



CORPORATE PROFILE

*THINKING OUTSIDE THE BOX...
...WORKING INSIDE THE BOX!*



VISION & MISSION

Vision:

T&E Capital's vision is to be a sought after strategic financial provider in the dynamic hyper-competitive automotive industry, and to leverage our equipment leasing expertise into other capital intensive industries.

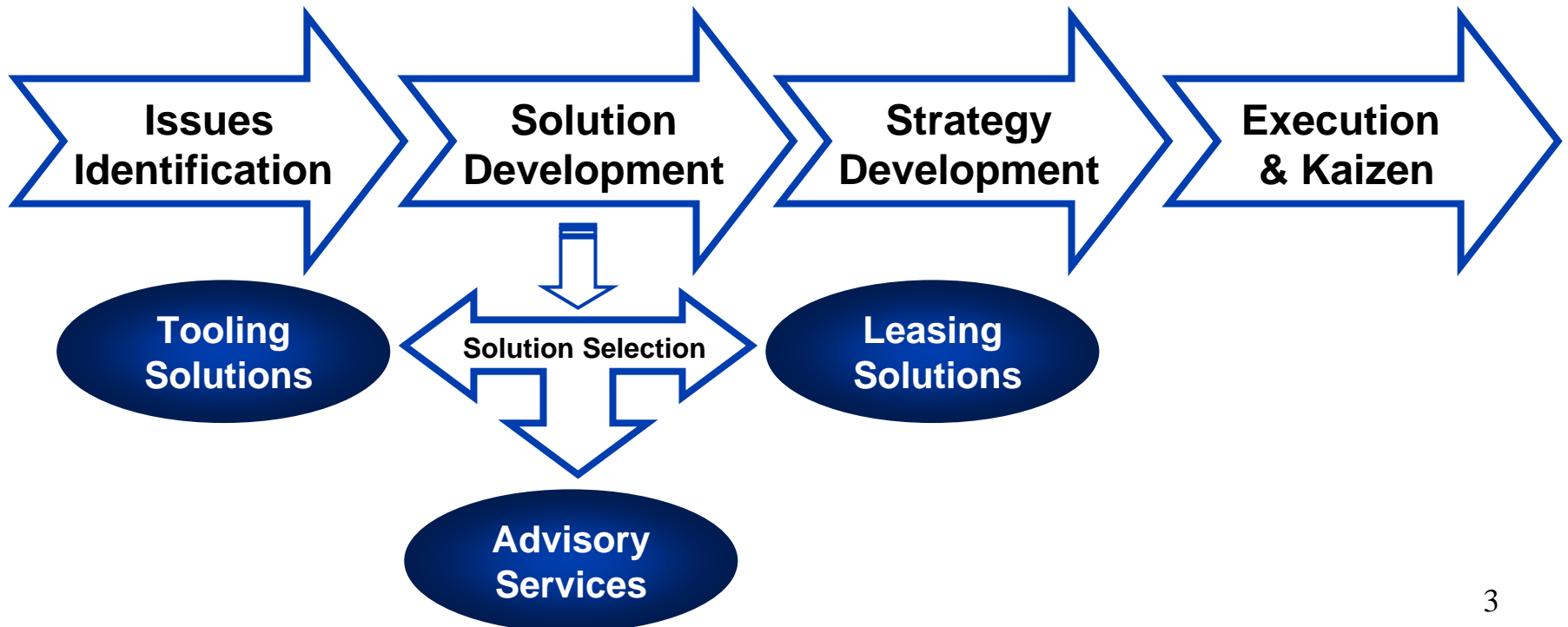
Mission:

By providing value-added financial solutions, that are implemented in our customer's operating model, we create collaborative long term relationships. Integrity, intimate industry knowledge and exceptional service are our hallmarks.



OUR BUSINESS PROCESS & MODEL

T&E Capital is a boutique investment bank that provides financial and strategy solutions to address our clients' tooling and equipment finance needs.





OUR SOLUTION OFFERING

As T&E Capital is a boutique, our solutions appeal to a select group of sophisticated and strategic minded companies that are looking to optimize their financial operations.

T&E Capital's clients and prospects are drawn from all ranks of the industry supply chain:

- Vehicle Assemblers,
- Parts Manufactures, and
- Tooling & Equipment Manufactures

Tooling Solutions

- Procurement
- Supplier Owned Tooling
- Contract Financing

Leasing Solutions

- Tax Leases
- Synthetic Leases
- Finance Leases
- Vendor & Fleet Lease Programs

Advisory Services

- Tooling Policy Development
- Lease Buy Analysis
- Financing Strategies



TOOLING SOLUTIONS: CREDIT PROGRAMS

T&E Capital has taken successful automotive cost reduction practices, developed largely for raw material purchasing, and has applied their principles to the financing of tooling via the development of “Credit Programs”.

Credit Program (“Program”):

- Using the purchasing power of the buyer/client, T&E Capital develops a standardized Credit Program to finance the buyer/client’s suppliers of tooling, both for the procurement period and for Supplier Owned Tooling
- These Programs are designed to lower cost, reduce launch & production risks, and/or improve access to capital, while dovetailing into the clients operational model



TOOLING SOLUTIONS: CONTRACT FINANCING

T&E Capital has taken successful real estate construction financing models and has applied them to financing the growing “cradle-to-grave” evidenced in the tooling procurement cycle.

Contract Lines of Credit (“CLOC”):

- Recognizing the value in single-sourced production tooling to the vehicle production launch, T&E Capital offers both pre and post delivery financing solutions for tooling purchase orders.
- This solution is designed to address the requirements of the complete cradle-to-grave, while balancing the risks of the buyer of the tooling and equipment.



EQUIPMENT LEASING SOLUTIONS

T&E Capital has coupled the extensive structuring expertise of our Leasing Directors with the growing outsourcing by funding sources of the origination process, thus reversing the “middle man myth” of increased costs and delivering lower cost solutions

Equipment Leasing :

- T&E Capital’s competitive bid process, combined with our constant contact with dozens of funding sources, allows T&E Capital’s clients to engage one lease source and receive numerous bids from which to choose.
- T&E Capital’s Leasing Directors expertise and current tax and market knowledge of “who’s hot and who’s not” allows our client’s treasury operations to focus on optimizing their core business.



ADVISORY SERVICES

T&E Capital is considered a market knowledge leader in the evolving tooling procurement and supplier owned tooling areas. This is coupled with our knowledge of structured leasing and bank credit appetite to provide advisory services to our clients.

Advisory Services :

- T&E Capital advises vehicle assemblers and large tier 1 parts manufacturers on procurement and supplier owned tooling policies with the intent to lower costs and reduce risk of “tool ransom” disrupting vehicle launch and production.
- T&E Capital advises clients on various tax driven lease structures as well as “lease-buy analysis”.
- T&E Capital advises mid-sized tooling and automation manufacturers on mid and long term financial strategy.



ALLIANCES

T&E Capital uses a matrix of alliances to increase flexibility, reduce operating and transaction costs, and increase access to low cost funding sources whom have various “sweet spots” for the different financial structures availed by T&E Capital.

Alliances:

- Alliances allow T&E Capital to quickly respond to the changing market conditions and credit criteria of funding sources and avoid being “locked-in” to the credit criteria of one institution.
- We enjoy alliances with international banks, regional banks, tax driven lease funders, export credit agencies, insurance companies and minority owned finance companies.



KEY ASSOCIATES

D. Craig Wiggins - Tooling Solutions

- 15+ years international lending experience; experience includes international commercial bank lending & credit auditing, establishing and growing the automotive business at an export credit agency to a volume of \$1.1 billion and 200+ clients with no loan losses, CMO at a boutique investment bank; the past 10+ years exclusively auto related.

Phillip R. Harrison - Leasing Solutions

- 25+ years of leasing experience; experience includes a Big 3 and other corporate tax driven leasing operations, as well as Managing Director of a Wall Street based investment bank; President of Harrison Capital Corp.; founder of a regional publicly traded Michigan bank; the past 15+ years in boutique automotive leasing.

Robert W. Leonard - Leasing Solutions

- 20+ years of leasing and commercial lending experience; experience includes a Big 3 diversified leasing operation, SVP of a Michigan based commercial bank, established and managed the equipment leasing operation of a Michigan bank; the past 10+ years in boutique automotive leasing.

Jerry M. Jones - Vendor & Fleet Leasing Solutions

- 25+ years of asset based lending and lease finance experience; experience includes: concentration in vendor and fleet leasing; Vice President & Regional Manager of the Material Handling Group for a large equipment finance company; created a Vendor Lease Program for an international bank growing it a funded volume in excess of \$500 million. 10



CONTACT INFORMATION



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