

Akouba Credit was established as an innovative leader in non-bank lending to serve the capital needs of small businesses and entrepreneurs in the new 21st-century economy.

From payroll to inventory, expanding technology, or spearheading new products for your customers, we understand that your venture's needs are very different from those of large corporations and traditional big bank customers.

Akouba works to provide straightforward financing to help entrepreneurs take their businesses to where they have always dreamed. Headquartered in Chicago, you can find us online at www.akoubacredit.com.

We're not a bank. We're like a bank but better.

By definition, Akouba is not a savings bank or national charter bank. We're an independent firm on a mission to serve small businesses. There are no gimmicks, hidden fees, or high interest rates.

Akouba is dedicated to providing qualified small businesses with the simple financing they need when they need it. That said, we do work with banks on a referral basis, assisting many of their customers with deposit accounts that simply fall outside their sometimes inflexible lending guidelines.

Akouba specializes in small businesses because we understand them.

There's long been a myth that small businesses and new ventures are more risky and less of a "sure thing."

In truth, many small businesses have been able to get loans at the best rates simply because banks' usual lending guidelines are more suited to larger businesses and their much larger lending needs.

Akouba Credit knows that, as a result, the small business market has been vastly *underserved*.

In serving entrepreneurs and small firms, we can approve loans for smaller amounts that banks won't bother to consider, and loans that consumer finance companies will only offer at exorbitant rates.

We're all about less paperwork, less talk and more action.

Small businesses often need smaller amounts of cash to fund their growth and business operations—from \$1,000 to \$25,000. To use an old sports term, that's our *sweet spot*.

Most of the businesspeople we work with are sharp and tech-savvy. They understand how technology can improve business, and expect the same from their business partners and lenders.

In turn, Akouba Credit can approve and disperse funds quicker than any traditional bank ever could. Likewise, through our state-of-the-art automated underwriting process, we are able to provide our clients with the right loans under very clearly stated terms in a way that traditional banking and consumer lending institutions cannot.

Akouba Credit can approve any business in a few easy steps. Simply go online to www.akoubacredit.com, and answer some quick questions about you and your business. In less than 24 hours we review your company to get the financing you need.

And, for many of the businesses we approve, loan rates start as low as 7%.

We've been where you are, and value your entrepreneurial spirit.

Akouba Credit was founded by three entrepreneurs with extensive experience helping startups and new ventures get off the ground. As past business owners, the trio understand how difficult it is for new business to obtain capital.

Akouba Credit's founders -- Chris Rentner (Chief Executive Officer), Nick McMillan (Chief Technology Officer) and Evan Hereras (Chief Operating Officer) have all started and funded startups individually, and count among their collective experience a vast array of industries from technology and social media, to finance, real estate and transportation concerns.

Based on the experience we have had in building, running and expanding small businesses into something bigger and better, we understand both the commitment it takes to be successful as well as the specific capital needs of small businesses today.

Let us ensure that you and your business get the right tools in place.