

STRATFORD

SG

GROUP

Equipment  
Financing and  
Financial Solutions  
*for Bakers*

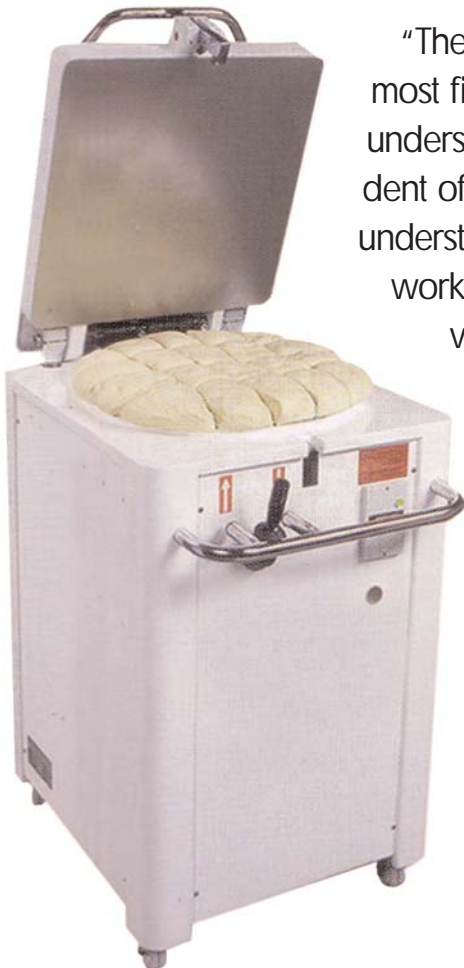
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## **STRATFORD GROUP Sets Record For Baker Financing**

The Stratford Group, the nation's leading financial services company dedicated to servicing bakers, continues to set the standard in helping bakery owners reach their financial goals.



"The bakery business is hard for most financial service companies to understand," says Bob Kossin, president of Stratford. "Without a thorough understanding of how the business works or how it makes money, it's very difficult for most lenders to loan money, approve equipment financing or provide other types of financial products that are essential to the growth of a bakery."

"Lending is an art as well as a science" Kossin, who says, "And I am pleased that Stratford is known as a specialist in bakery equipment financing."

"Most bakers don't know how to finance equipment, pay for an acquisition, renovation or expansion or retire a high interest loan," Kossin continues, "But we can, in most cases, provide crucial advice and structure deals on terms favorable for clients."

### **CALL THE STRATFORD GROUP TODAY**

*To find out what a difference  
a specialized bakery finance  
company can make.*

- **Equipment Financing**
- **Construction Financing**
- **Acquisition Financing**
- **Note & Loan Refinancing**
- **Receivable Financing**
- **Commercial Mortgages**



STRATFORD **SG** GROUP

## Equipment Financing and Financial Solutions *For Bakers*

The Stratford Group is the only truly specialized bakery equipment finance company in the baking marketplace. You won't find another finance company that knows your business like we do.

We can provide you with great rates when your need financing. Start-ups and "credit-challenged" businesses are part of the Stratford Group's expertise. Don't let your credit stop you from contacting us. You will be surprised at how much we can help you.

The Stratford Group provides a wide range of financial services for bakers. We will help you with equipment financing, acquisition financing, construction loans, receivable financing, note refinancing and financial consulting.

The Stratford Group is the most creative bakery equipment finance company in the business. If we can't get you the money you need nobody can! Call us to find out what a difference a specialized bakery finance company like Stratford can make.

**CALL THE STRATFORD GROUP TODAY** to find out what a difference a specialized bakery finance company can make.



### Equipment Financing

- **Pay For Your Equipment**

Pay for your equipment as it works for you with a lease from *The Stratford Group Acquisition Financing*

### Receivable Financing

- **Meet Your Financial Needs**

Let *The Stratford Group* help you meet your current financial needs with your receivables

### Note & Loan Refinancing

- **Lower Your Monthly Payments**

Refinance your existing note with *The Stratford Group*

### Acquisition Financing

- **Acquire Another Business**

*The Stratford Group* can help you construct the deal and make it happen

### Construction Financing

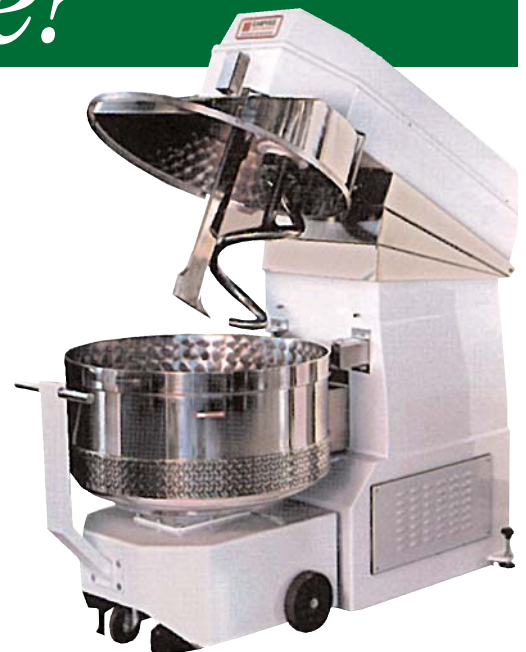
- **Finance Your Build-Out**

An affordable way to finance the build-out you need to expand your business and increase your cash flow with a construction loan from *The Stratford Group*

## Why Lease?

- **Afford To Get The Equipment You Need**

Equipment financing preserves your business capital. It frees up cash for other projects. Leasing lets you pay for your equipment the way you pay your employees – ***as it works for you.***



# You Can Reach Your Goals With The Stratford Group

- **SAVE ON ENERGY AND COMMODITY PURCHASES** with high efficiency ovens and refrigerators and silos for bulk flour storage.
- **OPEN A NEW FACILITY**, with financing from Stratford for construction equipment and promotional costs.
- **SAVE ON LABOR COSTS** with automated production equipment that starts paying for itself the first day it is installed.
- **ACQUIRE SHOW-ROOM EQUIPMENT** for your retail stores that will make your sales grow

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## Look at Some of the Deals We Have Done

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✓ We financed \$50,000,000 of equipment for a **Start-up Retail Baker** on Long Island who had worked a few years for a wholesale bakery after attending culinary school and had mediocre credit.

✓ For a **Bagel Shop** on Long Island we provided the financing for one partner to buy out the other 50% owner. A small 2nd lien on the primary residence provided the collateral.

✓ For a start up **Bakery Cafe** in Brooklyn we financed \$100,000 for equipment. The owner had experience in business, but mediocre credit.

✓ For a **Bakery** on Staten Island that moved to a larger facility and had limited financials and marginal personal credit we financed \$200,000 for the project.

✓ For a **Wholesale Bakery** in Pennsylvania with significant losses in past years we financed \$300,000 in production equipment.

✓ For an **Asian Wholesale Bakery** in Queens, NY that needed an automated line to increase production and eliminate some labor cost we provided \$100,000 in financing. He had 2 years in business, no profits and marginal credit.

✓ For a wholesale **Italian Bakery** on Long Island we provided \$300,000 for silo, ovens and automated production equipment with a history of 4 years in business, limited credit and profit history.

