



ARF FINANCIAL

Businesses Bank on Us.

The Restaurant Owner's Guide to

PROFIT GROWTH AND EXPANSION



FLEX PAY LOAN - Borrow Now, Grow Now, and Pay Later



Are You Currently Looking to...

- Expand your restaurant to take advantage of new opportunities in your market?
- Scale your operation to grow your profit earning potential?
- Find new ways your business can bring in more customers?
- Make your operations more efficient so that you can serve more customers at a faster rate and a higher profit margin?
- Expand your existing product or service offerings?
- Minimize the financial risks of growth and expansion without curbing your potential?

All of these actions can lead to strong, sustained business growth. Successful business owners can earn more profits and have a bigger footprint within their respective market.

That's likely why over half of restaurant owners recently surveyed say they plan to grow their business in the next five years.

But, taking on growth opportunities is inherently risky! Around half of small business owners are worried about changes in consumer spending hurting their bottom line. And 30% worry that they won't be able to get the credit they need to sustain operations, let alone achieve growth.



As a small business owner, what can you do to minimize risk and uncertainty?



With the inconsistency in the market, restaurant owners have two basic options for funding their growth strategies while minimizing their risk:

- 1 Self-fund by saving cash or using existing reserves**
- 2 Raise growth capital through outside sources to seize opportunities now**

Self-funding business growth strategies can present many drawbacks. To save up money, the business must have and maintain tight control of their overhead. This means avoiding spending that could be used to grow or improve operations in small ways now so that the big growth plan can be put into action later.

Raising growth capital through outside sources like taking on investors presents its own challenges and drawbacks, too. You risk losing control and a percentage of the profits over the life of your business.

The solution for many business owners who don't want to pinch pennies or take on a equity partners is to look for alternative sources for their growth capital.





What is Growth Capital?

Growth capital is money your business can use to modify or expand your current business model.

For example, a restaurant could open up a new location in a sizable market near an appealing neighborhood. Or, a franchise could overhaul its location with new technologies, like mobile pay, digital signage, and an online ordering system for curbside pickup.

Raising Growth Capital Is Essential for Most Restaurant Businesses to Seize Their Opportunities for Profit Growth and Expansion.

How Do Most Restaurants Plan to Use Growth Capital?



Equipment Purchases



Advertising / Marketing Campaigns



Renovations



POS Technology



**Expansion /
Additional Locations**



**Menu Expansion /
Catering and Take-out**



**Remodels / Mandatory
Franchise Updates**



Hiring New Employees



Common Options for Raising Growth Capital:

- Borrowing from friends and family
- Opening new lines of credit
- Taking out a traditional bank loan
- Taking on investors in exchange for equity share
- Looking to alternative financing, which can include:
 - > **Working capital loans**
 - > **Merchant cash advances**
 - > **Specialty loan products, like ARF Financial's FLEX PAY LOAN**

Of these options, alternative financing may present the most advantages to the average business owner. Why? Because it provides greater flexibility. Here's how:



COLLATERAL

most alternative lenders have no collateral requirements



SPEED

average time from completed application to funding is less than a week



APPROVAL

credit requirements and underwriting guidelines are less strict



LOW DOC

alternative lenders normally require less documentation than traditional banks



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What is a Flex Pay Loan and Why is it the Best Alternative Financing Option?

A Flex Pay Loan is a unique form of short-term, unsecured debt that allows borrowers like you the flexibility to defer up to 50% of their loan principal to a predetermined point in the future. This results in a lower loan payment amount that helps you maximize cash flow. You can seize high ROI growth opportunities NOW and DEFER repayment until later when they are in a better position to repay.

Repayment options are incredibly flexible, too. You can roll your balance into the future, amortize the deferred principal into your payments over time, or refinance the loan altogether. Early payment options provide benefits to business owners able to repay sooner.

Flex Pay Benefits:

- Up to 50% principal deferral for dramatically lower payments now
- Terms up to 36 months with low fixed weekly payments
- Unsecured loan amounts up to \$750K with no need for collateral
- Low rates and no hidden fees
- Approvals in 24 to 48 hours and fundings in 3 to 5 days
- 24-hour availability to a no fee line of credit
- Interest paid is tax deductible
- Early payoff options

Finally! A business loan perfect for raising growth capital, seizing growth opportunities, and meeting your needs as a business owner.

**Borrow Now,
Grow Now,
Pay Later...**

**THAT'S THE
POWER OF
FLEX PAY!**



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Why is ARF Financial the Right Lender to help you Achieve the Business Growth You've Always Dreamed of?

- We are the lending experts for restaurant, hospitality, and small business owners.
- We forge deep relationships with every client and provide one-on-one personal financial consultants to guide you through the application, approval and funding process.
- We are not loan brokers. We cut out the middle man, keeping your costs low.
- There is no collateral required and minimal paperwork needed.
- Even if you have less-than-perfect credit or a spotty financial history, we have loans you can get approved for.
- Our relationships with banks across the country can help you get approved for the best financing products for your needs at competitive rates. This means higher loan amounts, longer repayment terms, and the lowest payments.
- Flexible financing options mean repayment can be customized to your needs.

Since 2001, ARF Financial has helped thousands of business owners just like you secure more than \$750,000,000 in funding! Our emphasis on close client relationships keeps your financial health at the forefront to ensure a high degree of customer satisfaction.



READY TO LEARN MORE?

Visit our website at www.arffinancial.com for a quick application and a FREE QUOTE to find out how much you qualify for!

BUILD YOUR LOAN

LOAN CALCULATOR