One deal. Every dollar accounted for.

Prepared 2026-10-09 | Report preview- | Illustrative full-collection scenario

FUNDING DAY

Gross advance	$100,000.00
Origination fee retained by funder	-$3,000.00
MERCHANT DISBURSEMENT	**$97,000.00**
ISO commission paid separately	$10,000.00
Total bank outflow	$107,000.00
Syndicator principal received	-$40,000.00
Syndicator commissions received	-$4,000.00
FUNDER NET CASH REQUIRED	**$63,000.00**

THE COLLECTION PLAN

Factor rate
1.40

Estimated term
9 months

Scheduled collections
189 daily

Each collection (average)
$740.74

Total contracted payback
$140,000.00

Total projected deal profit
$33,000.00

Origination stays with the funder. Syndicators pay principal plus a separate commission to the funder. The funder pays the ISO. Management fees are withheld from syndicator collections. Syndicator funds are assumed to arrive before disbursement; actual timing can increase peak funding needs.

Negative funder cash required means net cash received at funding. It is not a funding mistake; ROI is unavailable when cash invested is zero or negative. This report is a model, not a transaction, commitment, or live McaHawk record.

The funder's earnings, fully broken down.

Projected cash income over the deal | Full collection | Before unentered costs, losses, and taxes

COMMISSION POSITION

Syndicator commissions received	**$4,000.00**
ISO commission paid	**-$10,000.00**
NET COMMISSION COST	**-$6,000.00**

FUNDER INCOME

Funder's share of deal margin	**$24,000.00**
Origination income retained	**$3,000.00**
Net commission cost	**-$6,000.00**
Management fees collected	**$1,120.00**

PROJECTED FUNDER NET INCOME

$22,120.00

Net ROI: 35.11% over the deal

Net commission is shown once in the earnings total. Syndicator commissions received reduce the cost of the ISO commission. Origination income and management fees are retained by the funder. This view separates earnings from the funding-day cash requirement.

Projected net income here is a cash-based deal result, not a tax return or GAAP financial statement. Other operating expenses, defaults, early settlements, and taxes are not included.

Participant returns, after fees.

Full-term cash ROI | Assumes full collection | Commissions and management fees redistribute returns

Participant	Share	Principal	Comm. at funding	Cash invested	Gross receipts	Mgmt. fees	Net receipts	Profit	ROI
Lead funder	60.00%	$60,000.00	$10,000.00 paid $4,000.00 received	$63,000.00	$84,000.00	+$1,120.00	$85,120.00	$22,120.00	35.11%
Syndicator 1	25.00%	$25,000.00	$2,500.00	$27,500.00	$35,000.00	-$700.00	$34,300.00	$6,800.00	24.73%
Syndicator 2	15.00%	$15,000.00	$1,500.00	$16,500.00	$21,000.00	-$420.00	$20,580.00	$4,080.00	24.73%

Cash invested includes commissions; funder cash also reflects origination retained. ROI is a cash return over the entire deal, not an annualized return. Management is charged on total collections. Per-payment values are averages; final settlements may need cent adjustments.

Your inputs & collection assumptions.

Use the signed agreements to confirm all funding, fee, and collection terms.

Origination: 3% of gross advance when entered as %. ISO commission: 10% of gross advance when entered as %.

Participation percentages use the gross advance. Dollar participation is principal, before commissions. The lead funder owns the balance to 100%.

Syndicator commission percentages use that syndicator's principal. Management percentages use their total collections; dollar management fees are total fees over the deal, spread proportionally across payouts.

Syndicator 1: funding 25%; commission 10%; management 2%.

Syndicator 2: funding 15%; commission 10%; management 2%.

Excludes defaults, taxes, unentered operating costs, early settlements, changing collection timing, and holdback adjustments. These can materially change actual returns. This is an educational cash-flow estimate, not tax, legal, or investment advice.