



# GENESIS EXCHANGE

THE PRIVATE EQUITY EXCHANGE

# Startup and Financing Trends

Angel Investing Will Continue to Grow

Valuations and Investment Terms can't get much better

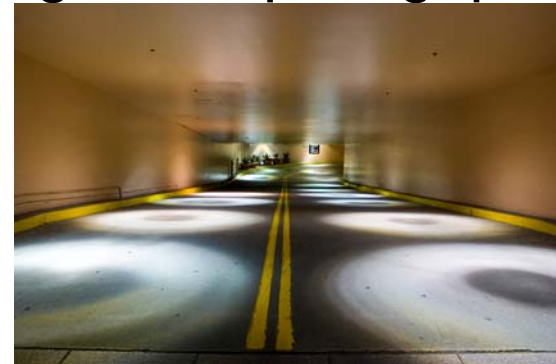
Business Credit Scores will supplant personal credit scores

Getting \$50,000 will continue to be difficult

Online and Person to Person lending will enter the early mainstream acceptance

# Angel Investing Will Continue to Grow

- Investments increased 15% to 12.7 Billion
- More than 260 Angel Groups now registered in the USA and Canada
- Healthcare attracted more than 27 percent of total angel investments
  - (medical devices + software = another 18%)
- Angels are moving post-seed making the capital gap even worse up to \$500,000



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# Valuations and Investment Terms Can't Get Much Better

- 2003 invest rate was 10%
- 2005 invest rate was 23%
  - (historical peak was also 23% in 2000)
- Pre-launch startup valuations are averaging more than \$5 million
  - Should correct back to \$3 million near future



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# Business Credit Scores will Supplant Personal Credit Scores

1. Credit data for businesses now being collected in repositories
2. Loans, Leases, Lines of Credit, Credit Cards
3. Intangible Asset Registration is coming
  - Trademarks, Patents, Insurance Policies, more...



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# Getting \$50,000 Will Continue to Be Difficult

- According to The Global Entrepreneurship Monitor (GEM) the average startup in industrialized nations needs \$53,000
- Micro Loans up to \$100,000 are not pursued favorably by banks
- Credit bureaus are being forced by banks to include microloan data in business credit scores



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# Online and Person to Person Lending Enters Mainstream

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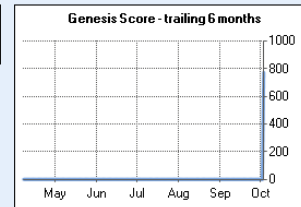
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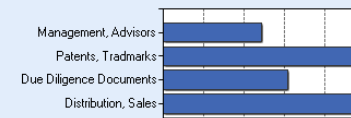
### Your current Genesis Score

**774**

Genesis Score  
Oct 02, 2006  
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### Your current Genesis Score breakdown





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