

Business Finance Solutions

Creating Cash Flow for Small Businesses

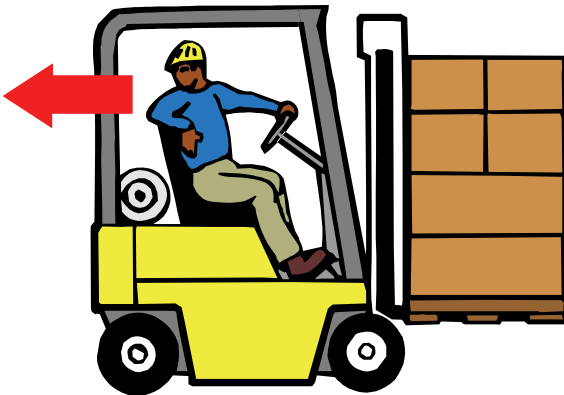
Fact Sheet—Working Capital Accounts Receivable (A/R) Finance, Factoring, & Asset-Based Lending (ABL)

Overview

A/R finance, factoring, and ABL are all forms of asset-based lending in which current assets such as A/R, inventory, purchase orders, and contracts may be used to provide collateral for working capital loans. These types of loans are most suitable when:

- ◆ No fixed assets are available for collateral;
- ◆ Sales growth is straining resources;
- ◆ Inventory growth is high because of demand;
- ◆ Obtaining favorable trade discounts and terms is available;
- ◆ Seasonality peaks cause uneven cash flow;
- ◆ Letters of credit are necessary for import / export financing.

Each form of financing has different requirements for the borrower and can be quite different in terms of cost and terms.



In many cases, a transaction can be approved and funded in 7-10 work days

Types of Businesses

This is a partial list of business types that often can benefit from working capital financing

- ◆ Temporary Staffing
- ◆ Trucking and Transportation
- ◆ Service Sector
- ◆ Manufacturing
- ◆ Industrial Fabricators
- ◆ Printing and Allied Industries
- ◆ Wholesale Distributors
- ◆ Food Manufacturers/Distributors
- ◆ Consulting firms that bill time / expenses
- ◆ Construction Contractors
- ◆ Importers and Exporters
- ◆ Governmental Service Contractors
- ◆ SBA 8(a) contractors

Please call us if your business type isn't shown here. Depending on a few factors, it may be very suitable for working capital financing.



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