



# EQUIPMENT FINANCING

Powered by KAPITUS

## KAPITUS BUSINESS FINANCING

### WHO IS KAPITUS

At Kapitus, our mission is to empower every business owner with the opportunity to sustain and grow by providing them with the best financing option when they need it and how they need it. Whether we are working with a business owner directly, through a broker or through established strategic partnerships, we will work relentlessly to provide the most convenient, cost-effective and appropriate lending option for a business's needs. We promise to keep the best interests of our clients at the center of the entire financing process, by operating with transparency, fairness, and integrity. And, as we have done since our inception in 2006, we will continue to empower small businesses to grow by making educated financial decisions.

### EQUIPMENT FINANCING PROGRAM - OVERVIEW

MIN FICO <sup>1</sup>	LOAN SIZE <sup>2</sup>	RATE <sup>3</sup>	TERM
600	\$10K - \$5MM	7.25%+	24-72 Months

1 Other programs available for those with credit down to a 550 FICO

2 Offers may exceed this capped amount with extended due diligence.

3 Determined by credit quality - rates range up to 35%

#### CREDIT REQUIREMENTS<sup>1</sup>

- 1) 2 year minimum time in business
- 2) No previous personal or business bankruptcies

1 Additional programs available for applicants who don't meet the listed requirements

#### RESTRICTED EQUIPMENT

- 1) Vice Industries (Marijuana, Adult Ent., Gambling)
- 2) Underground Fixtures
- 3) Non Business Essential

#### REQUIRED DOCUMENTS

- 1) Completed Application
- 2) Business License (If Sole Prop)
- 3) Vendor Invoice/Contract

#### HOW TO APPLY<sup>12</sup>

- 1) Fill out merchant app (ask your contractor for a copy).
- 2) Email completed app and required documents to [efadmin@kapitus.com](mailto:efadmin@kapitus.com)

1 APP ONLY program requires completed application and invoice up to \$350k

2 Full Financial Package is required for amounts over \$350k



#### Contact Us

120 W. 45th Street, New York, NY 10036

Phone: 1 (860) 400-2552

| [www.kapitus.com](http://www.kapitus.com)

| Email: [efadmin@kapitus.com](mailto:efadmin@kapitus.com)



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### PROGRAM BENEFITS

■ **Marketplace**

Kapitus offers a suite of 6 unique business lending solutions.

■ **Full Spectrum Credit**

Financing options for all, even if credit is less than “perfect”.

■ **Decisions within 1 Business Day**

With all requested documentation on hand, credit decision in as little as one business day.

■ **\$350K App Only Program**

Limited required documentation for loan amounts at or below \$350K.

### FREQUENTLY ASKED QUESTIONS:

**Q: What other products are offered by Kapitus?**

**A:** As a direct lender we have a comprehensive suite of business financing options. With one application, we tailor the financing option that best fits your business needs - saving you time and money. You worry about running your business. We'll take care of the financing.

**Products include:**

Equipment Financing, Business Loans, Revenue Based Financing, Line-of-Credit, Invoice Factoring, and more!

**Q: Are Kapitus loans secured or unsecured?**

**A:** Kapitus offers both secured and unsecured financing options. Please call for more details.

**Q: How do I apply?**

**A:** Fill out merchant app (ask your contractor for a copy). Submit the completed application along with the required documents  
(vendor invoice/contract & Business License – if sole prop)

**Q: How does my contractor get paid?**

**A:** With Equipment Financing, we pay the contractor and equipment vendor directly. Other products may be funded to the applicant (you) directly.



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