



COASTAL KAPITAL 1

"FINANCING YOU CAN TRUST"

PITCH DECK

INVESTORS

2024



Visit Our Website

Parent company: coastalkapital.com

For Investors: investorcoastalkapital.com





INTRODUCTION

In today's dynamic business landscape, securing timely and accessible financing solutions is crucial for businesses of all sizes. Coastal Kapital I, a leading player in the world of business financing, stands as the bridge that connects businesses to the capital they need to grow, adapt, and succeed.

Coastal Kapital I is more than just financing; it's about an entire ecosystem of support and resources we offer our clients. We've invested in cutting-edge marketing strategies, efficient operations and systems, and a comprehensive approach to client relations that sets us apart in the industry.



Company Overview

Coastal Kapital I, LLC is a Delaware limited liability company formed in August 2023. It is based in Sarasota. The parent company of Coastal Kapital I, LLC is Coastal Kapital LLC, a Florida limited liability company (“Coastal Parent”). Any references herein to “Coastal Group” refer to Coastal Parent and its affiliated group of companies, including this Company.

Coastal Kapital I, LLC is a dedicated financial service leader in commercial equipment and asset-based lending. We offer easy, safe, and quick services. Coastal Kapital I, LLC maintains relationships with business owners, vendors, and manufacturers across the US who value partnerships and integrity.



Mission

At Coastal Kapital I, we aim to empower individuals and businesses with groundbreaking financial solutions beyond conventional credit scoring.

Our commitment extends to supporting a diverse array of entrepreneurs, including women, veterans, and minorities through the establishment of robust partnerships. We strive to aid them in realizing their financial goals, fostering growth through education, and delivering financing that is both reliable and transparent. Embracing the strength of unconventional financing, Coastal Kapital I looks past traditional credit scores, delving into the narrative behind each transaction to truly understand and meet our client's unique needs.



Vision

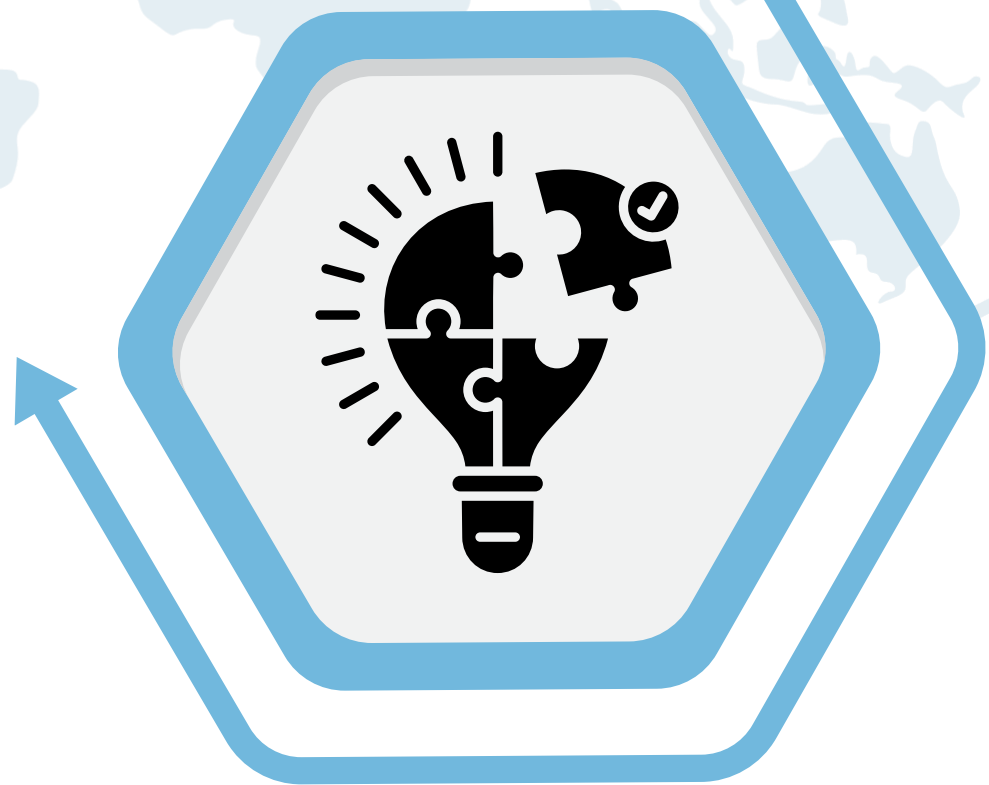
At Coastal Kapital I, our vision is to revolutionize lending with a \$100 million capital infusion, prioritizing human-centric decision-making and innovative underwriting. We're committed to fostering collaboration, promoting equality in lending, and empowering women in business. Additionally, we aim to build a \$400 million portfolio over the next decade and provide comprehensive business credit education. Beyond lending, we integrate education into colleges and online platforms to catalyze positive change in the financial industry.





Problem

The lending algorithm used for over 70 years needs to be updated and tailored to entrepreneurs. To revolutionize business lending and ensure diverse funds reach women, we must take the initiative to drive the change we seek. Coastal Kapital I wants to change the lending equation and allow people to tell their stories to finance their business.



Solution

We aim to strategically allocate our investments, focusing on smaller and larger notes and app-based lending. 70% of the funds will be dedicated to developing new loans, spanning \$20,000 to \$250,000 each. Within this allocation, 30% will be directed towards diverse funds to support women in business and minority entrepreneurs.



Why Choose Coastal Kapital I



Competitive Rates and Flexible Payback

We offer financing at competitive rates, ensuring that the cost of capital doesn't hinder our clients' growth. Our flexible payback terms are tailored to our client's specific business needs.



Same-Day Funding

Time is of the essence in business, and our same-day funding for qualified applicants ensures that our clients can seize opportunities when they arise.



Direct Relationship with Advisors

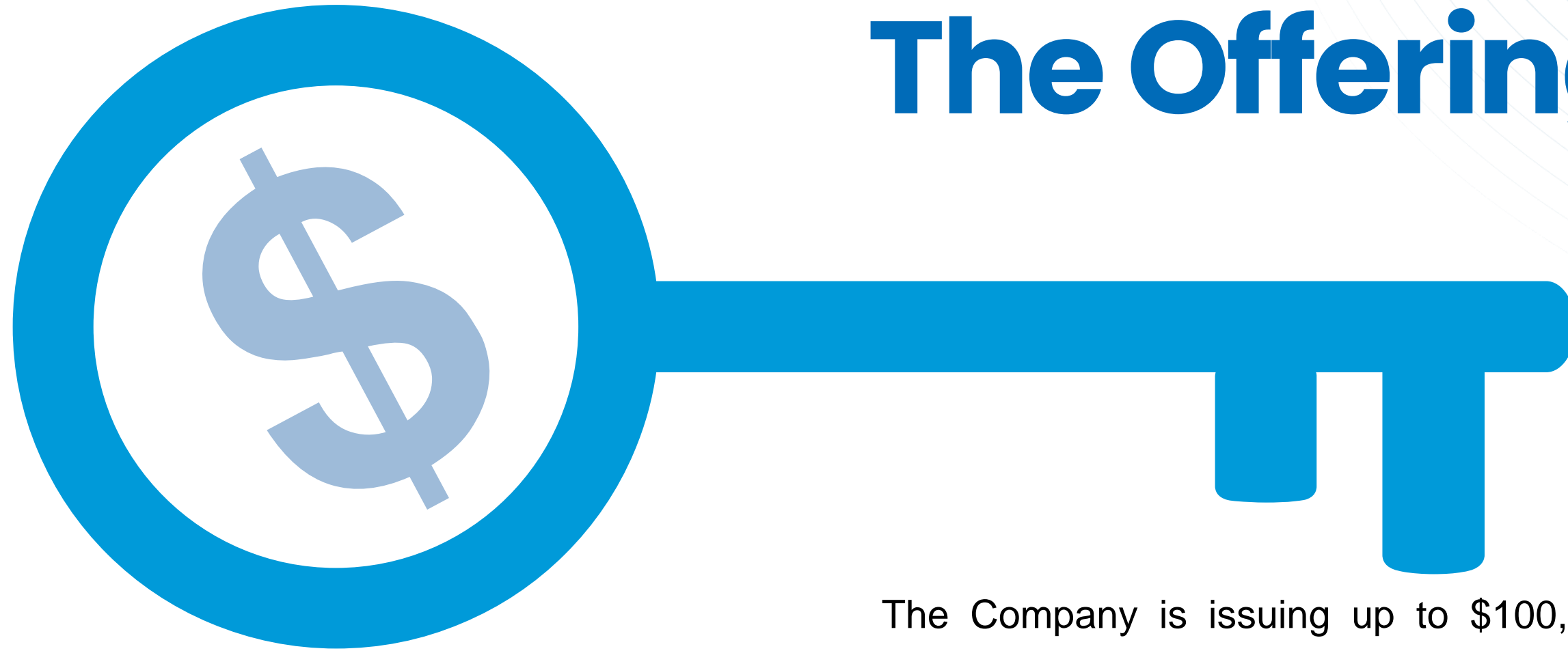
We foster direct relationships between clients and advisors to customize financing solutions that align with our client's unique goals. Coastal Kapital I is not just another lender; we believe in the power of unconventional financing.



App-based Lending

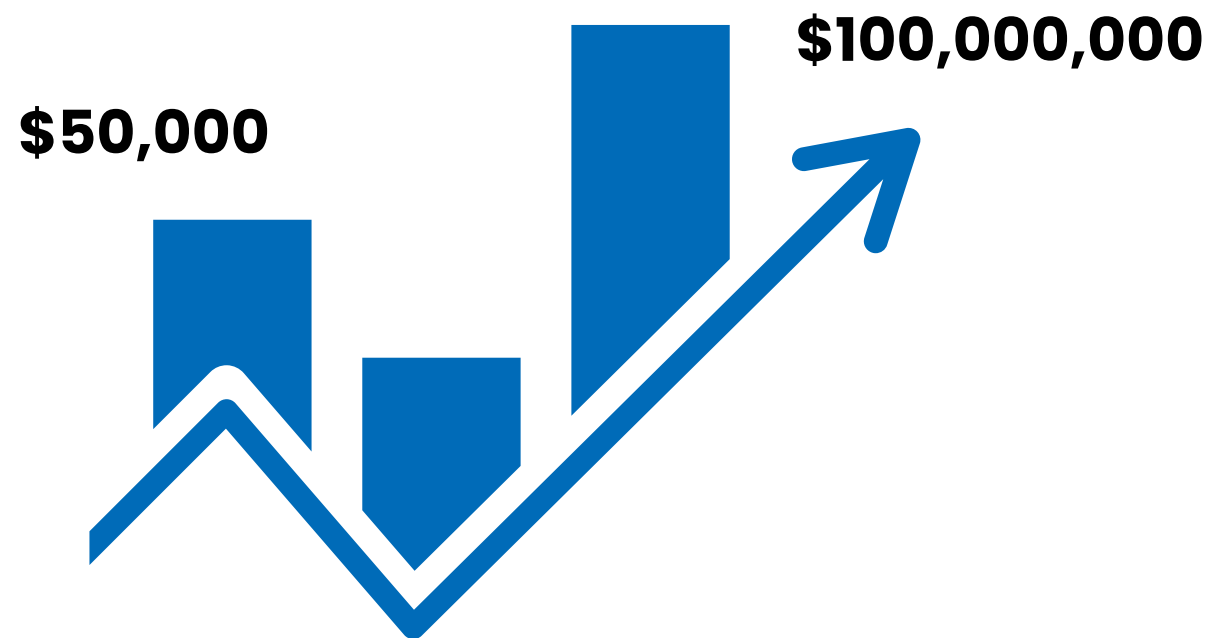
This approach is designed to maximize diversification, reduce potential defaults, and bolster the chances of success. Additionally, we employ collateral-based lending, further securing your investment. Up to \$250,000 is available in collateral to provide peace of mind.

The Offering



The Company is issuing up to \$100,000,000 in aggregate principal amount of Notes, provided that the Company may issue other additional promissory notes or other instruments at any time.

The minimum individual investment is \$50,000, with any amounts in excess thereof being permitted, provided that the Company may accept subscriptions in a lesser amount as determined by the Company, and all subscriptions, whether for the minimum investment amount or more or less than this amount, are subject to the acceptance or rejection by the Manager in its sole discretion. The Company may limit the maximum amount of outstanding principal payment obligations owed to anyone Holder or its affiliate.



Role of Business Financing



**Growth and
Expansion**

Equipment Acquisition

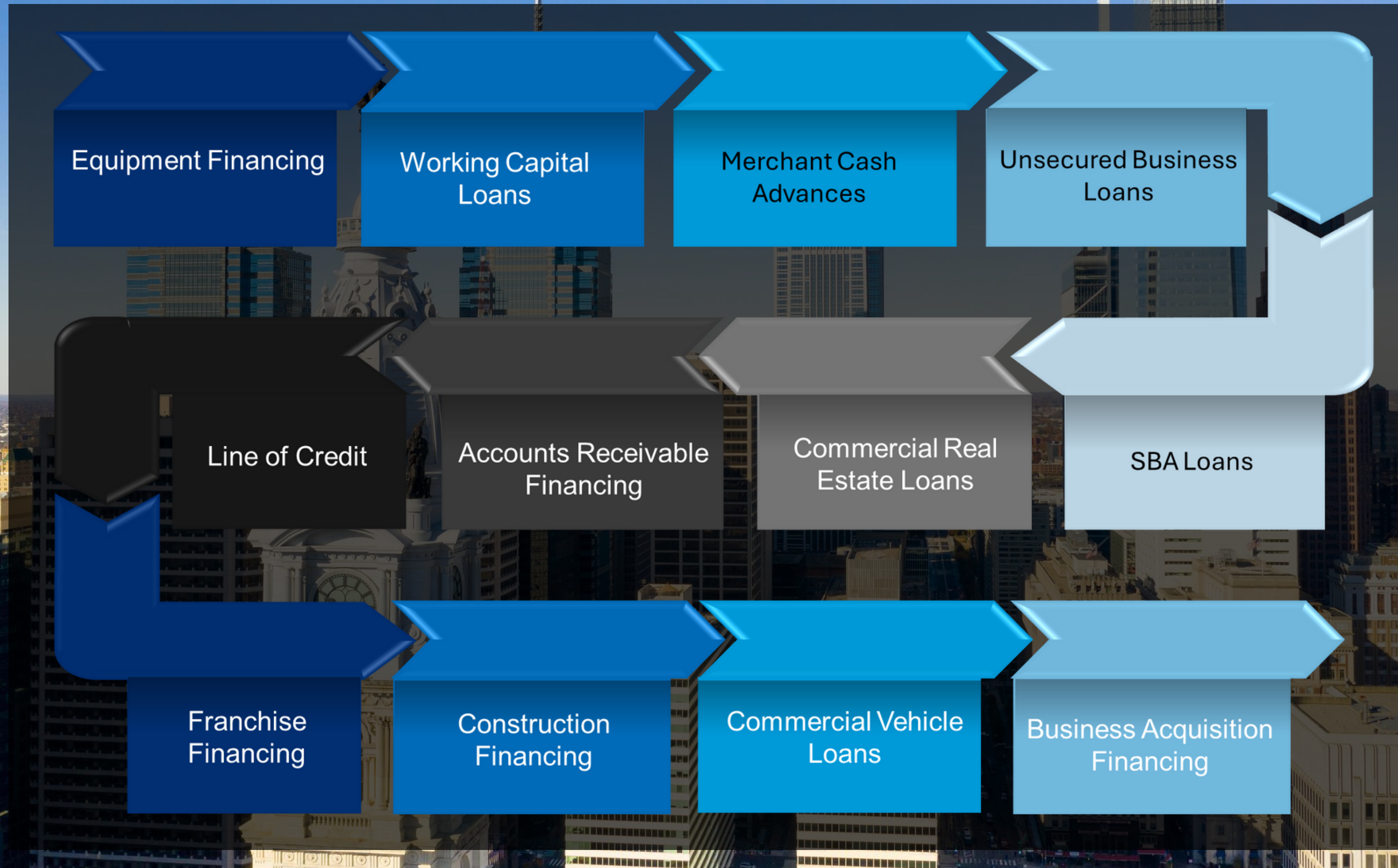
Working Capital

**Crisis
Management**

Innovation and Research



Our Financing Option



Our Model

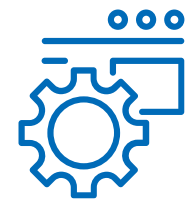


Coastal Kapital I is committed to providing quick, simple, and friendly funding because we position ourselves as the lender and servicer of great, qualified clients.



Simple Document Need

Our lending/servicing would allow us to collect simple documents and a story on why the business needs financing. This would allow us to quickly make a credit decision and change the lending equation within all the strict guidelines.



Online Application

We have created an automated online application that allows anyone to apply directly on our website. We have created direct landing pages to hit our niche markets as well as each sales representative to present to vendors. These applications flow directly into our system for quick processing and accurate information.



Direct Communication

We have a means of direct communication that allows each person to be up to date on the status throughout the process. Automation has enabled our system to help the customer from onboarding to post-close. It also allows us to track metrics, reports, and performance with our vendors on how to increase production.

Dedicated Support for Women Entrepreneurs

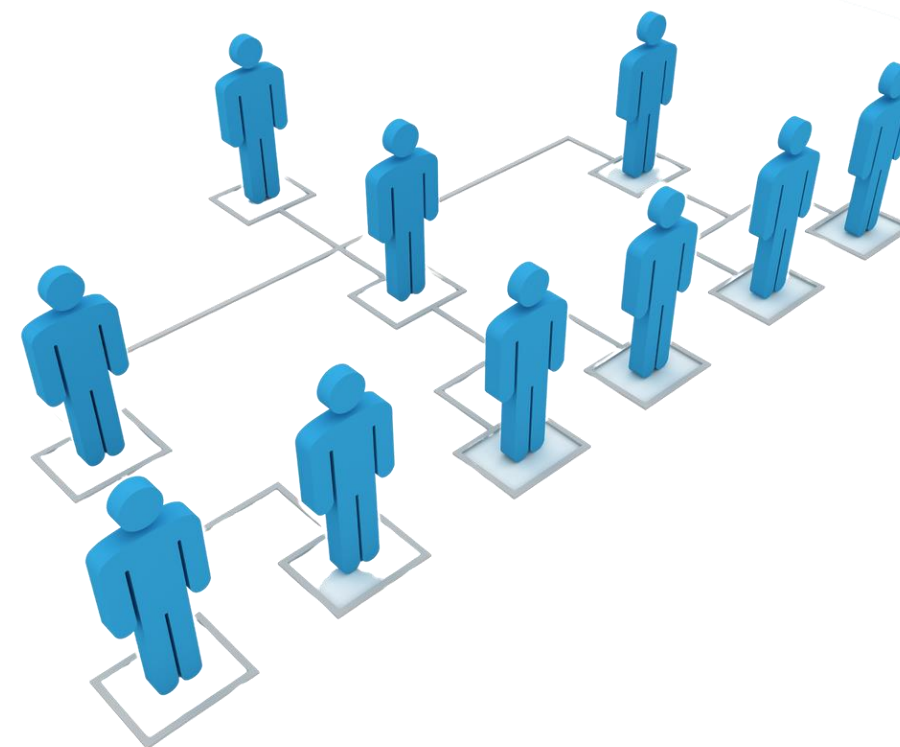
Coastal Kapital I is proud to support women entrepreneurs in their quest for success. We understand women's unique challenges when starting and growing businesses, and we're committed to providing customized solutions tailored to their needs. Our support for women entrepreneurs includes:

- Specialized financing programs
- Dedicated advisory services
- Workshops and resources for skill development
- Networking opportunities
- Partnerships with women-led businesses
- Scholarships and grants for women entrepreneurs





ORGANIZATIONAL STRENGTH AND EXPERIENCE



Marketing Strategies

Online Finance Centers

Monthly Newsletter

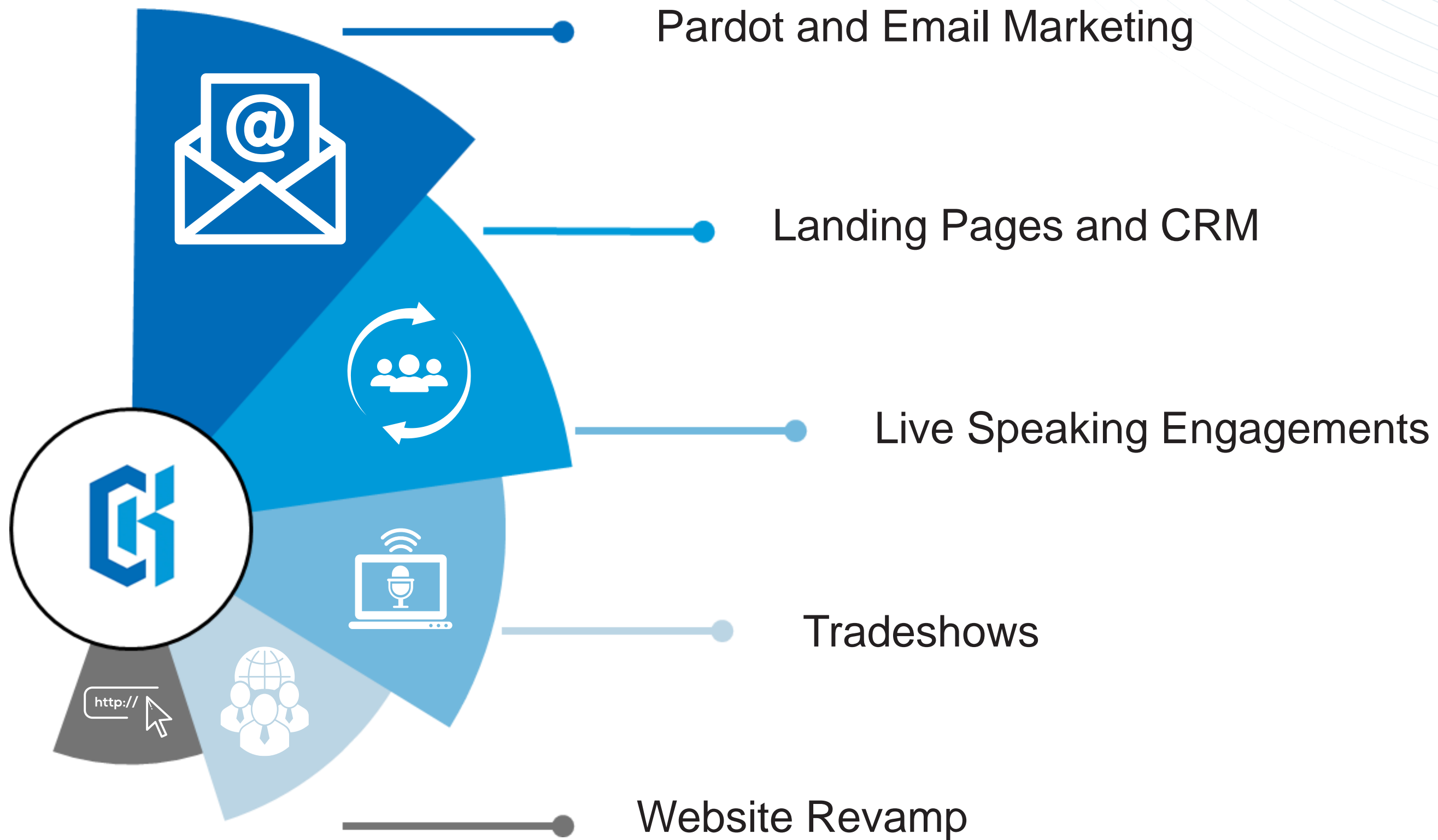
Email Communication

Referral Program

Collaborations



Marketing Strategies



MARKETING

DIGITAL
MARKETING

SEO

RESEARCH

CONTENT





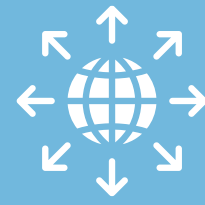
01

Extensive industry experience spanning two decades in lending and collection.



02

Ability to secure additional funds for media sources and manufacturer network expansion.



03

Commitment to organizational evolution and expansion aligned with increased capital.



04

Utilization of strategic relationships with partners for continuous investment opportunities.



05

Significant investments in technology and infrastructure to manage large-scale investments efficiently.

Key Success Factors

Certain Risk Factors

OPERATION AND COMPANY RISKS:

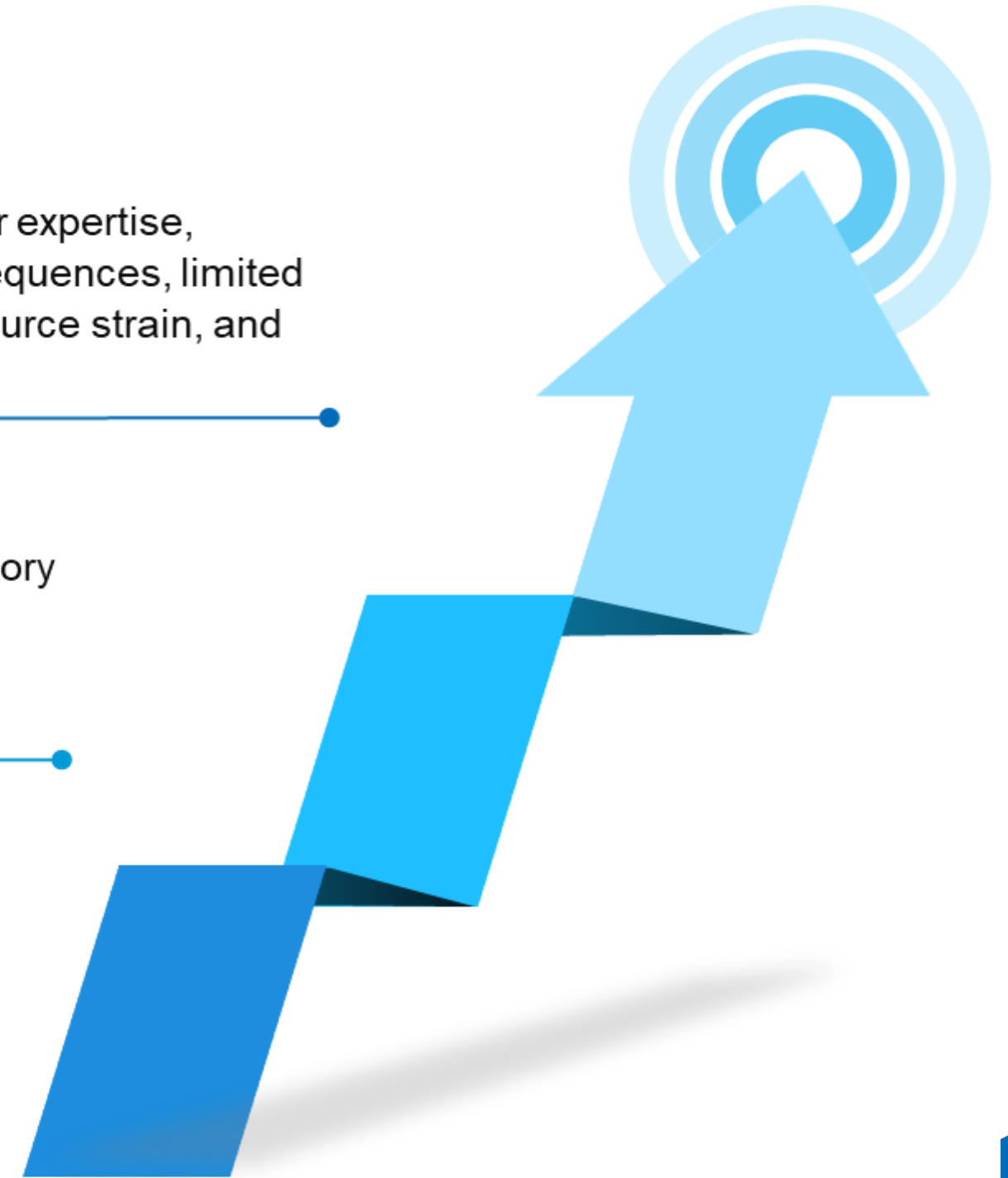
Market volatility, uninsured losses, reliance on manager expertise, potential conflicts of interest, legal and economic consequences, limited operating history, external factors like competition, resource strain, and pandemic impacts."

RISKS RELATED TO THIS OFFERING AND THE NOTES

prepayment options, lack of minimum offering size, reliance on regulatory exemptions, uncertain profitability, limited marketability, absence of a public trading market, and potential impact on market value and investment objectives."

TAX RISKS

Investors carefully consider the tax implications of owning the Notes, While we intend to classify the Notes as debt instruments for U.S. federal income tax purposes, there's a risk that the IRS may disagree, potentially leading to interest being characterized as (UBTI) for tax-exempt holders.



ABOUT THE TEAM



Kortney Murray, CEO

The Company is managed by Kortney Murray, whom we refer to as the “Manager.”

Kortney Murray is a remarkable CEO, Entrepreneur, and financial services leader who has significantly impacted business finance. As the CEO and Founder of Coastal Kapital, she has demonstrated exceptional leadership and expertise. With a diverse entrepreneurial background, Kortney has shattered barriers in a male-dominated arena and has proven that gender is not a limitation to success. Her achievements and influence have garnered widespread recognition and respect. Kortney is a best-selling co-author, media personality, sought-after keynote speaker, and board member of AACFB. Her mission revolves around creating successful business partnerships, addressing entrepreneurial challenges, and guiding others through the complexities of business financing. Kortney Murray has become a true trailblazer in her field through her relentless drive and commitment to empowering others.



Christopher Murray

President of Sales

Christopher brings a diverse background to his role at Coastal Kapital I LLC. With a major in Business and a minor in Finance from Salem State College, he has experience as an Electrician in Corporate Development, Property Management, and the Finance Industry, specializing in Working Capital and Equipment Financing since 2009. Having been recruited by companies like Nappa Electric, Erickson Living, Direct Capital, and Balboa Capital, Christopher's management skills have been recognized. As the President of Sales at Coastal Kapital I, he actively participates in local networking meetings and national trade shows. Christopher focuses on the overall growth of Coastal Kapital I LLC while managing a dynamic client portfolio. Known for his mild-mannered nature, positive attitude, and genuine care for his clients' personal and professional goals, Christopher consistently contributes to their success. He believes in providing exceptional customer service and has extensive knowledge of Banking and Finance. With utmost confidence, he assures that Coastal Kapital I LLC, with its exceptional staff, will consistently deliver outstanding service.



Coastal Kapital I Team



Kortney B. Murray
Founder & CEO



Christopher Murray
President of Sales



Heather Panzitta
Funding Manager



Loni Dishman
Credit Manager

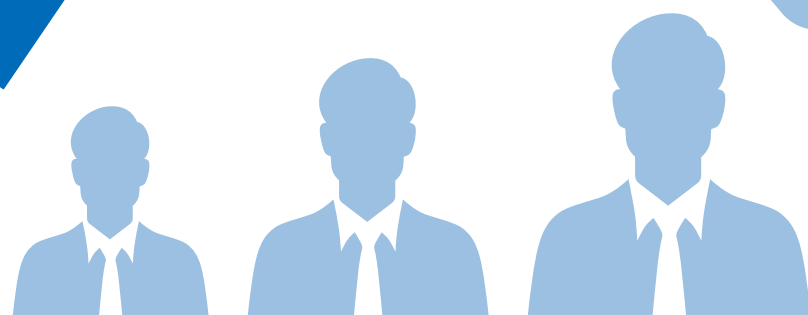
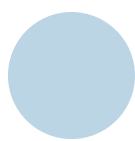
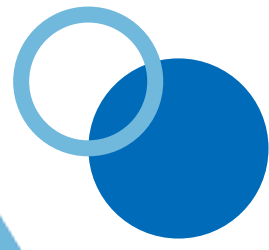


Eric Watt
Sr. Acc Executive



Anthony Martinez
Account Executive

MARKET ANALYSIS

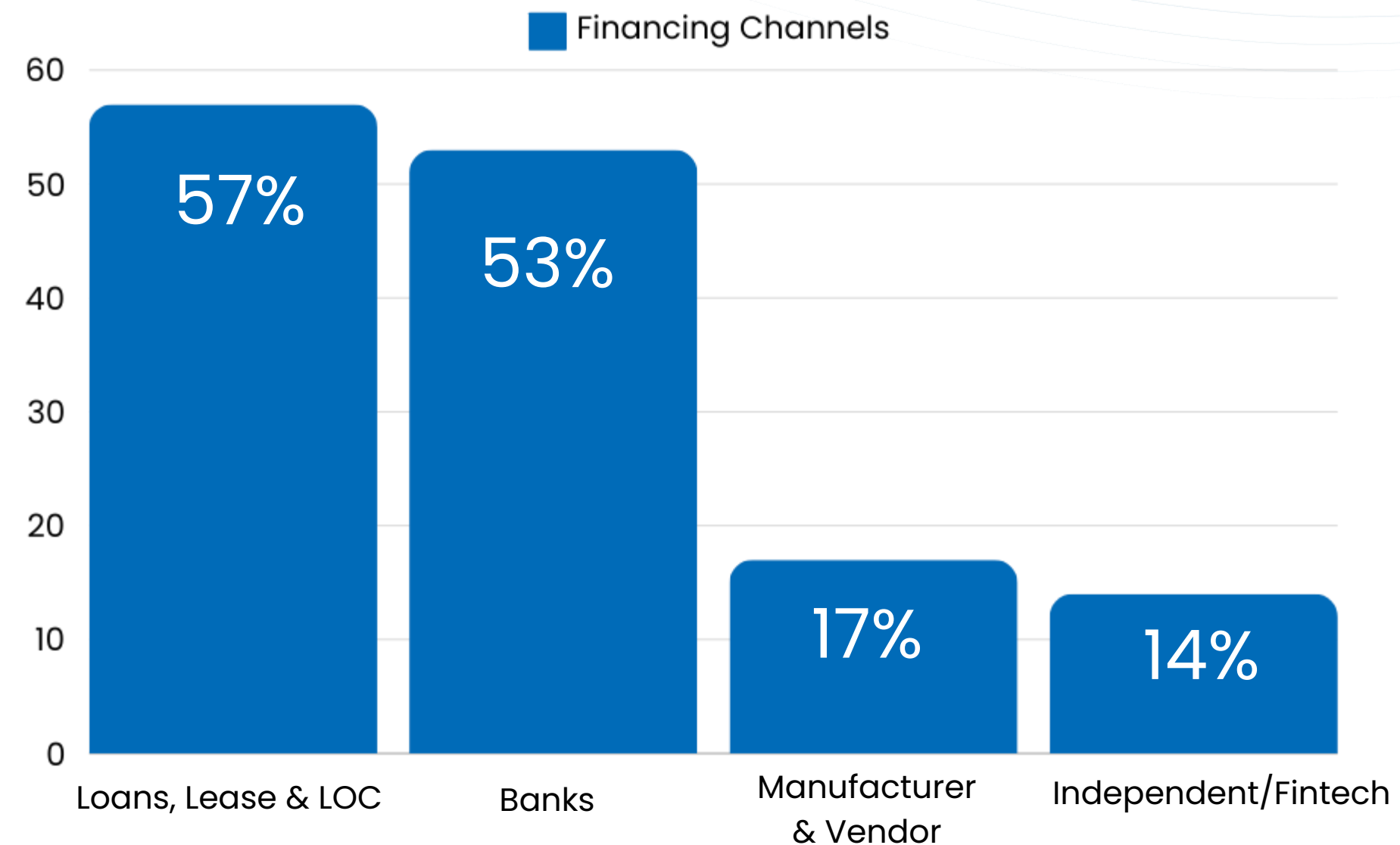


Market Size



The Equipment Finance Industry significantly contributes to the success of businesses and plays a pivotal role in fostering U.S. economic growth, manufacturing, and job creation. In 2021, U.S. businesses, nonprofits, and government agencies invested a projected **\$2 trillion** in plant, equipment, and software, with approximately 57% (\$1.16 trillion) of that investment being financed through loans, leases, and lines of credit provided by America's equipment finance companies. This market, dominated by banks (53%), manufacturer or vendor financing (17%), and independents/fintech (14% each), underscores the industry's crucial role in facilitating access to capital for diverse sectors, ranging from agricultural equipment to IT and software.

The Equipment Leasing and Finance Association (ELFA) unveiled the Top 10 Equipment Acquisition Trends for 2023, providing insights into the dynamic \$1 trillion equipment finance sector. With a forecasted real private investment of over \$2 trillion in equipment and software by U.S. businesses in 2023, the trends, shaped by slower economic growth, tightening financial conditions, and evolving supply chain dynamics, are poised to significantly impact more than half (55%) of equipment acquisitions, emphasizing the industry's pivotal role in driving U.S. economic activity and strategic business plans. ELFA anticipates diverse trends, from increased automation to federal spending boosts and explosive growth in green projects, shaping the landscape of equipment acquisition in the coming year



GROWTH STRATEGIES



Value Proposition

The Company is issuing up to **\$100M** in aggregate principal amount of Notes, provided that the Company may issue other additional promissory notes or other instruments at any time, subject to the limitations set forth below. The minimum individual investment is **\$50,000**.

a

Secured Notes

Underlying lease/loan receivables and equipment will secure the Notes.

b

Expenses

The Company will bear all costs and expenses incurred in organizing the Company, this Offering, and potential future Offerings.

c

Monthly Payment

After 5 years, investors will be paid monthly on the notes secured.



Business Growth Plan



Coastal Kapital I is dedicated to providing diverse business plans to cater to a wide range of needs, ultimately contributing to the company's overall profitability. By offering a comprehensive suite of options, we aim to meet the unique requirements of various businesses, fostering growth and success for both our clients and Coastal Kapital. Our commitment to versatility underscores our strategic approach to maximize profit and ensure long-term sustainability.

Affiliate Offices

**Online
Programs
/ Courses**

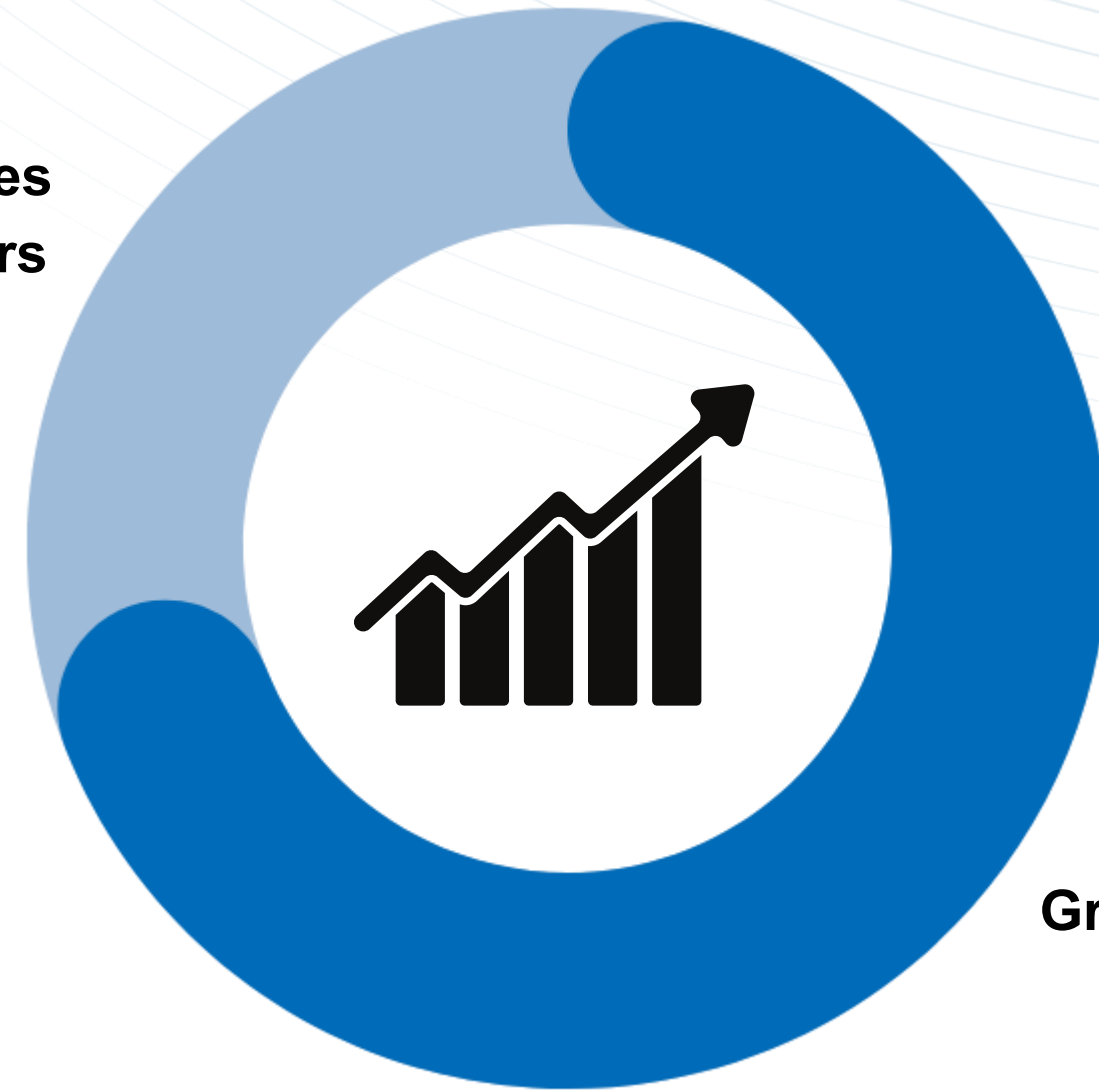
**Marketing
Packages**

FINANCIAL ANALYSIS

We project to triple our sales in 2024 with the new in-house servicing and the ability to expand our partnerships.

58%

**Increase In Sales
Since Last Years**



81%

**Gross Profit Change
in 3 Years**



4 different investment scenerios

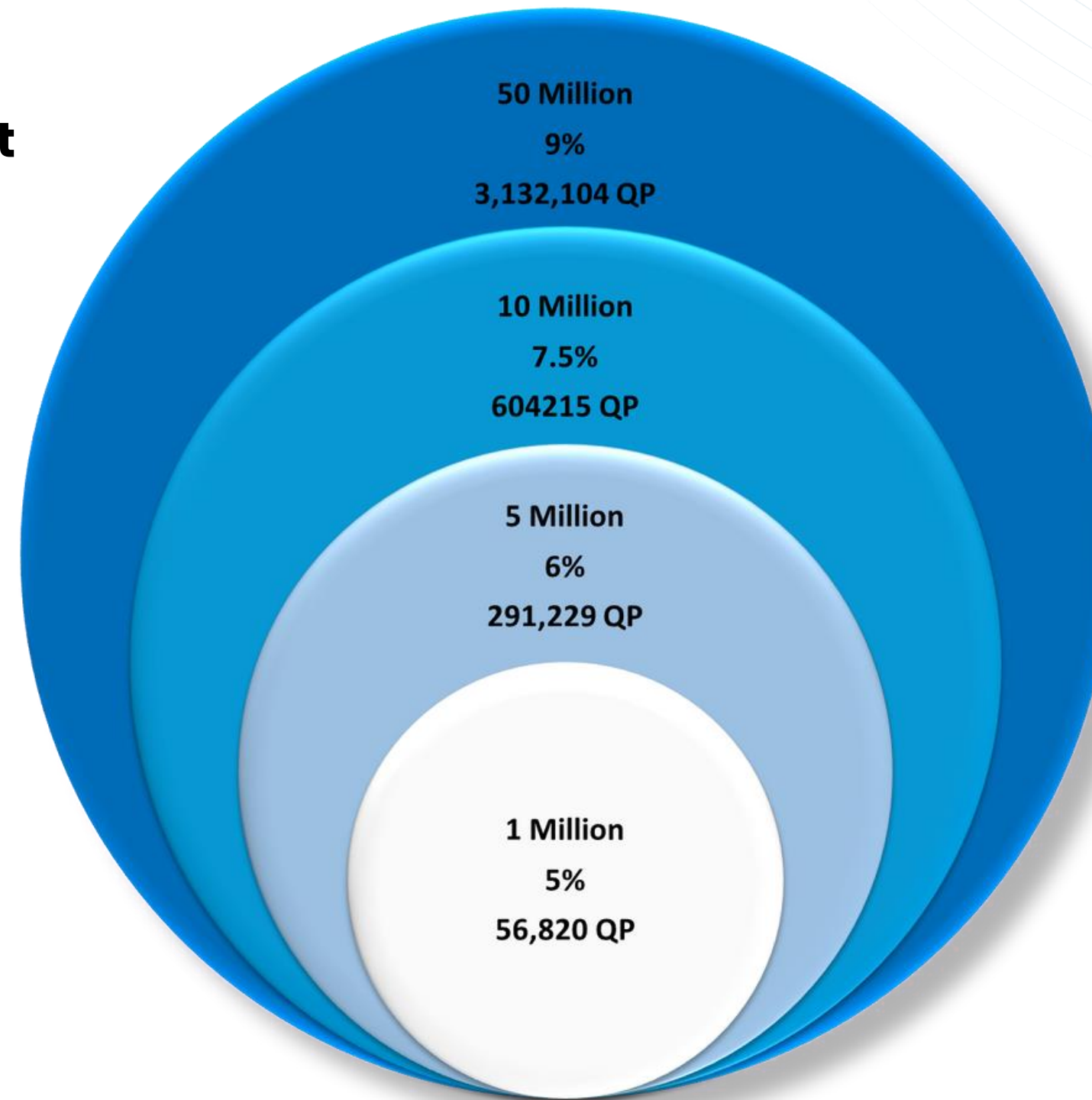


\$50 Million Investment

Investment: \$50 million
Interest rate: 9%
Holding years: 5
payment method: Quarterly

\$5 Million Investment

Investment: \$5 million
Interest rate: 6%
Holding years: 5
payment method: Quarterly



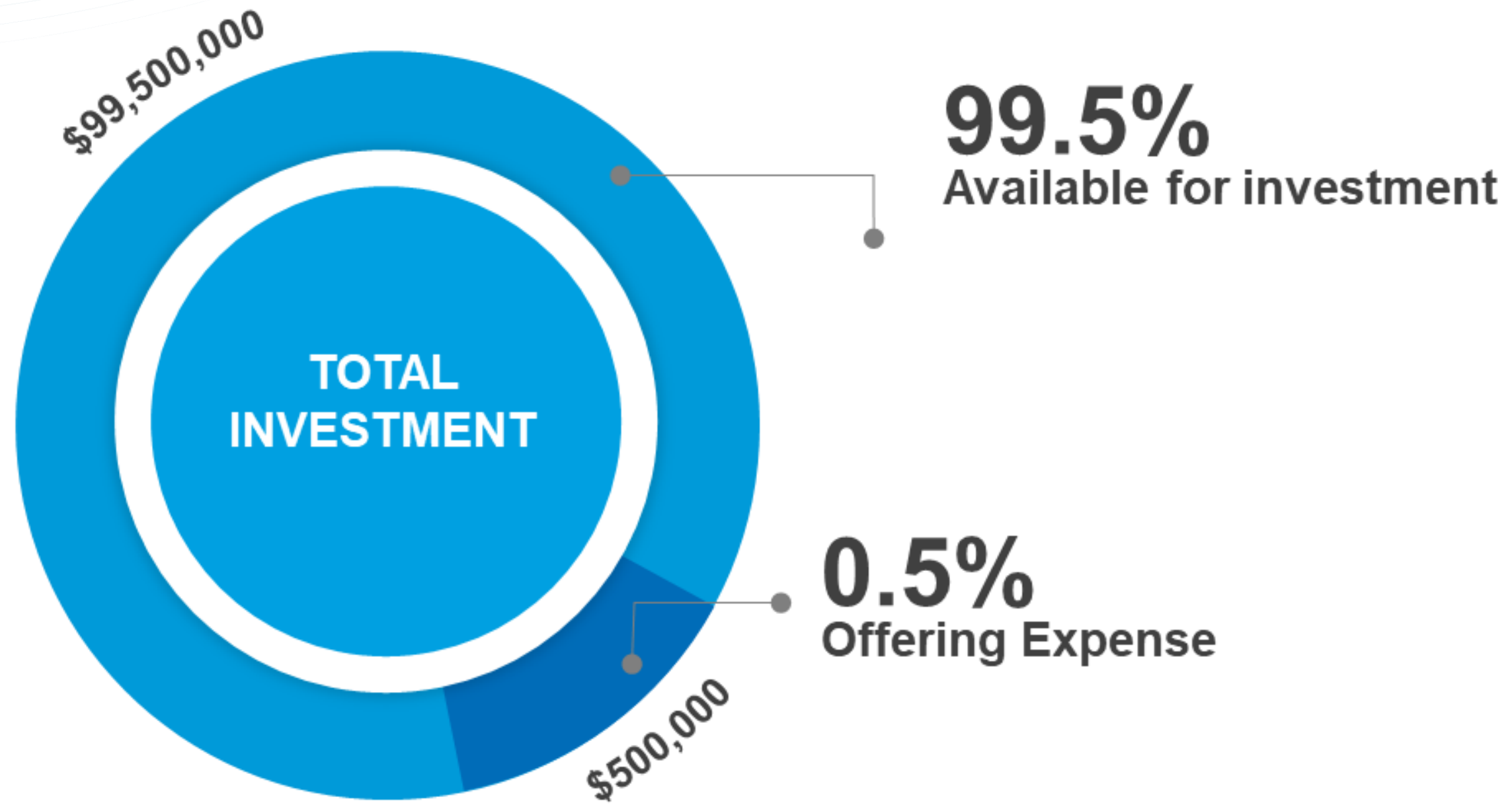
\$10 Million Investment

Investment: \$10 million
Interest rate: 7.5%
Holding years: 5
payment method: Quarterly

\$1 Million Investment

Investment: \$1 million
Interest rate: 5%
Holding years: 5
payment method: Quarterly

Plan of Distribution



Use of Proceeds

The proceeds of this Offering will be used for the Company's business purposes. The funds raised will advance the Company's strategic objectives, foster growth, and enhance operational capabilities. The following delineates the allocation of the funds are as follows



INVESTMENTS INTO AND LOANS TO AFFILIATE ENTITIES



TECHNOLOGY IMPLEMENTATION



NEW FUND FORMATION



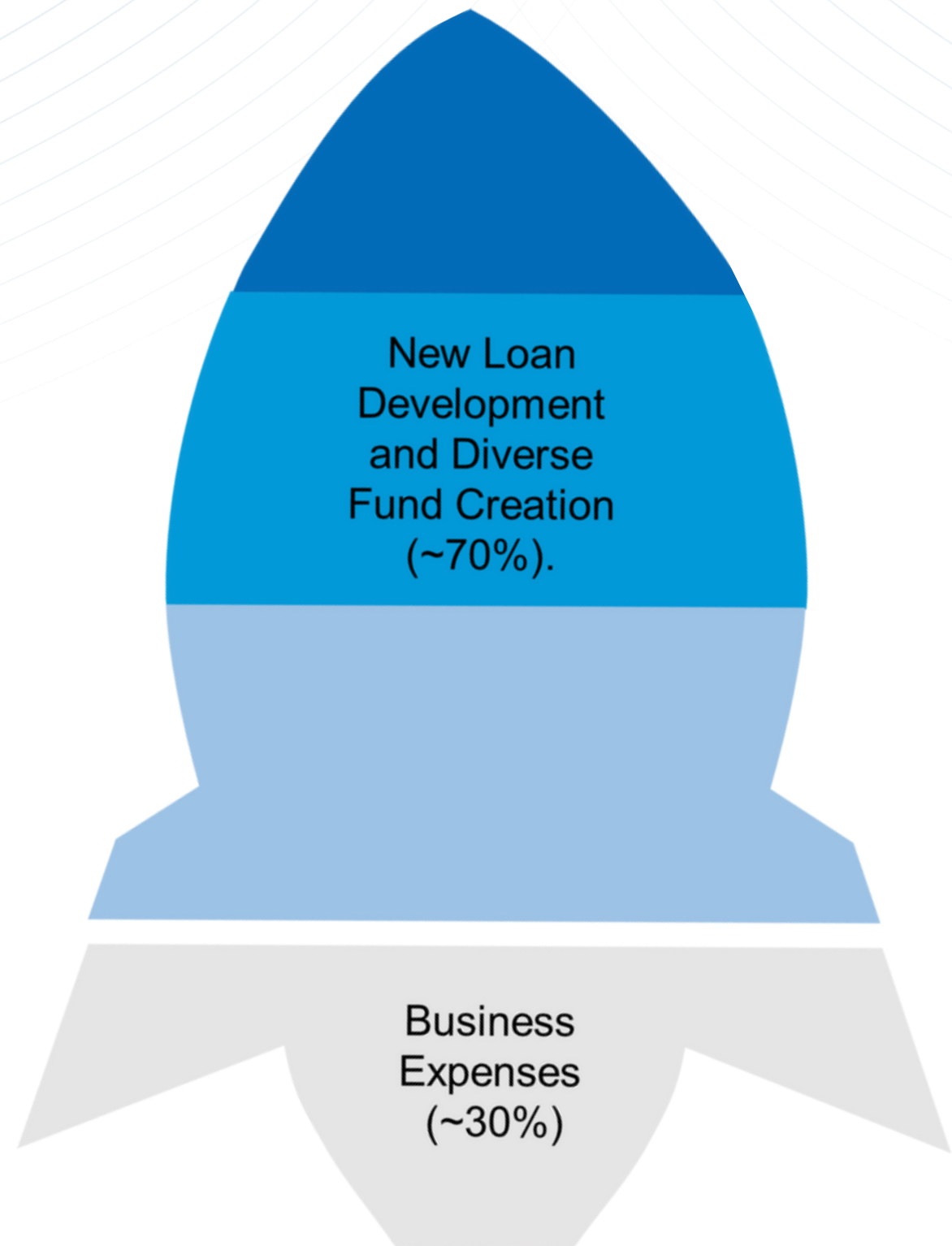
OPERATIONS



**CONSULTANT AND PROFESSIONAL
ENGAGEMENTS INVESTMENTS IN LEASE
RECEIVABLES**



Funds Allocation



Business Expenses (~30%)



30% of the funds will be allocated towards essential business expenses, reinforcing the Company's infrastructure and operational capabilities.



Legal Fees

We are ensuring compliance and legal soundness in all business operations.



Marketing

Enhancing the Company's visibility and reach in the market.



Executive Staffing Team

We are attracting and retaining top talent to drive the Company's success.



Compliance

Strengthening adherence to regulatory requirements and industry standards



Fraud and Security

We are implementing robust measures to safeguard against potential threats and ensure the security of financial operations.



**COASTAL
KAPITAL**
"FINANCING YOU CAN TRUST"

Thank You

F o r Y o u r A t t e n t i o n



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