



KINGSMEN
CAPITAL

2026 FUNDING GUIDELINES

PARTNER



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Empowering Canadian Businesses Through Alternative Lending

Who We Are

Kingsmen Capital delivers strategic financing solutions designed to strengthen business performance and accelerate growth for Canada's small and mid-market enterprises. By combining financial insight with an agile lending approach, we help businesses unlock capital, optimize operations, and position themselves for sustainable expansion.

Why Choose Us

Enhanced Client Solutions

Our exclusive Term Loan and unique Line of Credit programs help small to medium sized businesses with debt restructuring, debt consolidation, reduced debt servicing, and access the capital needed to scale efficiently. These flexible financing options are designed to strengthen cash flow and support sustained business growth.

Simplified Documentation

Our process requires minimal documentation and uses secure technical integrations including direct bank and CRA connects to streamline verification and expedite funding. This approach allows us to serve a full spectrum of businesses from small to medium enterprises and across varying credit profiles through customized financing solutions.

Versatile Funds Usage

Clients can use our financing for a wide range of purposes including working capital, inventory, CRA payments, renovations, debt consolidation, expansion, bridge capital, down payment financing, and real estate or equipment purchase & refinance. This flexibility allows businesses to address immediate priorities while positioning themselves for continued growth and stability.





BOOK YOUR OFFICE LUNCH & LEARN

Schedule a “Lunch & Learn” — in-person or virtual — 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 apps@kingsmencapital.ca





Non-Collateralized Term Loan

Quick Facts

- Initial cash injection up to 100% of monthly gross sales.
- Financing Range: \$10,000 - \$800,000
- 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 and Weekly

- **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

Quick Facts

Terms: 24 - 96 months

Down payment: 10% - 20%

Rates: Start at 8.99%

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 (If equipment is being purchased from the US; No Private Purchases)

Qualifications

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

Financing Available for:

- New Equipment
- Used Equipment
- Private Sale Transactions (Canada Only)
- Refinancing

Sales Leaseback: Valuation of free and clear assets are based on:

- Forced Liquidation Value: 50%
- Fair Market Value: 70%

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.





Government Backed Line of Credit

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:**

* 35% of reported annual

Gross Sales up to a **maximum of \$250,000.**

- Rate: 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 legal or collection items in the last 36 months.
- Maximum 1 NSF per month over the last 6 months





Asset Based Line of Credit

Quick Facts

- Deal Size: \$50,000 - \$10,000,000
- Rate: Starting @ Prime + 3%
- 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



Type of Funding: Kingsmen Term Loan
Industry: E-Commerce Business
Amount Funded: \$50,000
Term: 24 months
Use of funds: Purchase of Inventory



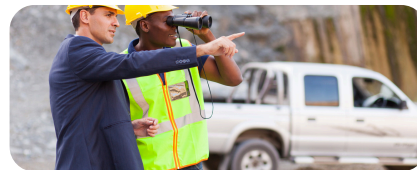
Type of Funding: Non-Collateralized Term Loan
Industry: Food distributor
Amount Funded: \$250,000
Term: 24 months
Use of funds: Expansion of current storage facility



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





Examples of Industries We Serve...



Manufacturing



Distribution



Transportation /
Trucking / Logistics



Mining



Construction /
Subcontractors



Oil & Gas



Forestry



E-Commerce



Retail Store



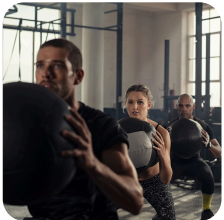
Grocery /
Convenience Store



Restaurants, Coffee
Shops, Bakeries, etc.



National Food Franchises
(Chain & Independent)



Fitness



Health & Wellness



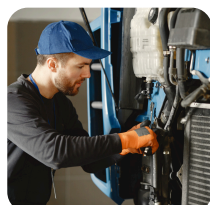
Licensed Retail
Cannabis



Technology



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



Maintenance



Automotive /
Repair



Salons / Spas

