

**ALLIANCE**  
FINANCING GROUP

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# Product & Service Guide

Comprehensive Financing Solutions  
for Canadian & American Businesses

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**2026 Edition**

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## ■ About Alliance Financing Group

35 Years of Commercial Finance Expertise

Alliance Financing Group Ltd. is a leading commercial finance brokerage connecting Canadian and American businesses with over 70 lenders across multiple financing verticals. With 35 years of industry experience, we specialize in matching businesses with the right financing solution — fast, efficiently, and with the best terms available.

Our AI-powered lender matching technology, combined with deep industry relationships, enables us to deliver funding decisions in as little as 48 hours. Whether a business needs equipment financing, working capital, commercial real estate loans, or merchant cash advances, Alliance provides a single point of access to the broadest range of lenders in the market.

### Why Businesses Choose Alliance

- + Access to 70+ lenders through a single application
- + AI-powered lender matching for optimal terms and approval rates
- + 48-hour average decision time across all product types
- + Financing from \$5,000 to \$10M+ across all verticals
- + Dedicated relationship managers for every transaction
- + Both Canadian and U.S. lending programs available
- + 35 years of commercial finance expertise and relationships

### Our Lender Network

Alliance maintains active relationships with chartered banks, credit unions, alternative lenders, private capital providers, equipment finance companies, factoring firms, and government-backed lending programs. This diverse network ensures we can find financing solutions for businesses at every stage — from startups to established enterprises.

## ■ ■ Equipment Leasing & Financing

Flexible equipment solutions from \$5,000 to \$10M+

Alliance provides comprehensive equipment leasing and financing programs for businesses of all sizes. Whether you need a single piece of equipment or an entire fleet, our network of specialized equipment lenders ensures competitive rates and flexible structures tailored to your business needs and cash flow.

### KEY DETAILS

- Amount: \$5,000 — \$10,000,000+
- Terms: 1 to 7 years (flexible structures)
- Types: Capital lease, operating lease, EFA, sale-leaseback
- Decision: 24-48 hours typical
- Equipment: New, used, or refurbished

### Eligibility Requirements

- + Businesses operating for 6+ months (startups considered case-by-case)
- + Minimum annual revenue of \$100,000 (flexible for strong credit)
- + Canadian or U.S.-based business entity
- + Equipment must have identifiable residual value
- + Personal guarantee may be required for transactions under \$250K

### Common Use Cases

- + Construction & heavy equipment acquisition
- + Manufacturing machinery and production lines
- + Technology infrastructure (servers, networking, workstations)
- + Medical and dental equipment for healthcare practices
- + Restaurant and food service equipment
- + Transportation — trucks, trailers, and fleet vehicles
- + Office furniture and fit-out for commercial spaces

### Typical Terms

Parameter	Details
Lease Type	Capital, Operating, \$1 Buyout, FMV, EFA
Rate Range	From 4.99% (credit-dependent)
Down Payment	0-10% depending on credit profile
Documentation	Application, 2 years financials, equipment quote
Funding Speed	24-48 hours after approval

## ■ Working Capital & Factoring

Cash flow solutions to keep your business moving

Working capital is the lifeblood of every business. Alliance offers a full suite of working capital solutions including invoice factoring, accounts receivable financing, inventory financing, and term loans. Our lenders specialize in understanding business cash flow cycles and providing flexible capital that grows with your business.

### KEY DETAILS

- Factoring: Up to 90% advance on eligible receivables
- Term Loans: \$25,000 — \$5,000,000
- Lines of Credit: \$10,000 — \$2,000,000
- Decision: 24-48 hours
- Funding: Same day available for factoring

### Eligibility Requirements

- + Business operating for 3+ months with verifiable revenue
- + Factoring: B2B invoices with creditworthy commercial customers
- + Term loans: Minimum \$10,000/month in revenue
- + Bank statements required (3-6 months typical)
- + No minimum credit score for factoring programs

### Common Use Cases

- + Bridging cash flow gaps between invoicing and payment
- + Funding payroll during seasonal or cyclical downturns
- + Purchasing inventory to fulfill large orders or contracts
- + Covering operating expenses during growth phases
- + Taking advantage of supplier early payment discounts
- + Managing accounts receivable more efficiently

### Typical Terms

Parameter	Details
Factoring Rate	1.5% — 3.5% per 30 days
Term Loan Rate	From 8.99% annually
Advance Rate	Up to 90% of eligible receivables
Contract Length	Month-to-month or 6-12 month terms
Documentation	Application, bank statements, AR aging report

## ■ Merchant Cash Advances

Fast capital based on your daily sales volume

Merchant Cash Advances (MCAs) provide rapid access to capital based on a business's daily revenue. Ideal for businesses that process credit card or debit transactions, MCAs offer funding in as little as 24 hours with minimal documentation. Repayment is automatic and adjusts with your sales volume — you pay more when business is strong, less when it's slow.

### KEY DETAILS

- Amount: \$5,000 — \$500,000
- Funding: 24-48 hours after approval
- Repayment: Daily or weekly from sales
- No collateral required
- Credit score: Flexible (500+ considered)

### Eligibility Requirements

- + Business operating for 4+ months
- + Minimum \$10,000/month in revenue (card or bank deposits)
- + Active business bank account with consistent deposit history
- + No open bankruptcies (prior bankruptcies considered)
- + Canadian or U.S.-based business

### Common Use Cases

- + Emergency capital needs with tight timelines
- + Retail and restaurant businesses needing quick inventory capital
- + Seasonal businesses preparing for peak periods
- + Businesses declined by traditional banks needing an alternative
- + Renovation, expansion, or equipment purchases requiring fast funding
- + Marketing campaigns or growth initiatives

### Typical Terms



Parameter	Details
Factor Rate	1.15 — 1.45 typical
Holdback	10% — 20% of daily sales
Term	4 — 18 months effective
Renewal	Available after 50%+ repayment
Documentation	Application, 3 months bank statements

## ■ Lines of Credit & Operating Facilities

Revolving credit for ongoing business needs

Business lines of credit provide flexible, revolving access to capital that businesses can draw on as needed. Unlike term loans, you only pay interest on what you use. Alliance connects businesses with traditional and alternative credit facilities, including asset-based lending programs secured by receivables, inventory, or equipment.

### KEY DETAILS

- Amount: \$10,000 — \$2,000,000
- Type: Revolving, draw as needed
- Interest: Only on amount drawn
- Secured and unsecured options available
- Annual renewal with increase opportunities

### Eligibility Requirements

- + Business operating for 12+ months (6 months for some programs)
- + Minimum \$200,000 annual revenue
- + Satisfactory business and personal credit history
- + Financial statements or tax returns (1-2 years)
- + Asset-based: eligible receivables or inventory as collateral

### Common Use Cases

- + Managing seasonal cash flow fluctuations
- + Covering short-term operational expenses
- + Taking advantage of time-sensitive business opportunities
- + Maintaining working capital reserves for unexpected needs
- + Supplier payments and inventory management
- + Payroll bridge financing during growth periods

### Typical Terms

Parameter	Details
Interest Rate	From 7.99% on drawn balance
Draw Period	Revolving — repay and redraw
Facility Fee	0.5% — 1.5% annually
Review	Annual, with increase consideration
Documentation	Application, financials, bank statements

# ■ Commercial Real Estate Financing

Purchase, refinance, and construction financing

Alliance provides access to a broad network of commercial mortgage lenders for purchase, refinance, construction, and renovation financing. Our relationships span chartered banks, credit unions, private lenders, and CMHC-insured programs, allowing us to structure deals that traditional single-lender approaches can miss.

## KEY DETAILS

- Amount: \$250,000 — \$25,000,000+
- LTV: Up to 85% (CMHC-insured up to 95%)
- Types: Purchase, refinance, construction, bridge
- Amortization: Up to 30 years
- Property: Commercial, industrial, multi-residential

## Eligibility Requirements

- + Established business or real estate entity
- + Property appraisal and environmental assessment required
- + Debt service coverage ratio of 1.2x or higher
- + Personal net worth statement for guarantors
- + 2 years of business financial statements or tax returns

## Common Use Cases

- + Purchasing commercial or industrial property
- + Refinancing to access better rates or equity
- + Construction financing for new builds or major renovations
- + Bridge loans for time-sensitive property acquisitions
- + Multi-residential investment property financing
- + Land acquisition and development

## Typical Terms

Parameter	Details
Term	1 — 10 years (bridge: 6-24 months)
Rate	From 5.49% (bank), from 7.99% (alternative)
Amortization	Up to 30 years
Down Payment	15% — 35% depending on property type
Documentation	Full financial package, appraisal, environmental

## ■ Business Acquisition Financing

Capital to buy, expand, or partner in businesses

Acquiring a business is a complex transaction that requires the right financing structure. Alliance works with lenders who specialize in acquisition financing, including asset-based purchase structures, vendor take-back arrangements, SBA/SBL government programs, and mezzanine financing. We help structure deals that work for both buyers and sellers.

### KEY DETAILS

- Amount: \$100,000 — \$10,000,000+
- Structures: Asset purchase, share purchase, management buyout
- Government programs: SBA (U.S.) and SBL (Canada) available
- Seller financing coordination available
- Professional and franchise acquisitions

### Eligibility Requirements

- + Buyer with relevant industry experience preferred
- + Minimum 10% equity injection (government programs)
- + Target business with verifiable financial history
- + Business plan or acquisition rationale required
- + Personal net worth statement and credit check

### Common Use Cases

- + Purchasing an existing business as a going concern
- + Management buyouts and partner buyouts
- + Franchise acquisition and expansion
- + Professional practice purchases (medical, dental, legal, accounting)
- + Strategic acquisitions for business growth
- + Competitor acquisitions and market consolidation

### Typical Terms

Parameter	Details
SBA/SBL Rate	Prime + 1-3% typical
Conventional	From 7.99% depending on structure
Term	5 — 25 years (SBA/SBL), 3-7 years (conventional)
Equity Required	10% — 25% depending on program
Documentation	Business plan, financials, purchase agreement

## ■ ■ SBA/SBL Government Programs

Government-backed lending for small and medium businesses

Government-backed lending programs offer some of the most favorable terms available to small and medium-sized businesses. In the U.S., the Small Business Administration (SBA) provides loan guarantees through the 7(a) and 504 programs. In Canada, the Small Business Loans (SBL) program under the Canada Small Business Financing Act provides similar support. Alliance navigates both programs to find the best fit.

### KEY DETAILS

- SBA 7(a): Up to \$5,000,000 (U.S.)
- SBA 504: Up to \$5,500,000 for real estate/equipment (U.S.)
- Canada SBL: Up to \$1,000,000 (\$350K equipment, \$1M property)
- Below-market interest rates
- Extended amortization up to 25 years

### Eligibility Requirements

- + SBA: U.S.-based small business meeting SBA size standards
- + Canada SBL: Canadian business with gross revenue under \$10M
- + Good personal credit (typically 680+ for SBA, 650+ for SBL)
- + Equity injection required (10-20% typical)
- + Business must operate in an eligible industry

### Common Use Cases

- + Business acquisition with low down payment
- + Commercial property purchase with extended amortization
- + Equipment purchases with favorable fixed rates
- + Startup financing with government guarantee support
- + Refinancing existing high-interest business debt
- + Leasehold improvements and business renovations

### Typical Terms



Parameter	Details
SBA 7(a) Rate	Prime + 2.25-2.75% (variable)
SBA 504 Rate	Below-market fixed rate
Canada SBL Rate	Prime + 3% maximum
Max Amortization	Up to 25 years
Guarantee Fee	2-3.5% (SBA), 2% (SBL)

## ■ ■ Canadian Tax Credit Financing

Unlock cash from your SR&ED and other tax credits

Canadian businesses waiting for SR&ED; (Scientific Research and Experimental Development) or other tax credit refunds can access that capital immediately through tax credit financing. Alliance connects businesses with lenders who advance 70-85% of expected tax credit refunds, providing working capital months before the CRA processes the claim.

### KEY DETAILS

- Advance: 70% — 85% of expected refund
- Credits: SR&ED, IRAP, film/media, ODMTC, digital media
- Funding: 2-4 weeks after approval
- Repaid directly from CRA refund
- Non-dilutive — no equity given up

### Eligibility Requirements

- + Filed or filing eligible Canadian tax credits
- + SR&ED; claim prepared by qualified consultant or accountant
- + Business in good standing with CRA
- + Minimum \$50,000 expected refund
- + Supporting documentation for the tax credit claim

### Common Use Cases

- + Technology companies waiting for SR&ED refunds
- + Film and media productions with eligible tax credits
- + Manufacturing businesses with innovation tax credits
- + Bridging cash flow while CRA processes the claim
- + Funding ongoing R&D programs without dilution
- + Seasonal businesses leveraging credits for working capital

### Typical Terms

Parameter	Details
Advance Rate	70% — 85% of expected refund
Interest	From 12% annualized
Term	Until CRA refund is received
Setup Fee	1.5% — 3% of advance
Documentation	Tax credit filing, financials, CRA correspondence

## ■ How Our Process Works

From application to funding in 4 simple steps

### Step 1: Apply

Complete a single application — online, by phone, or through your Alliance partner. One application gives you access to our full network of 70+ lenders.

### Step 2: Match

Our AI-powered system analyzes your business profile and matches you with the most suitable lenders. Your dedicated relationship manager reviews and optimizes the match.

### Step 3: Approve

Receive lender decisions within 24-48 hours. Your relationship manager negotiates the best terms and presents you with clear options — no hidden fees or surprises.

### Step 4: Fund

Once you accept, funding is arranged quickly. Equipment leases can fund same-day. Working capital and MCAs fund within 24-48 hours. Real estate and acquisition deals follow standard closing timelines.

### What Sets Us Apart

- + One application accesses 70+ lenders — no need to shop around
- + AI-powered matching ensures optimal fit and highest approval rates
- + Transparent process with no hidden fees or surprise charges
- + Dedicated relationship manager from application to funding
- + We work for you, not the lender — our priority is your best outcome
- + Ongoing relationship support for future financing needs



## Contact Us

Ready to get started? Reach out today.

### Alliance Financing Group Ltd.

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Alliance Financing Group Ltd. is a commercial finance brokerage. We are not a direct lender. All financing is subject to lender approval, credit review, and applicable terms and conditions. Rates, terms, and programs are subject to change without notice.

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