



KINGSMEN
CAPITAL

2025

**FUNDING
GUIDELINES**

PARTNER



BOOK YOUR OFFICE LUNCH & LEARN

Schedule a “Lunch & Learn” — in-person or virtual — for your office today.

Join us for an interactive session where we’ll explore how our financing solutions can add value to your advisory services and empower your clients to achieve their business goals.

1

BOOK YOUR DATE

2

CHOOSE YOUR LUNCH

3

EXPLORE OUR PRODUCTS



IN PERSON



VIRTUAL



INTRODUCTION CALL

Email your date request to mayaa@kingsmencapital.ca





Non-Collateralized Term Loan

Quick Facts

- Initial cash injection up to 100% of monthly gross sales.
- Maximum approval amount: \$1,000,000
- Average Time for financing: 5 - 7 business days
- Terms: 4 - 24 months
- Early payout discounts (where applicable)
- Renewals / Additional Funding Opportunities available at 35- 50% loan repayment
- Payment Options: Daily, Weekly & Monthly
- **Preferred Industries:** Retail, Restaurant, Spas and Salons, Manufacturing, Transport, etc.; think high volume, low individual ticket item businesses.
- **Prohibited industries:** Real Estate agents, Brokers, Non-Profits, etc..

Qualifications

- Minimum Time in Business: 3 - 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
- 6 Months Business Bank Statements (Each as individual PDFs)

Funding Requests over \$150,000:

- Last 2 Years Financial Statements
- Year to date Interim Reports
- CRA Balances

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



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Quick Facts

Terms: 24 - 96 months

Down payment: 10% - 20%

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.

Cross border applications accepted (equipment is being purchased from the US)

Qualifications

Purchase Price: \$25,000 - \$10 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

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.

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

Contact Us



1-800-822-3998



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Government Backed Revenue Based Line Of Credit Program

The government backed revenue based line of credit program was developed to help Canadian businesses gain access to a line of credit or to qualify for higher credit limits. This is a **SENIOR DEBT** product and therefore, it's important to understand what the potential priority payouts will be in comparison to the credit limit the client can qualify for.

This program is a one of a kind line of credit based on 35% of annual gross sales up to \$250,000.

Priority payouts can include, but are not limited to:

- Outstanding CRA Balances
- Banking Institution Facilities with 1st position GSA registrations
- Short term loans

Ideal for the following businesses...

- Restaurants
- Spas, Salons
- Gyms
- Services companies
- Retail and E-commerce

Benefits...

- Replace MCAs, Short Term Loans & Invoice Factoring.
- Interest Only Payments
- Consolidate your business debt & free up working capital.
- Pay off CRA debt





Revenue Based Line Of Credit

Quick Facts

- **Maximum Limit request is the lessor of:**
 - * 35% of reported annual Gross Sales
 - * \$250,000
- Rate: Approx. Mid-Teens
- Senior Debt Facility
- All provinces
- **Prohibited Industries:**
 - Not For Profit, Cannabis, Car Dealerships & Money Lending Businesses

Qualifications

- **Located In Canada**
- Shareholder(s) must be Resident(s) of Canada
- Minimum Time in Business:
1 Year
- Good Credit - no delinquencies, legal or collection items in the last 36 months.

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





Owner Operator Line Of Credit

Quick Facts

- **Owner Operator:** Defined as a business with a single Individual and/or piece of equipment.

Example: 1 Truck & Driver,
A Welder in the oilfield,
Electrician/Plumber,
A single machine operator in
Construction/Forestry.

- **Maximum Limit request:**
≤ \$35,000

* If the applicant has qualifiable expenses that are not being expensed, they can request up to a maximum of \$50,000.

- Senior Debt Facility
- All provinces
- **Prohibited Industries:**
- Not For Profit, Cannabis, Car Dealerships & Money Lending Businesses

Qualifications

- **Located In Canada**
- Shareholder(s) must be Resident(s) of Canada
- Minimum Time in Business:
36 months
- Good Credit - no delinquencies, legal or collection items in the last 36 months.

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





Asset Based Line Of Credit

Quick Facts

- Deal Size: \$50,000 - \$6,000,000
- Rate: Starting @8.99%
- Senior Debt Facility
- All provinces
- **Preferred Industries:**
Logistics, Transport,
Manufacturing, Production,
Distribution, Construction,
Agriculture, Mining, Oil & Gas
& E-Commerce, Services.
- **Prohibited Industries:**
Not For Profit, Cannabis,
Car Dealerships,
Gambling/Casino & Money
Lending Businesses.

Qualifications

- **Located In Canada**
- Shareholder(s) must be Resident(s) of Canada
- Time in Business: 1 Year
- Accepted Collateral:
 - Accounts Receivables
 - Inventory
 - Equipment
 - Real Estate
(Commercial / Residential)

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



Funded Examples



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Type of Funding: Kingsmen Term Loan

Industry: E-Commerce Business

Amount Funded: \$50,000

Term: 24 months

Use of funds: Purchase of Inventory.



Type of Funding: Non-Collateralized Term Loan

Industry: Food distributor

Amount Funded: \$250,000

Term: 24 months

Use of funds: Expansion of current storage facility.



Type of Funding: Equipment Leaseback

Industry: Transport & Logistics

Amount Funded: \$1,500,000

(received 80% LTV against equipment)

Term: Line Of Credit

Use of funds: Working capital and assets purchase from another logistics company.



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.



Type of Funding: Small Business LOC (Revenue Based LOC)

Industry: Mining

LOC Amount Approved: \$200,000

Use of funds: Pay of \$20,000 to their bank, working capital for operations and payroll.

Assets Collateralized:

Accounts receivable & Inventory.



Type of Funding: Equipment Purchase

Industry: Commercial Subcontracting & Construction

Amount Funded: \$800,000

Term: 72 months

Use of funds: Purchase new trucks, forklift, excavator and loader.

Contact Us



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Examples of Industries We Serve...



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Manufacturing



Distribution



Transportation /
Trucking / Logistics



Mining



Construction /
Subcontractors



Oil & Gas



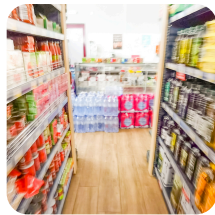
Forestry



E-Commerce



Retail Store



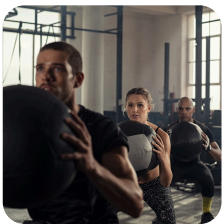
Grocery /
Convenience Store



Restaurants, Coffee
Shops, Bakeries, etc.



National Food Franchises
(Chain & Independent)



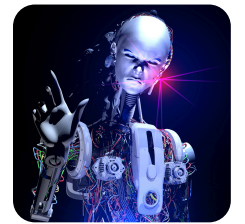
Fitness



Health &
Wellness



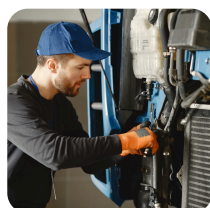
Licensed Retail
Cannabis



Technology



Business Services:
Engineering, Legal,
Accounting, Consulting, etc.



Maintenance



Automotive /
Repair



Salons / Spas



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