



KINGSMEN  
CAPITAL

# Canada's Best Bank Alternative Financing Solutions

## Who We Are

Discover Kingsmen Capital, your premier Canadian partner specializing in innovative small business financing solutions tailored for small-medium enterprises nationwide. Our seasoned team of finance professionals collaborates closely with referral partners and clients, leveraging extensive industry expertise to drive sustainable business expansion.



## Why Choose Us

### Enhanced Client Solutions

Our financing solutions offer unparalleled flexibility, preserving your clients' Total Debt Service (TDS) and Gross Debt Service (GDS) ratios intact. This ensures seamless mortgage approvals and heightened client satisfaction.

### Versatile Funds Usage

Clients can deploy our funds for diverse needs such as closing shortfalls or down payments, providing unparalleled flexibility. Our financing transforms you into a comprehensive solution provider, enhancing client convenience and boosting your earnings potential.

### Simplified Documentation

No personal Notice of Assessment (NOA) or T4 forms are required. Financing decisions are based on the client's 6 most recent business bank statements or financials, streamlining the process.

**Average funding time: 5 - 7 business days.**

### No Appraisals or Legal Fees

As a Cash Flow Lender, we do not require real estate collateral or charge legal fees, thereby reducing transaction costs.  
(Non-Collateralized)

## Contact Us



1-800-822-3998



[www.kingsmen-capital.com](http://www.kingsmen-capital.com)



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# BOOK YOUR OFFICE LUNCH & LEARN

Schedule a "Lunch & Learn", in person or virtual meeting, for your office today. These sessions are designed to address any questions you may have and illustrate how Kingsmen Capital can seamlessly integrate into your brokerage's service offerings.

**1**

**BOOK YOUR DATE**

**2**

**CHOOSE YOUR LUNCH**

**3**

**EXPLORE OUR PRODUCTS**



**IN PERSON**



**VIRTUAL**



**INTRODUCTION CALL**

Email your date request to [mayaa@kingsmen-capital.com](mailto:mayaa@kingsmen-capital.com)

**Contact Us**



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# Line Of Credit (Non-Collateralized)

**\* Canada's most innovative  
Government Backed LOC Program!**

## Quick Facts

- > Deal Size: \$50,000 - \$250,000
  - Based on 35% of reported annual Gross Sales
- > Rate: Prime + 15%
- > Senior Debt Facility
- > All provinces
- > **Prohibited Industries:**
  - Not For Profit, Cannabis & Money Lending Businesses

## Qualifications

- > **Located In Canada**
- > Shareholder(s) must be Resident(s) of Canada
- > Time in Business:
  - 3 years minimum
- > Good Credit - no legal or collection items in the last 3 - 4 years.
- > Maximum 1 NSF per month over the last 6 months

## Free up your working capital!

- Replace: MCAs, Factoring & other short term loans
- Pay off CEBA debt
- Interest Only Payments



# Asset Based Line of Credit



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**\* Canada's most innovative  
Government Backed LOC Program!**

## Quick Facts

- > Deal Size: \$50,000 - \$3,000,000
- > Rate:
  - \$50,000 - \$250,000: Prime + 15%
  - \$250,000+ : Prime + 10%
- > Senior Debt Facility
- > All provinces
- > **Preferred Industries:**
  - Logistics, Transport, Manufacturing, Distribution, Construction, Agriculture, Mining, Oil & Gas & E-Commerce
- > **Prohibited Industries:**
  - Not For Profit, Cannabis & Money Lending Businesses

## Qualifications

- > **Located In Canada**
- > Shareholder(s) must be Resident(s) of Canada
- > Time in Business:
  - Minimum 1 Year
- > Good Credit - no legal or collection items in the last 3 - 4 years.
- > Accepted Collateral:
  - Accounts Receivables
  - Inventory
  - Equipment
  - Real Estate (Commercial and/or Residential)

**Need more than \$3,000,000...  
We can help!**

**Open to all businesses with  
Accounts Receivables  
and/or Inventory.**



# Express Term Loans

(EXCLUSIVE - Non-Collateralized)



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## Quick Facts

- > Funding Amount: \$10,000 - \$50,000
- > Weekly Payments
- > Term: 24 months
- > Rate starts at 19.99% APR
- > Lender Fee: 5%
- > Renewals / Additional Funding Opportunities available at 25% loan repayment
- > **Prohibited industries:** Owner Operator (Single Truck Operators), Real Estate Agents, Mortgage Agents, Farming, Not-For-Profit, Cannabis & Money Lending Businesses.
- > Not Available in Quebec

**Note:** Real Estate Brokerages and Mortgage Brokerages can qualify.

## Qualifications

- > Minimum Time in Business: 6 Months
- > Minimum Revenue Deposits per month: 3 or 4
- > Minimum Average Monthly Gross Revenue: \$10,000.
- > Minimum Credit Score: 625

## Requirements

- > Signed and completed application
- > Amount Requested & Intended Use of Funds
- > Income Verification:  
6 Months Business Bank Statements - Each as individual PDFs  
- OR -  
Flinks Authorization - Viewing Only Access

***No Payments for the  
first 6 weeks!***

*The information requested enables us to  
provide a conditional offer to the client.  
Get quotes within 48 hours upon receipt of  
the required submission documents.*

# Term Loans

## (Non-Collateralized)



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### Quick Facts

- > Can inject up to 100% - 125% of monthly gross sales
- > Maximum approval amount: \$800,000
- > Average Time for financing: 5 - 7 business days
- > Terms: 4 - 18 months
- > Open Term Financing - Discount on outstanding balance when paid out early as a lump sum payment.
- > Renewals / Additional Funding Opportunities available at 35- 50% loan repayment
- > **Preferred Industries:** Retail, Restaurant, Spas and Salons, Manufacturing, Logistics, etc.; think high volume, low individual ticket item businesses.
- > **Prohibited industries:** Real Estate agents, Brokers, etc.

### Qualifications

- > Minimum Time in Business: 6 Months
- > Minimum Revenue Deposits per month: 4
- > Minimum Average Monthly Gross Revenue: \$10,000.

### Requirements

- > Signed and completed application
- > Amount Requested & Intended Use of Funds
- > **Bank Statements:** Most Recent 6 Months (PDFs)

#### Funding Requests over \$80,000:

- Last 2 Years Financial Statements

*The information requested enables us to provide a conditional offer to the client. Get quotes within 48 hours upon receipt of the required submission documents.*

# Equipment Financing & Sales Leaseback



## Quick Facts

- > Terms: 24 - 96 months
- > Down payment: 0% - 25%
- > Rates: Start at 10.99%
- > Payment frequency: Monthly
- > Client can potentially finance most equipment they require. This includes, but is not limited to:
  - Trucks / trailers, construction equipment, medical / dental equipment, landscaping, sub-contracting tools, manufacturing, forestry / lumber and restaurants.
- > Cross border applications accepted (equipment is being purchased from the US)

## Qualifications

- > Purchase Price: \$25,000 - \$3 MM
- > Financing Available for:
  - New Equipment
  - Used Equipment
  - Private Sale Transactions
  - Refinancing
- > Sales Leaseback: Valuation of free and clear assets are based on:
  - Forced Liquidation Value: 50%
  - Fair Market Value: 70%
- > Company revenue or assets must be supporting of the financing request

**Up to 100% LTV & 8 year term  
(for eligible businesses)**

## Requirements

- > Signed and Completed Application
  - Business Application OR Owner Operator Application
- > Personal Networth Statement
- > Government ID for applicant(s)
- > For an equipment purchase applications, provide details on the asset(s) the Client is acquiring financing for:
  - Bill of Sale / Invoice
  - Ex. 2019 Peterbilt 839; KM: 100,000
- > For equipment leaseback applications provide a list of all equipment being refinanced:
  - Make, Model, Year, Serial Number, etc.
- > Job Letter - Applicable to Owner Operators and Start Up business only.
- > **Applications for financing > \$200,000**
  - Underwriter may request further information; financials, bank statements, NOA, etc.



# Funding Examples



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**Type of Funding:** Term Loan (Non Collateralized)  
**Industry:** Food distributor  
**Amount Funded:** \$230,000  
**Term:** 18 months  
**Use of funds:** Expansion of current storage facility



**Type of Funding:** Express Term Loan (Non Collateralized)  
**Industry:** E-Commerce Business  
**Amount Funded:** \$50,000  
**Term:** 24 months  
**Use of funds:** Purchase of Inventory



**Type of Funding:** Equipment Purchase  
**Industry:** Commercial Subcontracting & Construction  
**Amount Funded:** \$722,000  
**Term:** 72 months  
**Use of funds:** Purchase new trucks, forklift, excavator and loader



**Type of Funding:** Equipment Leaseback  
**Industry:** Transport & Logistics  
**Amount Funded:** \$1,200,000 (received 70% LTV against equipment)  
**Term:** 60 months  
**Use of funds:** Working capital, repay CEBA loan and assets purchase from another logistics company



**Type of Funding:** Small Business LOC (Non-Collateralized)  
**Industry:** Mining  
**LOC Amount Approved:** \$200,000  
**Use of funds:** Pay of \$20,000 to their bank, CEBA Loan repayment, working capital for operations and payroll.  
**Assets Collateralized:** Accounts receivable & Inventory



**Type of Funding:** Asset Based LOC  
**Industry:** Oil & Gas  
**LOC Amount Approved:** \$2,000,000  
**Use of funds:** Consolidate all existing debt, pay out factoring company and access working capital for ongoing operations as they wait for their receivables  
**Assets Collateralized:** Accounts receivable & Equipment



# Industries We Serve...



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Oil & Gas



Forestry



Mining



Construction /  
Subcontractors



Manufacturing



Distribution



Transportation /  
Trucking / Logistics



Automotive /  
Repair



E-Commerce



Retail Store



Grocery /  
Convenience Store



Licensed Retail  
Cannabis



Restaurants, Coffee  
Shops, Bakeries,  
etc.



National Food  
Franchises  
(Subway, Popeyes, Panago,  
Chain & Independent  
locations)



Health &  
Wellness



Salons / Spas