

Our job is not only
to make loans.

Our job is also
to make a
difference.



Commercial loans and leases for U.S. business and institutions

If entrepreneurs merely needed cash to equip a business, buy a location, or renovate a facility, practically any lender would suffice.

But there's significant added value in the advice and experience, the speed and professionalism, and the follow-up and communication that are all hallmarks of Butler Capital's way of doing business. We are not just "any lender."

Loan, lease, credit line – no matter the financing tool, Butler Capital harnesses capital to work for its clients – and to work well. Butler funding indeed makes a difference for U.S. entrepreneurs starting and growing their businesses.

General purposes, specific needs

In general, business owners seek out Butler Capital for funding that enables them to

- acquire or expand a business
- purchase equipment
- fund remodeling projects
- make leasehold improvements
- or meet working capital needs.

As an independent lender – and a frequently sought-out alternative to SBA or bank lending – Butler Capital boasts a loan portfolio that has included transactions for a variety of specific purposes. In fact, we pride ourselves on being able to "do the deal" no matter how complicated – or unusual – the transaction is.

Transaction types

Talk to us about the use and advantages of these types of financing:

- commercial line of credit
- term equipment loan
- tax-oriented lease
- operating (off-balance sheet) lease
- finance lease (fixed or \$1 purchase option)
- TRAC lease

We'll help you explore how best to borrow.

Terms built around our clients' needs and timetables

At Butler Capital, there is no such thing as an off-the-shelf deal. Instead, each transaction reflects a specific client's specific needs – and Butler's timely response to that particular situation.

In the finance business, this is called "structuring a deal" – and no lender does that better than Butler.

Your borrowing may reflect

- a loan of \$25,000 to \$500,000
- a term of 12 months to 7 years
- a fixed-rate loan or a lease
- special arrangements such as a deferred, skipped, or seasonal payment plans
- your choice of payment method from a monthly invoice to an automatic checking account debit

Butler loans and leases have funded our clients' needs in these areas:



ambulance/emergency
auto test/repair
CAD/CAM
car wash equipment/modular buildings
computer-related
construction
dry-cleaning/laundry
environmental systems
food distribution/processing
franchise (fast-casual restaurant)
golf-related
graphic arts/printing
health/fitness
HVAC

industrial/manufacturing
machine tools
material handling
medical/dental
office equipment/furnishings
packaging/paper
restaurant FF&E
retail FF&E
software/hardware
telecommunications
trucks/trailers
waste disposal
woodworking

Butler Capital business units eager to serve you...

Asian Markets Division

Car Care Finance Division

Construction Equipment
Finance Division

Convenience & Gas Division

Franchise Funding Division

Garment Care Finance Division

General Business Division

Lessor & Broker Financing
Services Division

Sales Finance Division



Industry ties, industry know-how

Clients tell us their banks' lending officers or SBA loan specialists often lack the industry experience that Butler's experts possess.

First, we are business people ourselves, accustomed to the same challenges you face – profitability, growth, expense control, and wise use of resources – so we understand the importance of our supportive role for our clients.

But when it comes to specific markets, we have direct experience, too. For example, our franchise specialist has actual store operations experience. Our car care loan officers hold positions within national car wash trade groups. Butler team members come from backgrounds in auto dealerships, commercial banks, even large nonprofits.

We bring this experience to the table when we tackle your plans, needs, and timing.

To further underscore our knowledge of and commitment to our clients' various industries, Butler Capital is proud to be a member of the

International Franchise Association (IFA) Suppliers Forum
International Carwash Association (ICA)
International Fabricare Institute (IFI)
National Association of Convenience Stores (NACS)
United Association of Equipment Leasing (UAEL)
Equipment Leasing Association (ELA)

and numerous other local, regional, state, and national trade groups.



The proof is in performance

We encourage business owners who are considering Butler Capital to ask for references and testimonials from other borrowers who've turned to us over the years. Ask us for copies of articles we've written for major U.S. industry magazines. We'd even be happy to arrange on-site visits to our clients' plants, distribution centers, stores or offices so you can see firsthand the difference Butler has made in these businesses.

Consider, too, Butler's designation by the national industry publication *Monitor* in its annual ranking of the nation's top leasing firms. We earned a place in the prestigious *Monitor 100** based on our performance – an achievement that served to increase our client service goals for the months and years ahead.

Finally, Butler Capital is proud to have been designated as "recommended lender" or "preferred lender" by a number of national equipment manufacturers and franchisors – all testimony to our dependability, professionalism, and work ethic.





Make a no-obligation call to Butler Capital today.

Phone or e-mail us when your next borrowing need arises – or phone us today for a no-obligation conversation about your business and your plans. We'll help you pre-qualify for a future loan or lease or simply discuss financing alternatives for your consideration.



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Cover: David Key, multi-unit owner and area developer for Daily Grind franchises. Butler Capital client since 1995.