

KAPITUS BUSINESS FINANCING

commercial loans



WHO IS KAPITUS?

Kapitus's 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. Kapitus and Krannich Solar 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. As they have done since their inception in 2006, we will continue to empower small businesses to grow by making educated financial decisions.



EQUIPMENT FINANCING PROGRAM - OVERVIEW

MIN FICO ¹	LOAN SIZE ²	RATE ³	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 REQUIREMENTS¹

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

RESTRICTED EQUIPMENT

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

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

REQUIRED DOCUMENTS

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

HOW TO APPLY²

- ① Fill out merchant app (ask your contractor for a copy).
- ② Email completed app and required documents to 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



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, Kapitus has a comprehensive suite of business financing options. With one application, Kapitus will tailor the financing option that best fits your business needs - saving you time and money. You worry about running your business and Kapitus will 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 the merchant app provided by Krannich Solar and submit the completed application along with the required documents to efadmin@kapitus.com
(vendor invoice/contract & Business License – if sole prop)

Q: How does my contractor get paid?

A: With Equipment Financing, Kapitus will pay the Krannich directly. Other products may be funded to you directly.



CONTACT KAPITUS

120 W. 45th Street, New York, NY 10036
Phone: 1 (860) 400-2552 | www.kapitus.com | Email: efadmin@kapitus.com