



Offering Summary – July 29, 2019

This summary does not constitute a solicitation or offer to purchase securities. There are a number of risks associated with this investment, any one of which could adversely affect an investor’s return on investment in these securities. These risks are set out in the Offering Memorandum of the Issuer relating to this investment opportunity. Investors should review these risks with their legal and financial advisors prior to investing.

Issuer Yesterpay Holdings Inc. (“Yesterpay”)

Availability All Provinces and Territories except Quebec

Securities Offered Fixed rate 1, 2- & 3-year bonds, tax deferred plan eligible (RRSP, RRIF, TFSA, RESP)

Bond Value Each Bond will be issued for a principal amount of \$100

Minimum Subscription \$1,000 (10 Bonds)

Payment Distributions	Type of Bond	Term	Interest Rate	Interest Payment	Principal Payment
	Series C Bonds	1 Year	6.5%	Paid on the last day of each month	Paid on maturity
	Series D Bonds	2 Year	7.5%	Paid on the last day of each month	Paid on maturity
	Series E Bonds	3 Year	8.5%	Paid on the last day of each month	Paid on maturity
	Series F Bonds	3 Year	8.5%	Compounded monthly & paid on maturity	Paid on maturity

Redemption Early redemption is available for all bonds, excluding Series C Bonds. Twice a year on March 31 and September 30, 10% of the issued and outstanding bonds of the Corporation may be redeemed (subject to the limitations further described in Section 5.1 of the Offering Memorandum).

Use of Proceeds Yesterpay uses the funds raised to loan money to CapitalNOW Inc. (“CNI”) to purchase credit receivables.

Approved Receivables CNI supports Western Canadian businesses by giving them early access to the cash trapped in their unpaid, valid commercial invoices.

Historical Operations Over the past 9 years, to the end of September 2019, the operators of CNI have successfully been paid on over 32,400 transactions, worth over \$231M with less than 0.50% in losses.



A Bit More About CapitalNOW Inc.

<ul style="list-style-type: none"> ▶ CNI is a Calgary owned and operated asset-based lender. ▶ Principals have 15 years industry experience each. ▶ Specializing in the purchase of accounts receivable at a discount and factoring, a centuries old commercial supply chain finance service. 	<ul style="list-style-type: none"> ▶ CNI's clients are all located in Western Canada. ▶ 100% of investor requests for redemptions have been accommodated since the inception of CNI in 2007. ▶ 100% of interest payments made to investors since the inception of CNI in 2007
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CNI Historical Operations (past nine years to end of Sept 2019)
<ul style="list-style-type: none"> ▶ > 32,400 successful transactions ▶ > \$231+MM transacted to date ▶ < 0.50% bad debt

Investment Returns* (Series E Bonds and Series F Bonds)
<ul style="list-style-type: none"> ▶ \$100,000 investment pays \$708.33 per month in interest ▶ If compounded, end of term payout is \$128,930, 9.6% effective annual percentage rate

Prudent Risk Management
<ul style="list-style-type: none"> ▶ Maximum Advance 74% ▶ Quality invoice credit ▶ Business to business only ▶ Selected industries only ▶ Seasoned operators

Money Needed and Return on Investment

- ▶ CNI is currently seeking \$5 MM in investment to fund new business, as part of a larger ongoing \$15 MM offering.
- ▶ Interest is paid monthly at a rate of 6.5%, 7.5% and 8.5% over the term of the bond.

Safeguards

- ▶ CNI only purchases from quality account debtors.
- ▶ CNI is strictly business to business and does not factor transactions in risky industries i.e. Retail, or Realtor commissions.

Management Team

C. Gerry Wawzonek, CAEF President and Director	Mr. Wawzonek co-founded CapitalNOW Inc., in 2007. Prior thereto, he worked as a mortgage broker agent for CIBC and HSBC. He has 15 years of accounts receivable financing experience. He has experience in all aspects of the business and is certified as a Factoring Account Executive by the International Factoring Association.
Natalie K. Wawzonek, CAEF Secretary, Treasurer and Director	Ms. Wawzonek co-founded CapitalNOW Inc., in 2007. Prior thereto, she was an award-winning Sales Executive. She has been involved in all areas of the business since 2001 and has 15 years of account receivable financing. She is certified as a Factoring Account Executive by the International Factoring Association.

More detailed information is available in the Offering Memorandum.

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Updated March 1st, 2020

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