



Automating and Revolutionizing the Borrowing Base Certificate Process

“BBC’s have gone from a pain point, to a selling point”
 - Cynthia M. US Bank

The screenshot displays the BBC Easy Report Center for Acme Manufacturing. It includes a navigation menu with options like Home, Add Business, Customers, My Account, and Support. The main content area shows a 'REPORTS' section with links for Business Overview, BBC Side by Side report, and Largest customers report. Below this is a 'CHARTS' section with four charts: Accounts Receivable Trending, BBC Trending, Concentration, and Inventory Valuation. A table titled 'ACCOUNTS RECEIVABLE CALCULATIONS FOR JOE'S LANDSCAPING AND GARDENING SERVICE' is also visible, listing customers and their respective balances and advances.

BBC Easy is an automated borrowing base management system for financial institutions and businesses. Managing Borrowing Base Certificates today is cumbersome and often leads to errors. BBC Easy automates the borrowing process from beginning to end. BBC Easy's features allow you spend less time worrying and more time focusing on growing your business.



BBCs are now as easy as 1, 2, 3!

1. From their dashboard, Bankers set lending parameters for each of their business clients.
2. Businesses log in, click the button and BBC Easy prepares the reports and calculates the BBC based upon the lending parameters and the data in the accounting system.
3. The lender reviews the BBC from their dashboard and the process is complete.

Play with a hands-on demo at www.bbceasy.com

FEATURED BENEFITS

NEW BORROWING BASE
 Just Click the Button

Now Create your BBCs with the Click of a Button

It's time to love BBCs. No more 10-key; no printing; no scanning; no faxing. We link directly with the accounting software to read the required information. The lender sets the BBC Parameters and BBC Easy reads the specific data when the borrower submits their BBC. We currently integrate with several industry leading accounting packages and are continuously working to add new support.

Import Directly From These Software Packages



The 30-second

Patent pending technology reads lender specified data straight from the accounting system. Calculations that used to take hours now take less than a minute

Real-time Information

Instantaneous reports and charts are calculated for every individual customer. Discover trends faster and reduce risk.

Early Warning System

Dynamic dashboard flags and prioritizes important issues. Instantly see status such as BBC Due dates and current line penetration.

Email Notification System

Let us handle remembering to complete the BBCs. Receive additional notifications instantly when BBCs are submitted, approved, or declined.

“ I’m not only worried about the 100 BBCs I see every month, I’m worried about the 400 I don’t see ”
 - John A. Banner Bank

“With BBC Easy we've been able to grow our commercial lending portfolio even in the times of smaller budgets.”

- Bruce T.
HomeStreet Bank

Blank Business

AUTHORIZED BANK USERS

	Full Name	Email Address	Their Permissions
Remove	Devin Jones	devin@constantbank.com	Admin
Remove	Corey Patel	corey@constantbank.com	Read
Remove	James Smith	james@constantbank.com	Write
Add			

AUTHORIZED BUSINESS USERS

	Full Name	Email Address	Their Permissions
Remove	Sherie Williams	computer@biz.com	Write
Remove	Bobby Blank	blank@biz.com	Admin

Control access with advanced user-management

Various levels of access can be configured based upon roles and responsibilities befitting their role. This flexibility allows bankers to provide access to analysts or partners to review previously private portfolios. Likewise, businesses can enable third-party access rights for outsourced accountants or CFOs. Access can be granted in read, write, or admin levels depending upon the needs of the users.



Dynamic Dashboards for Lenders and Borrowers

Business Health Overview pages provides a summary of the recent BBCs along with trending charts for Accounts Receivable and BBC health. Lenders use their dashboard to prioritize their daily work activities; items that need to be addressed float to the top such as overdue BBCs and borrowers who have not yet activated their account. Enjoy more information at your fingertips with an at-a-glance summary of each borrower's line penetration and BBC status. Lenders can even maintain relationships by sending messages to borrowers right from your dashboard.



BUSINESSES

Name	Account	Last Activity	BBC Health	Used / Max	Action
Funk & Wagnalls, Inc	Not Activated	n/a	n/a	\$0 / \$1.0M	Add Users
Acme Manufacturing	Overdue	Friday, September 14, 2012	Due 10/15/2012	\$24.7K / \$100.0K	Send Note
Delta Contracting	OK	Thursday, October 04, 2012	Negative Balance	(\$100.0K) / \$300.0K	Send Note
DB Flight Level	OK	Tuesday, October 16, 2012	Approved	\$3.2K / \$500.0K	Send Note
Universal Construction	OK	Friday, October 12, 2012	Submitted	\$16.1K / \$750.0K	Send Note
Rock Castle Construction	OK	Monday, October 15, 2012	Declined	\$31.4K / \$250.0K	Send Note

Supporting a full set of BBC Parameters

When lenders create a new business in their dashboard, they are able to request BBC calculations for all of the standard requirements: A/R Advance Rate & Maximum A/R, Invoice aging, Credit Memo aging, Concentration, Cross-aging, and Sales & Collections. Additional exclusions can be calculated based on account types such as Government, Foreign, Related, and Contra. BBC Easy also helps you track inventory valuation and advance rates either as a whole or separately for WIP, RAW, and Finished Goods. Remember, all of these calculations are ready for you in 30-seconds!

Amount Available \$24,688.80

Eligible Accounts Receivable	\$44,688.80
Eligible Inventory	\$0.00
Eligible Fixed Assets	\$0.00

Inventory \$200,000.00

Gross Inventory	\$489,500.00
Inventory advance rate	50%
Max Inventory	\$200,000.00
Eligible Inventory	\$200,000.00

BORROWING BASE CERTIFICATE FOR ACME MANUFACTURING

Information as of date: 12/30/2011

Accounts Receivable	\$44,688.80
Aged Accounts up to 30 days	\$24,890.00
Aged Accounts 31 - 60 days	\$17,689.00
Aged Accounts 61 - 90 days	\$14,782.00
Aged Accounts over 90 days	\$1,399.00
Gross Accounts Receivable	\$58,760.00
Invoices over 90 days	\$1,399.00
Credit Memos older than 90 days	\$0.00

Eligible Borrowing Base: \$44,688.80

Max Loan Amount: \$100,000.00

Other Loans: \$0.00

Current Borrowing: \$0.00

Credit Line Availability: \$44,688.80

Amount Requested: \$20,000.00

New Credit Line Availability: \$24,688.80

Net Accounts Receivable: \$55,861.80

Max Eligible Accounts Receivable: \$80,000.00

Accounts Receivable Advance Rate: 80%

Eligible Accounts Receivable: \$44,688.80

Detailed Per-customer Calculations

Not only does BBC Easy calculate a total valuation for the borrower, we also crunch the numbers for each individual customer reported by the accounting package. These calculations are reviewable each time a BBC is run to evaluate exclusions and totals.

See at-a-glance details such as which customers have over-due invoices and which vendors contribute to Contra exclusions. Finally compare their A/R advance rate used to calculate a net eligible Accounts Receivable valuation.

ACCOUNTS RECEIVABLE CALCULATIONS FOR Q32012 BVT

Customer	90	90	80%	25%	25%	Net	80%	MAX AD
	AR AGE	CM DAYS	ZBASE %	CNCL			ZBASE %	
Adem's Candy Shop	5,000.00					5,000.00	1,000.00	4,000.00
Anne Loomis	40,000.00				10,000.00	30,000.00	6,000.00	24,000.00
Bob Crenshaw	(2,499.00)		(2,499.00)					
Carol Corcoran	15,500.00	6,200.00		9,300.00				
Cinder's Critters	28,000.00				5,000.00	23,000.00	4,600.00	18,400.00
E. Benjamin Chebins	187,500.00					187,500.00	37,500.00	150,000.00
Galliday Sporting Goods	68,200.00					68,200.00	57,000.00	11,200.00
Julie's Doll House	309,000.00				4,749.75	304,250.25		
Laural Lee	78,000.00					78,000.00	6,000.00	72,000.00
Mika Babak	47,500.00					47,500.00		
Mr. Steven Lochrie	200,000.00					200,000.00		
Natalie Chapman	40,000.00					34,000.00	6,800.00	27,200.00
Potters Planting	34,000.00					34,000.00	15,100.00	18,900.00
Rick's Bar & Grill	75,500.00					75,500.00	15,100.00	60,400.00
Rosentock Books	44,000.00					44,000.00		
Sporting Goods	12,400.00					12,400.00	2,480.00	9,920.00
Wild Garden Restaurant	28,900.00					28,900.00	5,780.00	23,120.00
Per Customer Totals	\$1,217,001.00	\$177,700.00	(\$36,499.00)	\$9,300.00	\$4,749.75	\$1,046,750.25	\$209,350.00	\$837,400.25
Adjustments								

Contra: 10,000.00

Eligible: 4,000.00 / 24,000.00

44,000.00

6,800.00

15,100.00