

# FINANCING SOLUTIONS

for your growing business

Since 2002, **Business Financial Services** has assisted more than 10,000 small to medium sized business owners nationwide with financing to help their business grow. As the direct funding source, we provide customized capital solutions when traditional financing is not available. Whether you are looking to expand, renovate, purchase equipment, or simply boost cash flow, Business Financial Services can provide **fast, reliable financing solutions** to meet every business goal. In as little as 5 days, we can furnish an approved business with the necessary funds to **reach their goals.**

#### ABOUT US

Business Financial Services (BFS) assists a wide range of customers from businesses with fair credit and minimal cash flow to top-tier credit profiles with total gross sales exceeding \$5M/year.

#### BUSINESS TYPES

Franchises, restaurants, retail stores, automotive service, hair salons, beauty & day spas, dentists, private healthcare, veterinarian and others .

#### USE OF FUNDS

Remodeling, inventory, expansion, equipment & technology upgrades, advertising, partnership buyout or just a boost in cash flow.

#### PRODUCT PROFILE

A **business cash advance** is an alternative funding solution for businesses who accept Debit/Credit Card payments via POS.

- BFS buys future credit/debit card receivables at a discount
- BFS advances funds based on historical sales and credit profile
- Flexible repayment options:
  - Daily repayment made through small fixed percentage of future credit/debit card sales
  - OR -
  - Funds collected & remitted daily through a (managed) lockbox account

#### THE BFS ADVANTAGE

- A direct funding source, backed by long standing institutional partners
- We specialize in franchise concept financing
- Approvals expedited for funding in as little as 5 days

#### PRODUCT

- Flexible pricing
- Tiered programs to accommodate merchant cash flow
- Superior pricing for high credit scoring merchants
- Starter program for newer merchants
- Additional capital available prior to payoff
- Unique pricing for franchise concepts
- **Specialize in deals over \$250,000**

## CASE STUDIES

When a franchisee sees an opportunity or a need, BFS has proven itself to be a trusted partner. We can help the cash needs of single and multi-unit owners. Capital is the key, and we supply it quickly, funding future growth or operational needs. Here are a few case studies of our successful relationships with franchise businesses.

FRANCHISE  
Denny's®

TIME IN BUSINESS  
7 Years

NUMBER OF UNITS  
11

USE OF FUNDS  
Cash Flow

ADVANCED  
\$75,000

This franchisee had a solid business history but came across a slower-than-usual seasonal period which resulted in a cash crunch. With bills to pay and insufficient cash flow, Business Financial Services provided a solution that did not require using personal savings. While he qualified for over \$1M, he only needed \$75K.

*"After the summer season, I typically see a 25% drop in sales volume. This year, sales were slower due to the economic conditions, which put me in a bind. Business Financial Services provided me with the necessary funds to pay off the bills for each unit, without ever having to reach into my own pocket."*

FRANCHISE  
Dairy Queen®

TIME IN BUSINESS  
15 Years

NUMBER OF UNITS  
84

USE OF FUNDS  
Purchase & Renovate

ADVANCED  
\$800,000

This was a strong business team looking for capital to purchase additional locations that needed to be updated. They had excellent credit and could have easily qualified for a bank loan, but needed money faster than the typical 3-4 month waiting period.

*"We had an opportunity to expand our business by purchasing existing units that needed to be renovated. The opportunity came quickly, and BFS was able to supply me with the capital I needed in 5 days."*

FRANCHISE  
Domino's Pizza®

TIME IN BUSINESS  
10 Years

NUMBER OF UNITS  
2

USE OF FUNDS  
Renovate

ADVANCED  
\$125,000

This franchisee was looking for capital to purchase additional locations that needed to be updated. They qualified for a \$250,000 bank loan, but needed an additional \$100,000 for equipment and renovations.

*"I already own two restaurants and was looking to open another. The perfect opportunity came along in an ideal location, but the building needed a lot of work. I could afford the store but not the renovations. Unlike a bank loan, getting money through Business Financial Services was quick and easy."*

FRANCHISE  
Checker's®

TIME IN BUSINESS  
2 Years

NUMBER OF UNITS  
1

USE OF FUNDS  
Equipment Upgrade

ADVANCED  
\$44,000

This steady, fast food location was required to purchase specialized equipment for a new product launch. The owner needed a quick infusion of capital to purchase the necessary equipment in the time designated by the corporate office.

*"Corporate had brought some new items to our menu. With them, came the need for special equipment. Business Financial Services aided our company and allowed us to purchase the machines right away. The best part was the payment plan. We paid the advance back through our credit card sales."*

## RESULTS

When the franchise industry needs help, it turns to BFS.

We have provided working capital to numerous franchise concepts over the past decade. These concepts range from large to small, restaurant to retail, automotive to business service.

BFS delivers when you need capital.

AAMCO Transmissions®  
Ace Hardware®  
Arby's®  
Baja Fresh®  
Baskin Robbins®  
Blimpie®  
Buffalo Wild Wings®  
Burger King®  
Checkers Drive In®  
CiCi's Pizza®  
Cold Stone Creamery®  
Curves for Women®  
Dairy Queen®  
Denny's®  
Domino's Pizza®  
Dunkin Donuts®  
Firehouse Subs®  
Gold Star Chili®  
Golden Corral Buffet & Grill®  
Good Year®

Great Clips®  
Hallmark®  
Hurricane Grill & Wings®  
IHOP®  
Jiffy Lube®  
Jimmy John's®  
Knights Inn®  
KFC®  
Learning Express®  
Little Caesars®  
MAACO®  
McAlister's®  
Midas®  
Moe's Southwest Grill®  
NAPA Auto Parts®  
Pakmail®  
Pearle Vision®  
Perkins Restaurant & Bakery®  
Petland®  
Pizza Hut®  
Precision Tune Auto Care®

Quiznos®  
Radio Shack®  
Ramada®  
Rita's®  
Roly Poly Sandwiches®  
Schlotzsky's Deli®  
Sprint®  
Subway®  
Super 8 Motel®  
T-Mobile®  
Taco Bell®  
The Melting Pot®  
The UPS Store®  
Tropical Smoothie Café®  
True Value®  
Two Men and a Truck®  
Voodoo BBQ & Grill®  
Wendy's®  
Wine Styles®  
...and more.

IF YOU HAVE QUESTIONS ABOUT OUR FUNDING PROGRAM OR FOR MORE INFORMATION:

Contact Angela Chambers or Scott Kantor at (866) 910-0712 or visit us at [www.businessfinancialservices.com/franchise](http://www.businessfinancialservices.com/franchise)

**Business**  
Financial Services  
Your Small Business Funding Source

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