



# ABOUT KEY FINANCIAL

IT'S TIME TO GROW YOUR BUSINESS. WE HAVE THE CAPITAL.

Key Financial Services is an innovator, providing financing and growth capital to companies like yours. While our competitors may offer one or two services, only Key Financial Services offers a wide range of options to help increase your working capital, reduce costs and increase sales and profits. In other words, only Key Financial provides all the tools necessary for you to be successful.

We provide fortune 500 level consulting and support to even the smallest of businesses and specialize in working with companies in the pre-banking phase including start-ups and credit challenged businesses. We work diligently to provide you with alternative financing solutions in these challenging economic times. When most banks are saying No, we confidently say Yes!

## BUSINESS CREDIT BUILDING PROGRAM



maximize business funding

Our Business Credit Building Program combines two powerful benefits into a low cost and highly effective package... helping you build a strong business credit asset and obtain financing. Our proprietary Business Credit Building Program provides hands-on support from dedicated advisors to accelerate your company growth AND maximize funding through numerous available options.

"UNLOCKING FINANCIAL SOLUTIONS"

# 248.569.9120

## FREE BUSINESS ANALYSIS REVIEW & FUNDABILITY REPORT

Ask your Key Financial Advisor about our FREE Business Fundability Test and details regarding membership today!

### UNSECURED BUSINESS FINANCE PROGRAMS/SBA LOANS



- If your business is a startup, an existing business with or without financials or is just looking for capital to grow, our unsecured Lines of Credit programs can get you as little as \$10,000 or as much as \$12,000,000.
- Our Unsecured Business Finance Program provides aggregate totals of \$10,000 to \$150,000 in business credit cards, with introductory rates often as low as 0%.
- Our Enterprise Finance Program provides unsecured draft check lines of credit that range from \$20,000 to \$250,000 each and secured government-backed SBA loans up to \$12,000,000, with low interest rates and generous payback terms.

### BUSINESS REVENUE FINANCING



- Designed specifically for established businesses with short term financing needs and small transactions, such as retail stores, restaurants, gas stations and medical clinics.
- Enables your business to smooth out peaks and valleys in seasonal sales and leverage your sales track record by aggregating future revenues into working capital for immediate use.
- Repayments are set up as automatic debits to your business bank account, not to exceed 10% of daily revenue in credit card and/or cash sales.
- Three program options (Premier, Standard and Deluxe) offer the ultimate in flexibility to meet your individual business needs, with funding in as little as 2 weeks

### SMART CAPITAL ADVANCE AR FINANCING



- Accounts receivables financing unlocks up to 80% of cash tied up in eligible receivables and accelerates cash deposits in your bank account within as little as 24 hours of invoicing customers.
- With increased working capital you can meet current obligations, service new orders and other activities designed to help grow your business.
- Minimize credit risk and collections
- We check, monitor and report the credit worthiness and payment history of your customers; routine collections calls on past due invoices are included at no additional charge.
- No loan covenants; you control which invoices to finance.
- Negotiate better terms by paying your suppliers faster, making the cost of advances on your invoices negligible, and without giving up equity or taking on debt

[www.keyfinancialonline.com](http://www.keyfinancialonline.com)

Programs and service offerings/specifications are subject to change without notice. Please consult with your Key Financial Advisor for current details. © 2011. All rights reserved.

## EQUIPMENT FINANCING



- With our ProntoLease™ program you can acquire equipment you need (including software & vehicles) while realizing tax advantages and without tying up capital.
- ProntoLease™ can help close a higher percent of your sales, even to start ups and customers without good credit, with instant access to our on-line payment estimator and brief application.
- We say YES more than any other leasing company, within as little as 24 hours and often without financials.
- Bank on low monthly fixed payments on purchases as low as \$1,500. Our Standard Commercial Leasing and Municipal programs offer the many benefits of leasing on even larger purchases, up to \$500,000 and even more!!

## 401K PLANNING



- New businesses or franchises can leverage assets currently in a 401K or IRA plan, without penalties.
- Optimize business equity and improved cash flow position from the start with funding in as little as two weeks.
- Leverage long - standing provisions of the Internal Revenue Service enabling formation of a new corporation and benefit plan, which invests in your new entity (stock sale to your new plan).
- You will receive personalized support from knowledgeable specialists in business structuring at no additional expense.

## BUSINESS CREDIT BUILDING PROGRAM



- The Business Credit Building Program is the only system that results in a lifetime of funding and quality credit that will insure your businesses success. Make our Business Credit & Fundability Advisors an integral part of your team... for life.
- With your membership, we will measure 16 critical "business credibility" areas and provide the guidance and tools needed to maximize fundability and growth.
- Grow a company that can eventually be sold at its maximum potential.

## MERCHANT CARD



- MerchantCard is an INVENTORY LOANS Ongoing Access to Cash Card providing immediate funds to business owners when needed.
- This is not a loan and there is no fixed payment schedule or collateral required.
- Approvals are based on credit card sales volume, not personal credit.
- Account availability ranges from \$1,000 to \$250,000 per location.
- Simple, automatic payback process through future credit card sales.
- Availability of credit increases every time payments are made.

## SECURITIES BASED LOANS



- Designed specifically for investors who desire a line of credit that leverages securities portfolios to a higher LTV than standard margin loans. Enjoy the lowest possible rates while maintaining full ownership of your securities.
- Funded and managed by a major fully licensed brokerage firm; funds can be used for capitalization of your business.
- LOC to value up to 90% of the value of securities you hold; terms available within 48 hours; funding within 72 hours.
- Most securities qualify as collateral; floating or fixed rates available with liberal "rate lock" and interest only payment provisions.

## HOUSE RESELLER FINANCING



- Our real estate "quick closing" secured loans are tailored for investors in residential properties non owner occupied 1-4 family with apartments and condos (case-by-case) seeking acquisition and / or renovation capital that traditional banks won't approve.
- Advances of up to 100% of project costs available; up to 65% of post renovation value.
- Renovation funds are held in escrow and released as contractors complete renovations.
- Apply for this award winning financing and be "fix and sell" capable within days.

## PURCHASE ORDER FINANCING & INVENTORY LOANS



- Fulfill purchase orders (finished goods or materials needed for production are eligible; up to \$1.5M).
- Our areas of expertise include production finance for work in process and letters of credit for trade finance; includes import/export transactions and domestic trade purchases.
- Our inventory loans offer revolving lines of credit based on your existing warehoused inventory or inventory in transit; includes commodity, finished goods and raw materials inventory.
- Never turn down a profitable order again due to lack of working capital.

## ADDITIONAL SUPPORT

- Auto Fleet Leasing



- Vehicle Wraps & Commercial Signage Leasing



- Commercial Real Estate



- Film Producer Financing



## ASK ABOUT OUR ONLINE SMALL BUSINESS INTERACTIVE DEVELOPMENT COURSE

KEY  
FINANCIAL SERVICES



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