

Fast, flexible working capital available when your business needs it most.

What is th p. Growth Capital?

th p. Growth Capital is a short-term, revenue-based financing solution that gives your business access to capital quickly — without collateral, without long approval cycles, and without the complexity of traditional lending.

Think of it as a smart business tool: flexible funding that works on your timeline, not a bank's.

KEY HIGHLIGHTS

|                   |                  |                     |                   |
|-------------------|------------------|---------------------|-------------------|
| 24–48 hours       | \$1M             | None                | Monthly           |
| APPROVAL DECISION | MAXIMUM FACILITY | COLLATERAL REQUIRED | REPAYMENT CADENCE |

- Funds deposited shortly after approval
- Repay early anytime, fully prorated, no penalties

IS THP. GROWTH CAPITAL RIGHT FOR YOU?

You're a great fit if your business:

- Has been operating for 6+ months
- Brings in at least \$150,000 in annual revenue
- Has a clear, near-term need for capital
- Values speed, flexibility, and simplicity

COMMON INDUSTRIES

th p. Growth Capital works well across a wide range of businesses including:

- Retail
- Hospitality & restaurants
- Professional services

WHEN DOES CAPITAL MAKE SENSE?

Cash Flow Gaps

- Customer payment terms of 30–90 days
- Seasonal revenue dips
- Unexpected expenses

Inventory & Supply Needs

- Stocking up for busy seasons
- Bulk purchasing for better margins

Growth Opportunities

- Large or time-sensitive contracts
- Marketing with fast ROI
- Equipment or location expansion

How It Works

- You're approved for a capital amount based on your business performance
- You pay a fixed monthly fee on the original amount — no compounding interest
- Repayments are made monthly
- Want to pay early? You get a fully prorated discount — no penalties

Example: \$10,000 Capital — 3-Month Term

| MONTH | MONTHLY FEE (3% PRINCIPAL) | TOTAL PAYMENT | BALANCE  |
|-------|----------------------------|---------------|----------|
| 1     | \$300                      | \$3,333       | \$3,633  |
| 2     | \$300                      | \$3,333       | \$3,333  |
| 3     | \$300                      | \$3,333       | \$0      |
| Total | \$900                      | \$10,000      | \$10,900 |

WHY CHOOSE THP. GROWTH CAPITAL

SIMPLICITY

Clear monthly costs. No complex structures. Just share your last 6 months of bank statements.

SPEED

Approval in 24–48 hours. Capital when it matters most.

CONVENIENCE

You already know th p. Capital. Growth Capital is a natural next step — no new relationships to build.

FLEXIBILITY

Pay it back early anytime and receive a fully prorated discount. Repay on your own terms.

How th p. Growth Capital Compares

| FEATURE   | THP. GROWTH CAPITAL | TRADITIONAL BANK LOAN | MCA   |
|-----------|---------------------|-----------------------|-------|
| Speed     | 24–48 hours         | Weeks / months        | Days  |
| Repayment | Monthly             | Monthly               | Daily |