



**379 Uwchlan Ave  
Downingtown, PA 19335  
Phone: 800-798-6862  
Fax: 484-879-1803**

**Thank you for taking the time to look over our Dealer Partnership Program. We know dozens of lenders just like us have probably sent you information about their financing, and their packets have been added to a pile along with countless others – but please give us a moment to briefly explain why Smart Business Credit is different. We don't just provide customers with financing. We pride ourselves on our ability to provide dealers like yours with referrals of *our* approved customers – clients of mine in your geographic area who have lines of credit with us and utilize our Equipment Locator Service to find them the equipment or vehicles that they are looking for.**

**Please look over the enclosed literature. When you are ready you can complete the Dealer Profile and return it to us by fax at 484-879-1803, or complete it with us directly over the phone at 800-798-6862 – it takes only a few minutes. This allows you to be officially approved as one of our dealers. In the meantime, feel free to contact us with questions or any of your customers' financing needs. We look forward to hearing back from you and not only assisting your buyers with their equipment purchases, but also building a mutually-beneficial partnership with your establishment that goes beyond what you expect from a finance company.**

**Sincerely,**

**The Staff at Smart Business Credit**



# Our Financial Program

We want to be your financial partner. Anyone can find a reason to reject a deal. We can find the reason why the deal should be approved. As your partner, we provide customer financial solutions that are tailored to your business. Smart Business Credit wants to build a long-term relationship to service your needs today, as well as in the future.

## SMART BUSINESS CREDIT OFFERS

- 100% to 120% Financing or Leasing
- New & Used Equipment
- Start Up Programs
- Software Only Programs
- Deferred Payment Programs
- Equipment Upgrades
- Flexible Term Options
- Wrap Lease Program

## FINANCING TYPES

- Loans
- Leases
  - \$ 1 Buyout
  - 10% Buyout
  - Fair Market Value
  - Start Up Programs
  - Flexible Payment Options
  - 120% Lease (to cover soft costs)
- Venture Capital

## EQUIPMENT TYPES

- New or Used
  - Any type of equipment or software with a value of \$5,000 to \$2,000,000
- Equipment Upgrades or Enhancements

Smart Business Credit can provide you the flexibility to grow when you have the opportunity and the ability to adapt to the dynamic situation that makes your marketplace unique.



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## DEALER INFORMATION

### ADVANTAGES

There are many advantages to working with Smart Business Credit. We cover the basics such as competitive rates, quick credit decisions, flexible terms, and unbeatable customer service. But it is what we do beyond the basics which makes us a long-term partner for many dealers. We have listed a few of the advantages when working with Smart Business Credit.

### APPLICATION ONLY TO \$100,000

No financials are required for transactions under \$100,000.

### PRE-FUND

For strong dealers, we have the ability to fund before the equipment is delivered.

### ACH FUNDING

The ACH option speeds up funding turnaround by electronically transferring lease funding to a specified bank account.

### INDUSTRY SPECIFIC PROGRAMS

We offer special programs for specific niche markets (i.e. medical, construction, etc.).

### 100% SOFTWARE FINANCING

100% software financing is available with a \$1.00 end of lease option.

### EXTENSIVE USED EQUIPMENT FINANCING

We offer used equipment programs for most types of equipment.

### FLEXIBLE FINANCE PACKAGE

We have an extensive listing of flexible financing options (i.e. 90 day same as cash, deferred programs, etc.) along with the appropriate pricing to help you close additional sales.

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120% Leasing • Business Loans • New & Used Equipment • Start Up Programs • 15 Minute Approvals



# DEALER PARTNER PROGRAM

Feedback from our dealers has driven us to formulate a program that offers you the ability to take advantage of already established functions within our organization. This synergistic approach is designed to increase your efficiencies, sales, and profitability.

We also utilize these methods to make it easier for you to do business with us and more importantly, easier for your clients to do business with you.

## TURN KEY MARKETING CAMPAIGNS

- Plan Design
- Design & Printing of Mailing Pieces
- Script Design
- Implementation
- Tracking
- Evaluation

## DATABASE MARKETING

- Provides leads that are derived from targeting active and inactive clients
- Supplies you with a list and works with you on the contact method

## WRAP LEASE PROGRAM

- Targets your clients with a good 12 month lease/loan history
- Provides the ability to upgrade or add new equipment to their current lease

## SPECIAL PROGRAMS

- 60 or 90 Day Deferral
- Seasonal or Annual Payment
- Online Documents
- Buyout Plan
- Discount Payment Program

## BONUS PROGRAM

- Receive quarterly bonus checks proportional to your volume for that quarter

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**LET'S TALK**

**You had a great sales pitch, they want the product, but can't afford it.  
What went wrong with your business plan?  
You sold features.**

Below are important tactics to keep in mind when offering financial packages to seal the deal.

### **SELL BENEFITS, NOT FEATURES**

Be proactive... introduce leasing on every sales call. And keep customers focused on equipment benefits not price! The secret to hearing "yes" more often is honestly to sell the benefits of the equipment rather than its features. In the long run, the features become less exciting and the benefits begin to skyrocket. And you benefit too - you can increase the size of your sale and sell more equipment - without discounting your price.

### **RELATE SAVINGS**

In many cases, the amount your customer saves per month by having the latest technology, will be greater than the amount he spends per month on his lease payment.

### **MATCH THEIR NEEDS**

Extend the term to lower monthly payments. Pick a deferred payment or step-up plan to match growth plans, or suggest seasonal payment plans for customers with cyclical cash flows.

### **USE LEASING AS A TRIAL CLOSE**

Suppose you are convinced your customer wants and needs the equipment, but their hesitating.

Now you can ask: "Have you considered leasing?" Example responses:

"No." - By leasing the equipment, you can start using it right now for only \$300 a month under a five year lease.

"Yes, but what if our needs change?" - I'm certainly happy to hear you have decided to use our equipment. If your needs change, you can upgrade or add-on at any time.

"Yes, but leasing is too expensive." - Not really. You see, you will either have an interest cost of the money you borrow, or if you use your own funds, a loss of earned profits. When you add this to the fact that the effects of inflation will reduce your future rental payments, you will see that it is really not expensive at all.

EQUIPMENT FINANCING SOLUTIONS FOR YOUR BUSINESS

# CONTEST INFO



## BE A SMART BUSINESS WINNER

Your business could win one of the following:

**Hawaiian Vacation**

**Alaskan Cruise**

**Rolex Watches**

Ask your Smart Business Credit  
Account Representative for details!

**800-798-6862**



120% Leasing Business Loans • New & Used Equipment • Start Up Programs • 15 Minute Approvals



**EXTON'S SMART BUSINESS CREDIT MAKES THE PHILADELPHIA 100®  
AS ONE OF THE REGION'S FASTEST GROWING PRIVATELY-HELD COMPANIES**

Exton, PA, October 2007 – Jim Guarino is pleased to announce that Smart Business Credit has been recognized as one of the fastest growing, privately held companies in the ten counties of the Philadelphia region for the second year in a row! Last year's Philadelphia 100® had an average \$9.7 million in sales revenue and are creating jobs for the region as well, averaging 103 employees. Forty-eight companies on the list were repeat winners with 9 of those recognized 3 or more times. The technology sector leads the list with 23 winners followed by Consulting and Healthcare. Eleven companies are bringing manufacturing back in style in Philadelphia.

For two consecutive years, Smart Business Credit has placed in the Philadelphia 100 – due to their continuing growth and success. With the recent launch of their sister company, US Funding Services, LLC, they are now a financial intermediary, which can provide alternative funding solutions. Smart Business Credit understands that financing is only part of the picture, and that each individual client has specific needs. As a result, they can offer a wide array of options and a desire to develop a solution that is custom tailored to your specific needs. Smart Business Credit's top priority is to build mutually-beneficial relationships with their clients. Smart has consistently gone above and beyond what you would normally expect from a finance company.

The 2007 Philadelphia 100® marks the 19th Anniversary of the founding of this prestigious research project and event. Smart Business Credit will be honored at The 2007 Philadelphia 100® Awards Dinner and Ceremony, held on October 25, 2007 at The Sheraton Philadelphia – Center City at 17<sup>th</sup> and Race Streets from 5:30 to 9 pm. This year's event is hosted by the Entrepreneurs Forum of Greater Philadelphia, Wharton Small Business Development Center (Wharton SBDC) and the Philadelphia Business Journal. The event is sponsored by Gold Sponsor -- Reed Smith, Silver Sponsors -- Sabre Systems, Republic First Bank and Philadelphia Business Journal, and Bronze Sponsors – CBIZ, Citibank, Flaster/Greenberg, Rome Technology Ltd, Synnestvedt & Lechner LLP, Citibank and Verizon Wireless.

The Philadelphia 100® was founded in 1988 to publicly identify, recognize and promote young successful companies in the Greater Philadelphia region. Previously recognized companies include NovaCare, Forman Mills, ATX, Mothers Work, Sabre Systems, Urban Outfitters and Kremer Laser Eye Center, Egglund's Best and NeatReceipts among many others. The Philadelphia 100® is a meritorious designation based on verifiable revenue growth as reported on federal tax forms or audited financial statements. The Philadelphia 100® is a registered trademark of the Entrepreneurs' Forum of Greater Philadelphia, Philadelphia Business Journal and The Wharton Small Business Development Center. For more information about the Philadelphia 100®, please visit the website at [www.Philadelphia100.com](http://www.Philadelphia100.com).

Smart Business Credit is an industry leader in providing financial solutions to businesses looking to acquire new or used equipment necessary for growth. They service a wide variety of industries including construction, medical, telecommunications, technology, and health & fitness. They provide prompt and accurate service to all of their clients, and in all cases clients are able to focus on what is important... their business.

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For more information, please visit: [www.smartbusinesscredit.com](http://www.smartbusinesscredit.com) and [www.usfundingservices.net](http://www.usfundingservices.net)