

EXPERIENCE MATTERS.

Alliance Funding Group

Equipment Financing, Leasing & Working Capital



WWW.AFG.COM



About AFG

Alliance Funding Group (AFG) was founded in 1998 and has funded over two billion dollars, in equipment leases & unsecured business loans. AFG possesses the financial resources, industry expertise and product knowledge to serve the needs of customers nationwide.

AFG PROFILE:

- Established in 1998
- Investment Grade Rating: BBB
- Credit facilities: \$225MM
- AUM: \$575MM

EQUIPMENT FINANCING, LEASING & WORKING CAPITAL

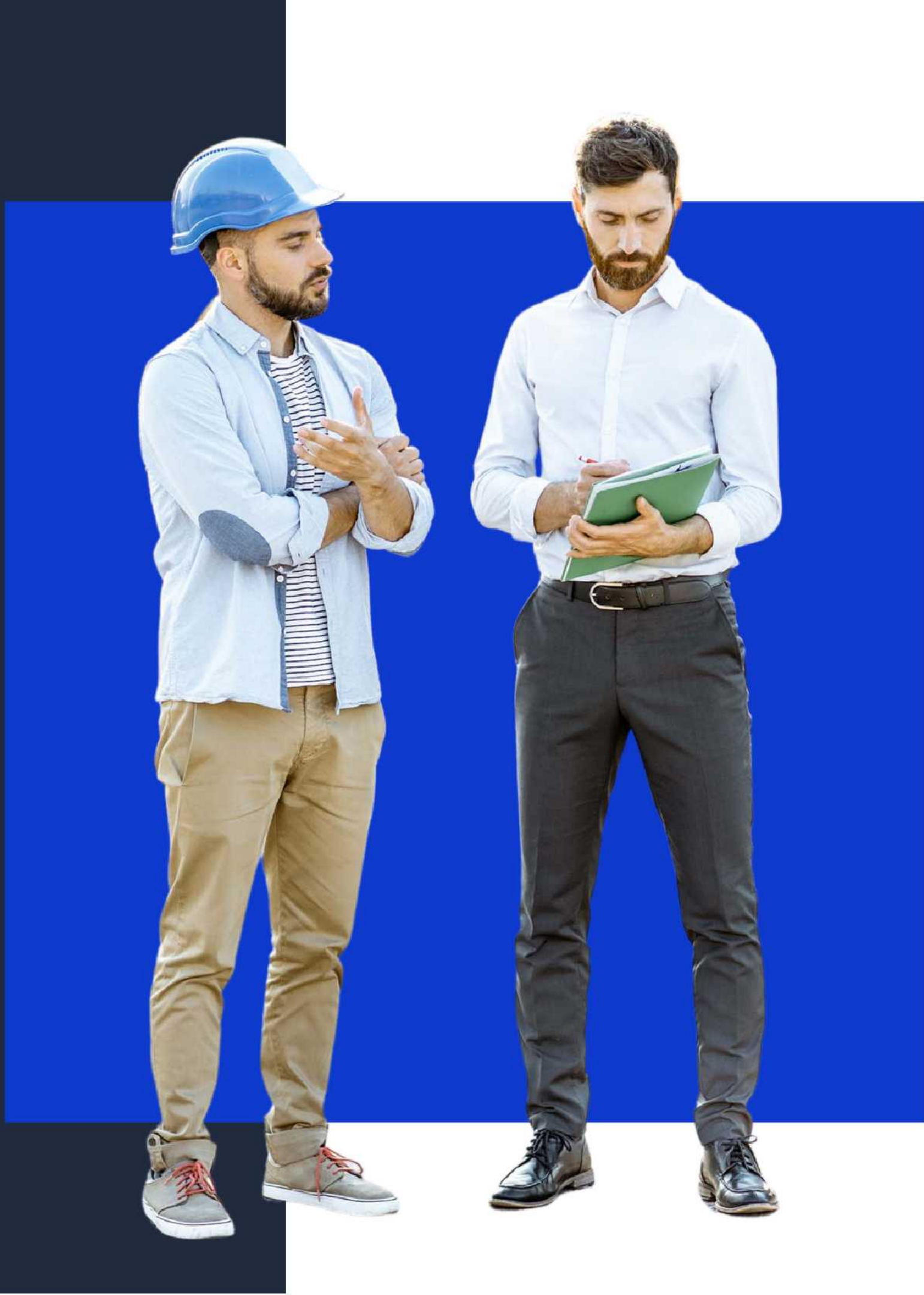
Member Affiliations



Minority Owned Certified Business

Corporate responsibility is a crucial success factor for businesses and investors in the United States. AFG is a NMSDC certified minority-owned business. We can help reach your diversity spend qualifications and needs.





Application Only

For businesses that need a quick and simple solution, AFG's Application Only program is the way to go. With a one page application, businesses can obtain up to \$300,000 in financing, usually within a few hours. A simple credit evaluation is conducted using commercial and personal credit bureaus depending on the size and ownership structure of the business.

Program details:

Transaction size
\$5,000 – \$300,000

Buy outs
\$1 buyout, FMV, 10% purchase option

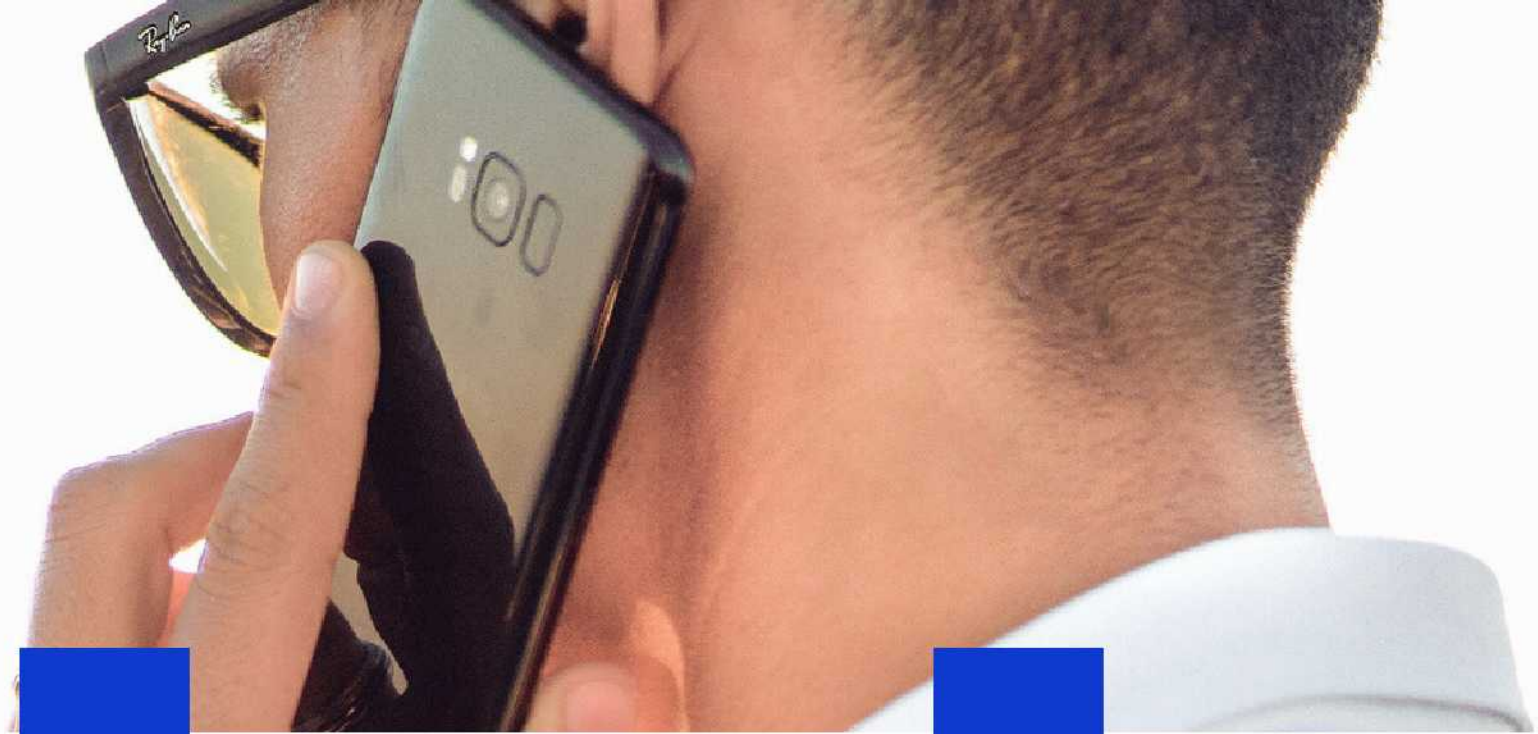
Application
One-page application

Payment types
Monthly, Quarterly, Seasonal, Cash Flow Based Documentation

Term length
12 – 72 months

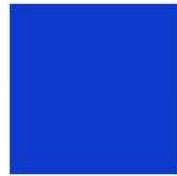
Equipment types
Most new or used business equipment, furniture, vehicles, software, etc.

Program Types



Equipment Financing and Leasing

Finance all types of new and used assets including Fiber, Conduit, Base Stations, and CPE's, Tier 1 software (licensing and services). Terms and pricing are dependent on credit profile. Alliance Funding Group offers all types of lease options including capital, operating and fixed purchase options. We can also structure the monthly payments to meet your customers' business cash flow needs (i.e. Seasonal, Step-Up /Step-Down, Deferred payments and more).



Working Capital

Up to \$2,000,000 in unsecured working capital to small and medium businesses. Lending volumes are typically between 7-12% of GROSS SALES. The process required single page application, 6 months of bank statements and 1st page of your business tax returns. The loan is unsecured and preserves your ability to secure additional funding with your bank or other lenders.



New Business and Expansion

Funding for new business & businesses with expansion plans. Our financing and leasing programs incorporate 100% cost of the equipment including taxes, delivery & installation to preserve business cash flow.



Structured Financing

Alternative credit options for customers that may or may not qualify for traditional financing due to certain credit hurdles. Alliance Funding Group maintains portfolios with Moody's and Standard & Poor's rated investment companies that offer asset-based lending (including mezzanine, AR Factoring, secured lines of credit, inventory, and contract monetization.)

Leasing Benefits

Cash Flow

By making monthly payments, businesses can pay for the equipment with the improved cash flow generated from their new equipment and technology. Leasing affords a variety of options to match payment terms, business cash flow, whether cash flow is project-based, seasonal, or related to expansion.

Obsolescence Protection

Leasing allows you to match payment plans to the equipment's expected revenues and useful life. Leasing provides flexibility at the end of the term to allow you to take ownership of the equipment, or walk away and acquire new technology. The result is a managed solution that allows business to maintain the most current technology.

Speed

In most cases, Alliance Funding Group can approve businesses for up to \$300,000 in equipment lease financing with a one page credit application. Approval can usually be secured in less than 24 hours.

100% Financing

Leasing typically does not require a large down payment. You can finance up to 100% of the equipment cost. In many cases, service, supplies, installation, warranty, and other soft costs can be included in the lease. This gives you more money to invest in other revenue generating activities, and makes it easier to afford multiple products and save it for times when you need cash most.

Customized Solutions

A variety of leasing products are available, allowing you to tailor a program to fit your business needs. So whether you're looking for programs fit for expanding your business, or a product that consolidates your multiple leases into one, AFG features a solution that is customized to fit your needs.

Conserve Cash & Bank Lines

Preserve cash and bank lines by using equipment leasing as an alternative form of financing specifically for capital equipment. Use this financing option to maximize liquidity and access to capital by preserving cash and bank lines for other business needs.



Types of Leases

The Fair Market Value Lease (OPEX)

Fair Market Value leases offer the lowest monthly payments and may qualify as an operating expense for tax purposes. Fair Market Value payments are true rental payments. When the lease ends, the customer can return the equipment, continue to lease it month to month, or purchase it at its fair market value.

The 10 % or 20% Purchase Option Lease (Capital lease with fixed purchase option)

This lease has a slightly higher monthly payment but offers the security of a fixed purchase price at the end of the lease, 10% or 20% of the original purchase price. Any time the purchase option is fixed, it increases the likelihood that the lease will be treated as an installment loan for tax purposes. The major test is whether 10% or 20% of the original purchase price represents a “bargain purchase price.” You should consult with your accountant for a final recommendation.

The Dollar Buyout Lease (CAPEX)

This lease is similar to a loan. The customer owns the equipment, makes monthly payments to the leasing company, and can usually take advantage of tax benefits such as interest deductions and depreciation. At the end of the lease term, the customer simply pays a \$1 buyout and the equipment is theirs with no further obligation.

Tax Benefits

What is Section 179?

Section 179 is a tax deduction that enables businesses to depreciate assets as an expense in the first year or the year they purchased the asset. All assets must be put to use by December 31 of the 2022 tax year.

*Restriction apply.
Consult your tax advisor to make sure your purchases qualify for this deduction.

Section 179 Savings Calculator

Equipment Purchase	\$300,000
Section 179 deduction	\$300,000
Tax Savings Assuming 21% tax bracket	\$234,000
Lowered cost After tax savings	\$66,800

*Restriction apply. Consult your tax advisor to make sure your purchases qualify for this deduction.

The background of the image shows three people in a professional setting. On the left, a man with light brown hair, wearing a blue button-down shirt, is smiling and looking towards the center. In the middle, a woman with long dark braids, wearing a grey turtleneck, is smiling and looking towards the camera. On the right, the back of a person's head and shoulder are visible. The overall atmosphere is positive and collaborative.

The AFG team has been a pleasure to work with. They are extremely diligent and hold to the highest standard."

– Gabriel S (Business Owner)