



Guided Growth™ with ApplePie Capital



Multi-unit expansion requires financial planning

Are you planning a multi-unit rollout? ApplePie can help. Our Guided Growth™ funding program specifically addresses the needs of franchisees who are planning a multi-unit rollout starting now and extending over the coming years. We provide direct consultation to develop a custom financing roadmap to fulfill your growth potential and create liquidity along the way.

Secure multi-year, multi-unit commitments

ApplePie provides a multi-year, multi-unit commitment that gives you the confidence you need to commit to a multi unit growth plan. This approach accelerates growth and enables you to open units more quickly, particularly since ApplePie loans do not require personal collateral.

Once we price and size your first loan, we can also provide a commitment for future units. The only requirements are typically a re-confirmation of your personal financial situation and the continued strength of the brand. Our funding commitment will continue throughout your multi unit rollout.

Leverage your existing units

If you currently have an operating unit or units and would like to add new or buy existing units, we can recapitalize (lend against) your existing business to provide the funding you need. Our application and underwriting process is quick and easy, so you can spend less time worrying about financing and more time focusing on growing your business.

LOAN SIZE

\$100k and up

TERMS

5-7 year terms

7-10 year payment schedules

DOWN PAYMENT

Only 20% required*

INTEREST ONLY PERIOD

6 months for new units and relocations

FEES

5% of the total loan amount**

*25% down payment required for first-time operators within the brand

**Commitments totaling \$750,000 or more are eligible for reduced origination fees. Ask us for details

All loans available through ApplePie Capital are made by Cross River Bank, a New Jersey State Chartered Commercial Bank, Member FDIC. Your actual loan terms depend on credit, income, loan maturity and other factors.

For more information visit www.applepiecapital.com/get-started

Multi-unit financing

Generate higher cash flows and more wealth

ApplePie enables you to open and acquire multiple units much faster than SBA loans. Consider the following example. Jack currently owns two units, and wants to own five more over the next two years. Each new unit costs \$400k. He only has \$200k in liquid assets, but his existing businesses are debt free and valued at \$1m.

SBA

Going the SBA route is slow and uncertain. SBA loans require a minimum 25% down payment, and banks typically do not commit to future units. In addition, SBA loans can not be used to borrow against an existing business. This means that after two units, Jack has exhausted his cash on hand and is stuck, waiting for the new businesses to generate enough cashflow to fund the rest of the rollout.



2 units in 2 years

ApplePie Capital

With ApplePie Jack takes \$300k cash out of his existing units with a recap loan, then uses those funds for 20% down payments on each of the five additional units. This structure results in a higher return on assets and allows Jack to keep that \$100k in his pocket without tying up personal assets.



5 units in 2 years

Loan Types

ApplePie offers a variety of financing options for your needs

- ✔ New units
- ✔ Recapitalizations
- ✔ Refinancings
- ✔ Remodels
- ✔ Purchases
- ✔ Multi-unit financing

In addition, with ApplePie's multi-unit commitments, Jack has peace of mind that the funding will be there for the entire rollout. The value of this approach increases as new units mature and additional equity can be unlocked to fund the next wave of units.



"ApplePie Capital is a great alternative. They quickly funded my first location, and created a financial plan for my multi-unit rollout. And the loan provided financial flexibility that an SBA simply didn't offer. I've finally found a strategic financing partner."

Marty Mares, Area Developer
Einstein Bros Bagels

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Why choose ApplePie?

Guided Growth™

The path to multi-unit growth starts with your first loan, so be sure to select financing with terms that align with your long term goals. We can help you develop a financing plan to get there.

Convenience

Our online process is designed to be quick and painless. Submit a simple 3-page application, personal financial statement, and business financials*. The complete application process generally takes 1-2 hours, and we only ask for simple, relevant documentation.

*Additional documentation may be required for non-spousal owners of your business

Speed & Certainty

We provide pre-qualification in as few as 2 business days, and a term sheet with firm loan offer in 5 business days, contingent only on verification of application and documentation. You can use the term sheet to lock down attractive locations, knowing your funding is secure.

Collateral

We don't require personal collateral—only personal guarantee and UCC security interest in assets of the business. This provides maximum flexibility to build out additional units and allows you to keep your personal assets separate from your business. You can also refinance a current SBA loan(s) to get your house back.

Predictability

Our fixed interest rate and monthly payment provides predictability over the loan term. Most SBA and conventional loans are variable rate, so your payments will rise if interest rates rise. We have no hidden fees —our 5% loan origination fee is comprised of two parts: 0.5% at the time of commitment and 4.5% subtracted from loan proceeds at the time of funding. Commitments totaling \$750,000 or more are eligible for reduced origination fees. Ask us for details.

Benefits of ApplePie for your multi-unit rollout



High return on assets

Optimize ROIs and ROAs and with debt financing instead of using all cash



Lower cash requirements

Enhance growth with less money out of pocket for startup costs



Speed

Access funds fast and efficiently to help secure the best locations



Multi-year funding

Get an upfront commitment that will support your multi-year growth plan

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