



## *Opening the Door to Providing Businesses a Solid Financial Solution*

Balboa Capital has been in business for twenty years and has been able to successfully grow in a landscape dominated by large banks and aggressive financial institutions. Balboa has thrived as an independent company because it has been able to deliver timely financing backed by personal service and a dedication to being the best.

Our clients benefit from a technology-based back office matched with excellent service. Unlike most financial institutions, Balboa Capital provides a dedicated account manager for every customer. The account manager will personally learn about a particular business and its needs; cash flow issues and seasonality, thereby delivering the best financing structure to help the business get the equipment it needs to thrive and grow.

The strength of our company is reflected in the trust and faith our clients have placed in us with over a \$1 billion of originations since inception.

## *The Customer*

Balboa Capital serves several markets with efficiency and expertise. Financing ranges from \$5,000 to \$5,000,000 serving the direct, commercial, broker and vendor marketplace.

### **Financed Equipment:**

Computers	Construction	Automotive Repair
Software	Machine Tool	POS Register
Titled Vehicles	Restaurant	Working Capital
Medical	Furniture	

Serving multiple channels across the U.S. with a variety of custom financing programs, Balboa's diversification makes us a leader in the industry. Additionally, 95% of Balboa's customers would rate their experience with us to be superior and would consider working with us again. Our dedication to maintaining solid customer relationships by delivering great service, flexible financing and products – has created our success and keeps us thriving.

## *Diverse Financing Solutions*

Balboa understands that every business is different. That's why we offer a variety of special finance programs to help business owners manage their cash flow and equipment needs. We know that a business often requires financing which is flexible and provides a tailored solution that makes sense for the long and short-term. We provide programs for all types of needs:

**Wrap Lease:** Close out your current lease and roll it into a new one.

**Business Expansion:** For businesses opening a new location as an expansion.

**Refinance:** Refinance equipment.

**New Business:** For businesses operating less than 2 years.

**Professional Program:** for Attorneys, C.P.A.s, Architects, Engineers etc., we'll finance your equipment.

**Medical Program:** A finance program for Medical Doctors and Dentists.

**Sale Lease Back:** If you paid cash for equipment, we can convert it to a lease.

**Working Capital:** Working capital up to \$25,000.

**Religious:** Financing for religious organizations.

**Non-Profit:** Financing for non-profit organizations.

## *One Source. One Contact. One Solution.*

At Balboa Capital we keep it simple. Each department in our company is focused on expediting your financing and communicating with you in an easy-to-understand fashion. To help you manage your account we offer Compass an online account management feature, where you can check your account balance, get a pay-off amount, submit payments, view your invoice and more!

We invite you to learn more about Balboa Capital. Our goal is to help you get the equipment you need to grow your business and be more profitable. That's why we are working hard to be your one source, one contact and one solution – for all of your financing needs.