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TRADE SYMBOL: ARM-Canadian Securities Exchange
TRADE SYMBOL: AAMTF-OTC Markets United States

Oxygen Funding, Inc. launches Revenue Line Products and Services

NEWS RELEASE

Armada Mercantile Ltd., (Symbol: ARM and AAMTF) announces that Oxygen Funding, Inc. ("Oxygen"), an affiliated ownership company of Armada Group USA, Inc., has completed the infrastructure setup to begin offering revenue line products and services nationwide. Oxygen's underwriting and servicing platform allows for a swift startup into revenue line services with existing factoring clients, capital on hand and minimal staffing needs. A revenue line provides a line of credit calculated against recurring revenue (licensing, royalties, and subscriptions). It operates by establishing the billing and collections history to derive an advance rate. Then the last month's billing is advanced this month and repaid by the same day in the next month. This allows our client to have much more stable cash flow throughout the month. It will reduce the frequency where situations arise that cause these businesses to seek short term borrowing solutions. Our terms are cheaper than most cash advance solutions and we are likely to provide more financing than most providers will approve. Oxygen seeks to yield as high as 24% APR on average for a revenue line transaction. (See enclosed Revenue Line Fact Sheet and Brochure).

About Oxygen Funding: Oxygen Funding is a fully licensed trade finance lender (California Finance Lenders & Brokers license #603G957) that has been funding commercial businesses since 2007. Oxygen Funding finances new clients sourced, underwritten and serviced by an in-house staff. Oxygen Funding also evaluates existing portfolios for potential purchase. As an outsourced service provider, Oxygen Funding offers underwriting and servicing services to finance companies, investors and brokers who wish to build their own factoring portfolios. For more information on Oxygen Funding, please visit: www.oxygenfunding.com.

For more information pertaining to Armada Mercantile Ltd., visit: www.armadamercentile.com.

"Patrick Cole"
President

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This press release may contain forward-looking statements, which are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Expressions of future goals and similar expressions reflecting something other than historical fact are intended to identify forward-looking statements, but are not the exclusive means of identifying such statements. These forward-looking statements involve a number of risks and uncertainties. The actual results that the Company achieves may differ materially from any forward-looking statements due to such risks and uncertainties. The Company undertakes no obligations to revise or update any forward-looking statements in order to reflect events or circumstances that may arise after the date of this news release. The risks and uncertainties discussed in documents filed by the Company with the British Columbia, Alberta and Ontario Securities Commissions.

OXYGEN FUNDING REVENUE LINE FACT SHEET 2018



Established: **2007**

Company: **Oxygen Funding, Inc.**

California Lenders License:
#603-G957

Industry: **Commercial Finance**

Key Management:

Adam Lomax

Patrick Cole

Address:

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www.oxygenfunding.com

Niche Market

We have identified a niche where we can generate income at an above average rate. Our existing clients and new clients can qualify for our revenue line services. The cost yield on the revenue line is expected to be about 22% with a low of 21.5% and a high of 24.5%. The turnover of cash in this product should be about 60% at 30 days and 40% less than 60 days.

Who We Are

Oxygen Funding, Inc. is a fully licensed trade finance lender (California Finance Lenders & Brokers license #603G957) that has been funding commercial businesses since 2007. Oxygen is a primary provider of commercial financing solutions for all types of businesses, offering a diverse set of business financing options. As a direct funder and in conjunction with key affiliates we offer accounts receivable financing, equipment financing, merchant cash advance, purchase order financing, revenue loans and term loans.

The Revenue Line of Credit comes in two varieties: with factoring and standalone.

Program for Existing Factoring Client

When the revenue line remains unpaid after the initial period a new rate starts equal to the current client factoring rate. All proceeds of factoring including advances, rebates, and un-factored receipts are applied to the revenue line balance after all overdue factoring balances are satisfied. We may agree to do a subsequent advance withholding whatever is needed to payoff the prior revenue line advance. We are not obligated to do this. We hold a personal guarantee for the ownership of our client's business and file a UCC on the business to protect our position should a bankruptcy arise.

Our Revenue Line Platform

Oxygen Funding, Inc. is providing Revenue Line Finance solutions. The Revenue Line provides a line of credit calculated against recurring revenue (licensing, royalties, and subscriptions). It operates by establishing the billing and collections history to derive an advance rate. Then the last month's billing is advanced this month and repaid by the same day in the next month. This allows our client to have much more stable cash flow throughout the month. It will reduce the frequency where situations arise that cause these businesses to seek short term borrowing solutions. Our terms are cheaper than most MCA solutions and we are likely to provide more financing than most MCA providers will approve.

Stand-alone Program for Client not Factoring:

When the revenue line remains unpaid after the initial period a new rate starts of 1.5% for ten days. We may agree to do a subsequent advance withholding whatever is needed to payoff the prior advance. We are not obligated to do this. We hold a personal guarantee for the ownership of our client's business and file a UCC on the business to protect our position should a bankruptcy arise.