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Fellow Member of the Roanoke Regional Chamber of Commerce,

KD Capital Solutions, in business since 2008, is a unique financial services company specializing in specific types of financing for small and medium sized businesses and successfully servicing the financing needs of various types of companies in the Roanoke Valley. We are excited about our new affiliation with the Roanoke Regional Chamber of Commerce and look forward to doing our part to make the Valley the vibrant and successful business hub it is continuing to become.

Whether you have a starter business or one that is well established, our expertise and partnerships with specialty lenders across the country offer unique opportunities that can provide a financial solution for you! We take pride in servicing our clients by using our specialized business knowledge to find the best vendor alternatives from a universe of premiere funding sources. **Don't let today's difficult economic conditions** stop you from meeting your business needs! Although both local and national banks are more reluctant than ever to loan money... even to credit worthy businesses and individuals, there is a solution to your dilemma...

KD Capital Solutions! Let us prove that we are the financial service **YOU** can rely on.

Listed below are the various types of financing KD Capital offers.

Accounts Receivable Factoring (Factoring) is the purchase of accounts receivable invoices at a discount. If you sell your products or services to businesses that pay in 30, 60, 90 days or more, KD Capital Solutions has a liquidity solution for you. Since Factoring is based on your customer's credit, not yours, we can finance a broad range of companies including those that are start-ups or in financial difficulty.

Asset Based Lending is a type of lending provided for companies with over \$500,000 in inventory. If your company falls in this category, we can provide a funding source that allows you to use your inventory as collateral on a working capital loan. An added benefit is that your loan can grow as your business does. In addition, if your company has a history of profitability and a strong balance sheet, you can use your accounts receivables as collateral on a working capital loan.

Equipment Leasing in today's business world is one of the fastest and smartest ways of acquiring needed equipment when your company is working with a limited cash flow. Leasing can put required equipment to work for you immediately with real cash flow advantages and without major capital investment. We can lease virtually any type of equipment, including software and installation. The benefits of leasing are many and include low monthly payments, preserving your existing lines of credit, fixed payments through the term of the lease, and significant tax and accounting advantages.

Health Care Financing, specialized for those in the Health Care Industry, is a unique type of financing that we are in the position to offer. Highlights of Health Care Financing include: Accounts Receivable Financing on Medical Receivables (*minimum monthly billing is \$100,000*), Equipment Leasing (covering a broad range of capital equipment), Unsecured Working Capital Loans (*for physicians, dentists and chiropractors.*), and Acquisition Funding for medical practices.

Please contact us. We look forward to visiting with you and learning about your company and ways we can service your financing needs.

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