Innovative food and beverage financing

More than ever before, food and beverage companies must reevaluate their business models and invest in new technologies to grow and stay competitive. But how do you prioritize innovation while managing the chronic challenges of rising costs, fluctuating labor resources, and increasing demands? We offer access to strong capital and industry expertise plus flexible equipment strategies to help empower your organization — and your brand.

In the face of tight margins, energy-intensive equipment, and increasing pressure from regulators and consumers, launching new initiatives to stay competitive may seem impossible. At Key Equipment Finance, we consider these circumstances a perfect storm to differentiate and grow your business, without compromising your capital reserves or bank lines of credit.

Key: A three-letter word for hidden opportunities

As a division of KeyBank, with assets exceeding $176 billion, Key Equipment Finance (KEF) brings stable capital and nearly five decades of financing experience. We offer creative strategies and comprehensive financing solutions that open doors to innovation and operating efficiencies.

Cost-effective ingredients for a competitive niche

Beginning with your objectives, we take the time to understand your business, customers, and equipment needs. We then overlay our industry expertise and asset knowledge to tailor a financing plan that aligns with your budget.

Leveraging our experience and resources enables you to:

- Enhance cash flow and preserve bank lines of credit
- Deploy more efficient systems and cost-effective equipment
- Attract and retain quality talent while improving labor costs
- Leverage product extension and supply chain opportunities
- Increase distribution channels and efficiencies
- Reduce operating costs and environmental impact while enhancing customer service, employee satisfaction, and vendor fulfillment
Sweet spots and savings opportunities

With dedicated teams in the Food and Beverage, Clean Energy, and Technology sectors, we provide current asset knowledge and regulatory experience specific to your market. We also have deep industry relationships and resident legal, underwriting, and asset management specialists. Working together, we can help you identify, prioritize, and realize big-picture opportunities to build your business and elevate your brand. Example initiatives and related applications are below.

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<th>Initiative</th>
<th>Applications</th>
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<tr>
<td><strong>Energy efficiency</strong></td>
<td>• HVAC systems • LED lighting • Smart controls • Heat processing, refrigeration, and storage • Energy management systems • Power resiliency systems • Solar systems • Power consumption and conservation analysis • Human-centric lighting (HCL) technologies</td>
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<td>Look here first. Energy-intensive processes, equipment, and facilities represent the greatest opportunities to maximize efficiency and minimize waste. From high-yield lighting upgrades to renewable energy systems, these projects provide considerable return on the investment (ROI) for manufacturers. For example, a solar-powered redundancy (or resiliency) system keeps your business running during planned — and unplanned — power outages, enabling you to maintain operations, production schedules, and cold storage for perishable products. Additionally, results of numerous studies on energy efficiency projects reflect improved “people” effects ranging from employee health and productivity to better sleep and overall disposition.¹</td>
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| **Robotics**                      | • Butchery • Fruit and vegetable sorting • Ingredient sorting and mixing • Defect removal • Secondary processing (e.g., cooking, baking, and chilling) |
| Increased efficiency, profitability, and product quality aren’t the only reasons robots are becoming increasingly popular in manufacturing plants. Automated processing and distribution tasks also enhance safety and working environments and increase quality control accuracy. |

| **Artificial intelligence (AI)**  | • Analytics • Automation • Digitization • R&D expansion (e.g., new food products and supply chain efficiencies) |
| The food industry is collecting a wealth of data with the rise of online shopping and emerging technologies. This information shift generates opportunities for manufacturers to cut costs and food waste, streamline supply chain efficiencies, and appeal to new consumer demands and shopping experiences. |

Sustainability

A fast-growing industry unto itself, sustainability ranks among the top disruptors in the food and beverage market. Climate change, food insecurity, working standards, and “footprint” accountability all offer great opportunities to lower costs, win customers, and achieve your corporate goals.

A staple for survival

Corporate social responsibility (CSR) and environmental, social, and corporate governance (ESG) are becoming critical components of success for formal organizations today. Defined CSR goals demonstrate your organization’s accountability to take action on issues that affect all stakeholders, globally. While CSR initiatives generally represent intangible assets, ESG data enables you to quantify these objectives in the form of a “social report card.” ESG also helps identify material risks and growth opportunities. Together, these immaterial assets and transparent, nonfinancial metrics comprise an increasing percentage of future enterprise value.

CSR and ESG initiatives include:

- Renewable and clean energy
- Naturally sourced foods and beverages
- Plant-based foods
- Eco-friendly packaging
- Intelligent labeling
- Local labor and material sourcing
- Reuse, recycling, and upcycling practices
- Distribution/supply chain analysis
- Food safety and regulatory compliance

The not-so-subtle brand factor

All of the projects above share a significant, underlying benefit to companies and customers alike: increased brand equity and loyalty. As corporations and consultants continue to track and study brand value and buying behavior, social- and environmental-driven improvements have positive impact on ROI and consumer loyalty. Another plus is enhanced collaboration between marketing and finance departments.

Carpe diem with 100% financing and flexibility

While cost cutting, energy saving, product extension, and process reinvention are all effective growth strategies, they also require significant investment and speed to market. With no large up-front payments required, Key allows your organization to act now and plan for the future, with prudence and peace of mind.

Furthermore, our 100% financing terms allow you to bundle equipment and “soft costs” like technology, training, delivery, professional fees, and other related costs into one monthly payment. We also offer mid-term upgrades that help you to take advantage of ever-changing technology and avoid owning obsolete equipment.
Icing on the capital: your trusted advisor

While cash-flow relief, seed money, and flexibility are vital for innovation, these are standard fare at Key. What sets us apart is our ability to help our clients think big now and build for tomorrow with sustainable financing solutions and ongoing, unparalleled service.

To learn more, contact:
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