

# ***AN INVESTMENT OPPORTUNITY TO EARN UP TO 24% PER YEAR***



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Elliot Goldberg,  
Owner and Senior Manager of 275 Funding, LLC

**[www.275Funding.com](http://www.275Funding.com)**



# Disclaimer

- This educational brochure is being presented to you so that you can learn about this investment opportunity and make an informed decision as to whether it is appropriate for you.
- It does not constitute an offer to sell or the solicitation of an offer to buy any securities. An offering can only be made through the Private Placement Memorandum to Accredited Investors.
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# The investment opportunity

275 is offering Accredited Investors the opportunity to earn fixed, attractive interest payments through the purchase of its Promissory notes.



The chart below shows the fixed, annual interest rates that can be earned either with or without monthly payments.

Term	With monthly payments	Without monthly payments
1 month*	8%	N/A
3 months*	9%	N/A
6 months*	10%	N/A
1 year	11%	14%
3 years	12%	17%
5 years	13%	20%
7 years	14%	24%

\*7 year note with monthly interest paid. Noteholder has the option to accelerate the maturity of the note at any time. Maturity date will be the date of the written option notification to 275 Funding, LLC plus the term indicated.

# How does 275 earn the income to pay these attractive interest rates to me?

The proceeds from your note purchase are used to participate in Merchant Cash Advances\* to small business merchants who are funded by 275's network of Funders.

A Merchant Cash Advance is not a loan. It is a cash advance to a merchant today in exchange for payments of future receipts.

To illustrate, please meet Joe, a merchant who is considering a Merchant Cash Advance.



\* Cash awaiting participation in Merchant Cash Advances can be invested in short-term securities.

# Meet Joe!

Owner of a growing oil delivery company



Joe arrives at his office one day and finds that one of his trucks has broken down.

He figures that he's short about \$50,000 to purchase a new one and he knows he needs that truck **ASAP** to service his clients.

He calls his bank, and they give him a stack of forms to fill out with no idea when or if they can help him. This does not solve Joe's problem.

Joe remembers that ABC Capital (fictitious), a Merchant Cash Advance Funder, provides cash advances to businesses like his quickly, sometimes in 24 hours.

He calls them up, provides the information they need and receives the \$50,000 in a day or so after his company's approval.

This is where 275 Funding, LLC gets involved.



# 275 participates in Joe's cash advance

ABC Capital decides to reduce their risk of default on Joe's Company's cash advance, so they contact firms like 275 to participate.

275 offers to participate by taking \$5,000 or 10% of the \$50,000 that ABC Capital has advanced to Joe's company which will payback approximately \$556 every business day for 6 months.

275's participation entitles it to receive 10% of the receipts that ABC Capital receives from Joe's company. As Joe's company pays off its cash advance, 275 will receive approximately \$55 every business day.

275 diversifies its risk by participating in thousands of cash advances to merchants like Joe and many Funders similar in function to ABC Capital.



# 275 Diversifies Across Industries

- Oil delivery
- Construction
- Medical supplies
- Pet services
- Brewers
- Doctors
- Trucking
- Environmental
- Home renovations
- Mail services
- Retail-natural products
- Dentists
- Accountants
- Dry cleaners
- Sports businesses
- Logistics
- Retail-clothes
- Home health care
- Flower shops
- Restaurants
- Spas
- Moving companies
- Insurance agencies
- Window tinting
- Pre-K schools
- Nail Salons
- Electricians
- Lawyers
- Limo services
- Retail-crafts
- Roofers
- Farming
- Solar energy

(and this is only a partial list)



# 275 Diversifies Geographically



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# Meets the Managers



## Elliot Goldberg – Senior Manager

Elliot Goldberg was born in New York City in 1952 and grew up in Rockland County, New York. He graduated from Rensselaer Polytechnic Institute in 1974 with a Bachelor of Science in Mathematics and a minor in Computer Science.

In March 1975, he founded Goldata Information Services, Inc., a computer consulting firm based in New York. He married in 1980 and moved to the western suburbs of Philadelphia where he established Goldata Computer Services, Inc. ("GCSI") and built it into a successful computer consulting and software company.

Starting in 2005, Elliot started managing third-party assets by registering GCSI as a registered investment advisor in Pennsylvania and doing business as "Goldata Financial" ("GF"). GF's focus was to help clients meet their financial goals through equity investing in listed securities. On June 30, 2022, Elliot filed to terminate his registration as a Registered Investment Advisor.

Apart from 275 Funding, LLC, Elliot also founded and manages other limited liability companies (LLCs) involved in the MCA business. These LLCs include 1931 Funding, LLC, 567 Funding, LLC and 803 Funding, LLC. These entities follow a similar capital structure to 275, raising capital through offering notes of various maturities and interest rates to participate with Funders in MCAs. Each of these LLCs has been successful in making complete and timely interest and principal payments to their respective Note Holders.

Elliot Goldberg currently resides in Haverford, Pennsylvania, is married, and has two adult children and two grandchildren. He can be reached at (610) 999-3599.



## Evan Goldberg - Deputy Manager

Evan Goldberg was born in Wynnewood, PA in 1986 and grew up in Montgomery County, PA. He graduated from Temple University in 2010 with a Bachelor of Arts in Criminal Justice.

After graduating from Temple, Evan gained valuable experience in several sales and managements positions before entering the MCA industry in 2020 as a Commercial Finance Manager for Nav, an organization which links merchants with firms that provide financial services which include MCAs, term loans and lines of credit.

He is Elliot Goldberg's son and currently lives in Philadelphia, PA. He can be reached at (610) 888-1164.

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# FAQs

## How do you make money?

- Up to 10% management fee on all receipts from Funders
- After all Note Holders have been paid off, remainder distributed to owner

## What happens if Elliot Goldberg is not able to manage 275?

- Evan Goldberg will take over management of 275

## What happened during the COVID-19 pandemic?

- Bad debt percent increased by 8+%
- Reduction in supply of investment funds
- Increase in the Merchant demand
- Funders funded more creditworthy Merchants



## Other questions?



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