brokers, surveyors and other professionals for the past four years where he has been escrow agent for large banks and title companies utilizing nearly twenty-four years of experience as well as served as Trustee for Insurance Agents and have advised Estate Executors on Estate Tax Planning and other strategies. Mr. Bailey has State Bar licenses in Connecticut and Georgia and is part of the Supreme Court of Georgia, 11th Circuit Court of Appeals since 1987.

ERIC S. AVRUMSON, CEBS, ChHC

DIRECTOR, NATIONAL ACCOUNTANTS

Eric Avrumson manages National Accounts for a small yet diverse group of middle and large market clients, including both public and privately held concerns. Eric's team is responsible for over $250 million in benefit premium.

As a team leader, Eric identifies opportunities for enhanced benefit management and creates strategic initiatives through the connection of thorough data analysis. Eric is intricately involved in the strategy development and overall progress of his client engagements. Eric has 15 years of experience in the healthcare industry, including three years as an underwriter with Aetna. Eric has earned dual degrees, with both a BA and an MBA in Management from the University of Hartford. He has completed the course of study and exams required to earn the CEBS designation from the Wharton School at the University of Pennsylvania.

Eric served on the MetLife Insurance Company Broker Advisory Council and previously on United Healthcare's Global Advisory Board. As of 2018, Eric serves on the board of directors for the Boys & Girls Club of Metro Queens.

ROBERT D. JAMES,

MANAGING MEMBER
CADRE WORKS, LLC

A graduate of The Peter J. Tobin College of Business at St. John's University with a Bachelor's Degree in Business Administration, Robert James has extensive knowledge in the creation and formation of corporations in various states, providing Tax ID and tax preparation in corporate and individual settings. Mr. James also works to help create business plans including the integration of financial spreadsheets and accounting interpretations to help enhance the final business plan documentation and presentation. In the past, Mr. James has provided Property/Casualty Insurance solutions for customers, giving them the benefit of his expertise to meet their corporate or individual needs. He has also been involved in the purchase and sale of real estate for clients and for himself which includes negotiating with mortgage brokers and bankers as well as private lenders in order to ensure favorable rates for his clients.

In addition, Mr. James has also provided state and federal certifications for companies owned by minorities. This allows these minority companies access to government work thru major corporations. In order to complete the certification process Mr. James' work included the creation of financial statement such as Profit & Loss, Cash Flow and Balance Sheet statements.

IRIS RIVERA-GAY

MANAGING PARTNER

NEW HEIGHTS 4 BIZ

Iris Rivera-Gay and her late partner Walter Gay, two postsecondary school professionals with over 50 years of experience developed 'RandG Sales Consulting in 2005. They offer full-service assistance to adult career schools to drive profitability and growth. Understanding that the post-secondary school landscape is changing more rapidly than at any time in the recent past, they provided a holistic approach to develop synergy between departments to increase their clients bottom-line.

Expansion: Along with working with post-secondary school in 2015 Walter and Iris expanded their business to include working with start-up, small, mid-size businesses, and non-profit organizations. Continuing with their core belief of developing a plan and working the plan, as well as, understanding that a good business plan is a roadmap to help businesses through each stage of starting and managing their business, they have composed plans to acquire funding from a variety of sources i.e., banks, government agencies, foundations, or to bring on new business partners/investors.

Iris has over 25 years of experience in the post-secondary school Industry. Starting as an Admissions rep and working her way up the latter to National Director of Sales and Marketing for Career Blazers learning centers. She has worked with schools from their infancy to develop departmental processes, policies and procedures, as well as provide training to develop productive staff members. Iris has also worked with a variety of small companies writing business plans, state and federal government request for proposals (RFP) to generate working capital.

As one of the Managing Partners of New Heights 4 Biz, (established in November 2021) she combined all her experience and expertise to assist businesses of all sizes. NH4B has access to various funding sources that have the capital to fund multi-million capital requests. She understands that funders want to ensure that the loan request of a business is viable and financially sound; the risks are minimal with an attractive rate of return. NH4B makes every effort to ensure that businesses understand and follow the funding requirement protocols to ensure they are providing the appropriate information to the funding sources. Our research is extensive and the due diligence for both startups and existing businesses includes a comprehensive business plan that encompasses details of client's business brand, goals, performance and a detailed plan for the use of requested funds. The client's presentation also includes other components such as an umbrella of protection for the business' principals as well as protection of the funder's investment.

The team of NH4B affiliates includes business writers, marketing specialists, financial analysts and consultants, personal and business tax controllers, insurance professionals and attorneys. New Heights 4 Biz serves as the primary liaison for businesses and lenders. NH4B will integrate the efforts of these professionals, compiling the various components to produce an all-inclusive presentation to our funding sources on behalf of our clients, the business owners.

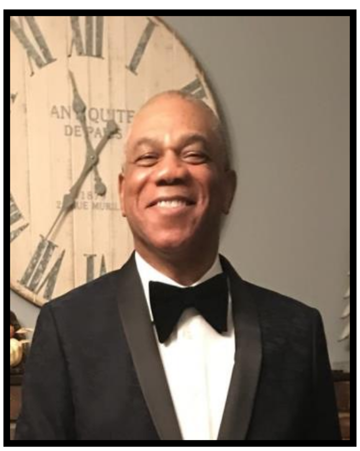
JAMES S. MENDELSON, LUTCF

James Mendelson develops financial strategies to bring assets, income, risk elimination or business enhancement to his clients. Clients include businesses owners, executives, families and estates. Once the customized strategy is created, understood and implemented, the client is on their way to more success. For 38 years, Jim has built a reputation of fine service and support within the financial services industry as well as with his clientele. Prior to working in the financial services industry, Jim expanded a small family paper business in just 5 years, into a global commodity leader.

Today, Jim also brings knowledge and financial services to a network of accountants, attorneys, bankers and others to help build their relationships and service for their clients. His strengths are to build solid, dependable relationships, with clients and their team. Through these relationships, Jim has built a considerable network of advisors, professionals, and friends. This has given Jim a large talent pool of leading professional advisors and financial resources. More and more often, Jim finds that a "team approach" is the only way to create growth and value for clients. Jim easily works with people or all kinds of economic, and experience and financial level.

Jim has a unique background. He has worked as a business owner, a finance, travel, fiction writer, financial sales and marketing professional, and instructor. Additionally, Jim has had experience as a mill hand, private cruise ship mate, humorist, and copy writer, photographer, and musician. His attitude is, the more you do, the more you help and understand people of all backgrounds.

Mere financial products as a solution are an outdated approach to Jim, the real way to make, manage and keep money is the quality of the financial strategy employed. By empowering the client with knowledge based on a team, many opportunities can arise. Any worthy goal has been achieved by a *sound strategy*, not a product, and not by a singular investment or by one person alone. It takes a team, and long-term client support. This is the way large businesses have worked, and Jim brings the team concept to the small and mid-size business.



LARRY FAUST

MANAGING MEMBER

CADRE WORKS, LLC

Larry Faust has been working with Michael C. Sanders and his associates since 1998. They have collaborated on various multi-million-dollar insurance clients buy insurance via trust and business platforms. As a licensed New York State Broker, with an extensive background representing the needs of clients and companies, Larry adds his 39 years of experience of solid commercial underwriting and management experience to the stable.

Larry was employed for 18 years as a Company Underwriter with Atlantic Companies, Allstate Commercial Insurance, AIG, Continental Insurance Company, and Gerling America, Inc. His solid underwriting (analytical) experience and proven ability in developing great working relationships with numerous insurance carriers and agencies is a welcomed asset to our team of professional associates. Larry has experience in handling large Workers Compensation & Employers Liability, Commercial General Liability, retrospective rating plans along with Builders Risks, Crime (Fidelity) and Surety Insurance for Commercial Real Estate and Not-For-Profit businesses.

Larry also worked as a Manager - [Commercial Lines] and was responsible for the management and service of a $30 million commercial book of business and staff of nine. He has working knowledge as a Marketing Representative involved in procurement of new and renewal insurance contracts for clients with company underwriters.

Larry's professional highlights include:

- Creation of a Property & Casualty agency.
- Underwrote & placed a $15,000,000 Builders Risk for a Local Community Development Corp.
- Streamlined the daily back-office operation of a P&C agency.

Larry received his B.A. degree from the SUNY at Buffalo and received a credentialed Diploma in Risk and Insurance from the College of Insurance.

PATRICIA PENROSE, CPA

Patricia Penrose is the owner of Penrose & Associates, LLC, an accounting firm located in Englewood Cliffs NJ, which provides a wide variety of accounting, tax, payroll and related financial services tailored to meet the needs of the small business clients and individuals.

Prior to starting her own accounting firm, Patricia was Vice President of Accounting Policies at Calyon Investment Bank, the NY branch of a French banking institution, where she had the responsibility for researching and documenting US GAAP accounting treatment of financial transactions for all areas of the bank.

Earlier in her career, Patricia was Assistant to the Controller at Sumitomo Trust & Bank, a Japanese banking institution, where she managed the financial reporting functions of the accounting department. She also managed the internal audit department for two of the nine years she spent at Sumitomo Trust.

Prior to her position at Sumitomo Trust, Patricia worked as a Senior Audit Analyst in the internal audit department of JP Morgan Bank and as a Staff Accountant in the audit division of the former Big-Five accounting firm of Arthur Andersen. Patricia also taught Advanced Accounting at the undergraduate level at Monroe College in New York.

Patricia holds a Master of Business Administration in Finance from Fordham University and a Bachelor of Business Administration in Accounting from Pace University. She is a CPA and a member of the American Institute of Certified Public Accountants (AICPA).

MARK ROSNER

Mark Rosner started in the insurance business in 1979, first working in the pension department of Guardian Life, a large insurance agency in New York. Mark then took over his father's insurance practice in the mid-1980's while holding the position as the Brokerage Manager of New England Life, the number one insurance agency in the country at the time. In the 1990's, Mark joined Americana Financial Services, a national firm, as the Director of their Life Insurance Division until the company moved to South

Carolina. Mark then joined the National Life Insurance Company in 2006 in New York City (the number one agency in the country) as the Director of Insurance Brokerage.

As a Brokerage Director, Mark has worked with some of the most successful and respected agents in the New York area and has an expertise in many areas of Life Insurance as well as being highly knowledgeable in insurance products and underwriting. For 36 years, he has underwritten almost every kind of risk. He has had major stars as clients such as Roberta Flack and other who's who of notable names. Mark also does a lot of community service and has been on the Board of Trustees for the South Orange Village in New Jersey for over twenty years.

ROBERT FORTUNE, RIA

Fortune Advisory was founded by owner Robert Fortune in 2017. He was born in Brooklyn to Haitian immigrant parents in 1981. He saw his parents build their own American dream from hard work, dedication and continued education. Robert was brought up to know right from wrong, treat people how they would want to be treated and learn from not only one's own mistakes but those of others.

Today his Investment Advisory & Consulting businesses focus on financial literacy, generational wealth & financial freedom. He has worked at major firms such as JPMorgan & HSBC Securities as well as brokerage houses on Wall Street. His wife Latisha and son Chase are his daily driving forces to strive for greatness like his favorite sports teams. You have meaningful goals. We can help you reach them. For over 12 years, we have worked with individuals, families and businesses to deliver services and solutions that help build, preserve and create wealth.

Tailored advice for every life stage is the promise. No matter where you are in life, we will be right there with you planning for today and all the following tomorrows. By putting clients first, leading with exceptional ideas, doing the right thing, and giving back, Fortune Advisory aims to deliver results today, while setting strategic goals for the future. Our purpose is to deliver our passion for financial freedom through service and help clients reach their financial goals and obtain the same financial freedom.

RODNEY LITTLES

Mr. Littles gained his management and financial consulting experience providing business development and real estate services to majority as well as minority owned business clients. He has successfully managed multiple company offices covering several Counties of New York and New England States, for David J Burgos and Associates, Inc. providing management and financial consulting services.

While serving as Assistant Director of the New York State Small Business Development Centers he supervised 40 professionals in 14 offices in Long Island, New York City's 5 Boroughs and 5 upstate New York Counties. He also served in the Office of the Dean of the School of Business, Medgar Evers College, the City University of New York, and was responsible for Business and Community Partnerships.

He has served as an Economic Development Associate of the Dubois Bunche Center for Public Policy and an adviser to the Center for Entrepreneurship and Economic Development at the College. He was a loaned executive, from the School of Business at Medgar Evers College to the New York City Council Committee on Economic Development. He reported to the Chairperson as an Economic Development Senior Adviser on the implementation phase of the recommendations from the Disparity Study into new legislation.

As a founding member of the New York State Minority Business Advisory Board, appointed by then New York State Governor Hugh L Carey, Mr. Littles led the Board in the drafting of the legislation that created a State-Wide Minority Business Development program to increase the State's purchasing from Minority Owned Businesses.

Mr. Littles has traveled to the West Indies, including Puerto Rico, Dominican Republic and Jamaica as a business and real estate development consultant. He has traveled to Nigeria and Cameroon West Africa with a client in the energy and environmental industry exploring opportunities as a guest of a Nigerian Diplomat.

Mr. Littles built a company culture in which time has proven that our unparalleled advice, backed by experience and expertise, sets us apart from other consulting companies. He has earned a reputation for excellence in the field of consulting with over 30 years of experience in Real Estate and Business Development consulting.

Rodney is a graduate of Syracuse University - Martin J. Whitman School of Management Major: Bachelor of Science, Real Estate & Urban Development Minor: Engineering

MICHAEL K. TROUTMAN, JR. MBA

Michael K. Troutman, Jr has a much-diversified background. He has been involved in the media marketing area in various industries such as healthcare, real estate, insurance, non-profit management, as well as radio and television broadcast media, including a stint with various Viacom networks such as BET, MTV, and Paramount Pictures. He has extensive knowledge of the marketing of the products that these various businesses use to accomplish their sales goals and is very adept at creating marketing products.

Michael is a graduate of Brown University in Providence, RI with a BA Degree in Visual Arts as well as a B.A. in Economics. While at Brown University, Mr. Troutman was involved in the managing of after-school site, tutoring, and mentoring middle school students. He later obtained his MBA with a concentration in Marketing from Keller Graduate School of Management/DeVry University-Cherry Hill, NJ.

He worked in his community as a program and marketing manager, development manager and classroom volunteer for Junior Achievement, which involved creating business education partnerships and hosting leadership-training sessions. Mr. Troutman was part of the Brown Alumni School Committee for Mercer and Monmouth Counties from Oct 2006 – Mar 2014 interviewing Central Jersey applicants and conducting presentations. He is a Board Member of Sejona Sports Foundation, which supports athletic and physical education programs for underprivileged schools and orphanages in Ghana, West Africa. He is a marketing career major tutor for Burlington County Institute of Technology and a founding member of Building Our Youth’s Development (B.O.Y.D.) in Trenton, NJ. He also lends his hand to the Workmen Devoted Evangelistic Church - Camden, NJ where he works to provide training media team, managing all A/V and social media outreach.

MARVA MACK, MBA

Innovative Fortune 500 marketing leader providing consultive services for the assessment and management of high-value goods and services. Exceptional track-record of creating and successfully implementing highly profitable business plans. Routinely increases profits and market share through data-driven strategic plans while simultaneously enhancing the consumer experience. Collaboratively designs corporate strategies, including organizational restructuring, to increase efficiency, maximize productivity, and enrich shareholder value while elevating employee morale and job satisfaction. Trusted partner and high-energy leader

AREAS OF EXPERTISE

New Business Opportunities:

- New Product Dev
- Emerging Markets
- Brand Extension

Market Research:

- Trends & Forecast Analysis
- Competitive Analysis
- Consumer Psychographics

Strategic Planning:

- Strategic Business Plans
- Brand Marketing Plans
- Organizational Design

Brand Product Management:

- International Project Management
- Training & Development
- Pricing & Promotions

Marketing & Communications:

- Creative Conceptualization
- Social & Alternative Media
- Logos & Graphic Design
- Retail Merchandising
- Special Event Planning
- Advertising Campaign
- Brand Partnerships
- Product Packaging

SIMONE WOODS

PROFESSIONAL SUMMARY

Self-motivated business and insurance professional demonstrating superior understanding of employee benefits and insurance solutions. An astute professional providing benefits support in a fast-paced corporate setting, among small-mid-large businesses. Collaborative individual with expertise in providing exemplary service regarding benefits support. A Benefits Specialist knowledgeable in Health, Ancillary, and Supplemental solutions, as well as a specialist at maintaining employee engagement and confidentiality. Enthusiastic Agent eager to contribute to team success through diligence, hard work, attention to detail and excellent organizational skills. Ensures having a clear/concise understanding of all tasks at hand. Motivated to learn, grow, and excel within the Insurance and Financial Services space, so as to always contribute value.

SKILLS:

- Excellent leadership skills ·
- Benefits counselor and communicator
- Proficient in Customer Service
- New employee onboarding consultation
- Critical thinker
- Other people centered and Collaborative
- Responsive to all matter
- Relationship-Builder

- Disciplined work ethics
- Written and oral communication
- Attentive to details
- Task oriented and focused

RICARDO CARPENTER

Ricardo is a licensed Insurance Producer supporting life, health, property, casualty, annuities, and commercial clients. He has extensive sales and business development experience in the Private Sector and has managed government contracts as a County Division Head in the Public Sector. He began his career as a Xerox Sales representative and benefitted from their world-renowned training program.

Most of his career has been in Information Technology (IT) where he worked for Digital Equipment, Hewlett-Packard, EMC2, and as an IT Professional Services Regional Sales Executive. He won many sales awards, President's clubs, and has held leadership roles as a Sales Manager and Team Leader. His responsibilities included meeting revenue targets for global clients and companies in mid-tier markets. As a County Division Head in the Public Sector, he has been an advocate for youth and young adults meeting performance measures by delivering essential services and wrap around support for achieving lifelong success. Additionally, he has worked as a Family Partner for a non-profit organization with the mission of preventing child maltreatment and neglect.

Ricardo has a Bachelor's Degree in Marketing from Fairleigh Dickinson University and a Master's in Business Management from Saint Joseph's University. He also completed the Project Management Professional (PMP), Body of Knowledge and gained an Information Technology Infrastructure Library (ITIL) Foundation certification.

His vertical industry experience includes Insurance, Information Technology Software and Professional Services, Telecommunications, and Government and Non-profit programs.

ROHAN K. BRAMBLE

Ron has been in the insurance industry since 1990. Ron has been a persistent professional with over 30 years of experience in the insurance industry on both the independent and the direct side of the business. Specialize and extensive knowledge in a full range of insurance products and programs.

He has worked for various companies such as, American Transit, All City, and Empire Insurance Companies. As years passed Ron developed a passion for directly serving the public. Utilizing my extensive experience in the insurance industry, in 1998 Ron formed his own agency QTT Brokerage Inc.

Born in the Caribbean, Ron migrated to the USA in 1983 where he settled in Brooklyn, New York. and attended Boys & Girls High School, and then furthered his education at Medgar Evers College. He was athletic through my early years. Being an above average soccer player, he played for New York state's junior soccer team, and was even recruited to play for one of the professional teams in England. He had always had an eye for business and had worked in the business sector even through high school. Being a constant professional, and conducting myself as such, people of all races and cultures have always been attracted to me. I have served with different community organizations such as Bed-Stuy and Flatbush community boards. For years Ron worked with Cadre Works, which served and developed programs for non-for-profit organizations such as churches, private schools and men help centers in states along the east coast (NY, OH, NJ, CT, PA).

Between 2000-2003, Ron was the driving force in the development of the NY Taxi and Livery organization, where participants were able to get medical care, workers compensation, debit cards (from participating banks), and cheaper insurance rates for their vehicles.

"Individual commitment to a group effort; that is what makes a team work, a company work, a society work, a civilization work"

Vince Lombardi