

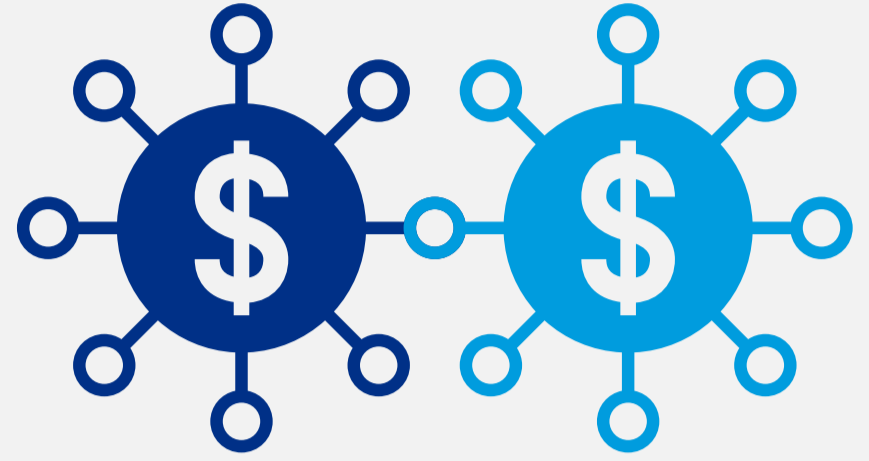


The Impact of PayPal Working Capital

One way we empower small businesses is by giving them access to the capital they need to grow. Through PayPal Working Capital, business owners with a strong PayPal sales history can get funding in minutes, without a credit check, and repay it using a percentage of their PayPal sales. In the program's first 2 years we've seen some powerful impact and we look forward to lots more to come! Learn more at PayPal.com/WorkingCapital.

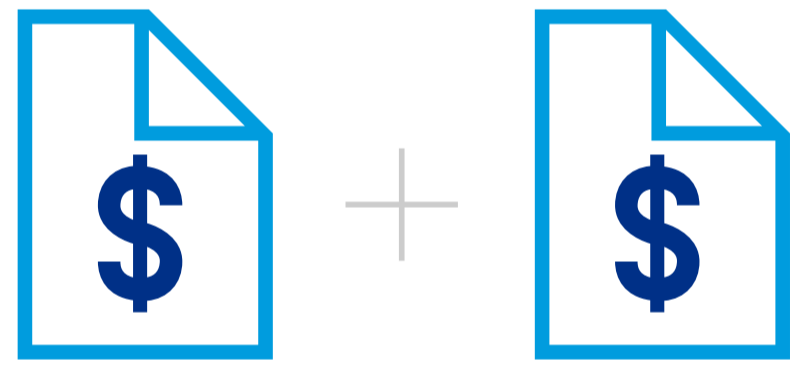
\$1+ billion

in funding issued since September 2013



60,000+ businesses have been funded

~90% of businesses that pay off a loan or cash advance reapply for funding



\$100 million in funding issued each month

Merchant Stories



Crisloid (US)

Jeff Caruso, owner of gaming board distributor [Crisloid](#), leveraged a \$12,000 loan to increase his inventory of custom backgammon sets for the holiday season. With the help of this loan, Jeff increased 2014 holiday sales by 81% over 2013 and exceeded \$500,000 in revenue for the first time. He has since taken additional loans to continue growing his business.



HEL Performance (UK)

[HEL Performance](#) is a UK-based manufacturer of motorcycle and automotive steel brake lines, exporting to over 71 countries. Through PayPal Working Capital, owner Simon Lane used a cash advance to purchase a new truck – enabling his company to attend races all over Europe – and add inventory to be sold via their website.



Tree Gear (AU)

Trevor Douglas got a \$20,000 loan for his arborist gear business, [Tree Gear](#), which allowed him to secure a new, innovative piece of climbing equipment that he showcased at a prestigious climbing event. The move helped Trevor sell his inventory in record time, boosting sales at the event by 75% over the previous year, and his overall sales by \$10,000/month.