

Aegis Business Credit for Brokers

> WHERE SOME SEE ONLY RISK,
WE SEE OPPORTUNITY!

Unfortunately in today's credit markets, banks are being forced to exit credit relationships or tighten credit approval. Brokers are typically the first to see this, and are also the first to get calls from CFO's and business owners when these bank decisions have a negative effect on their business growth. The client is looking to you, as a trusted advisor, for solutions and Aegis Business Credit can be one of those solutions!



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> MANY WAYS TO FINANCE A COMPANY

Aegis Business Credit is aware that not all borrowers are the same and this is what makes us unique. Aegis Business Credit offers the following three solutions:

> Asset-based Lending



Asset-based Lending is our most flexible credit program. Aegis can lend directly on the value of assets such as: Accounts Receivable, Inventory, Machinery, Equipment and Contracts with less emphasis on other underlining financial ratios of the company. The approach allows for financing of companies that are in early stages or in turnaround mode. The minimum for the Aegis Asset-based Lending Program is \$250,000 in funds deployed. This is much lower than most of our competitors.

> Factoring



Accounts Receivable Financing, also known as Factoring, provides working capital solutions for companies that have quality accounts receivable, but need liquidity due to the collection cycle of their accounts. Aegis will advance up to 90% of the eligible accounts receivable and assume the collection risk of the accounts with no recourse to the customer. Once approved, customers can receive immediate funding on all outstanding accounts receivable and all subsequent invoices. The minimum for the Aegis Accounts Receivable Financing Program is \$20,000 a month in accounts receivable, allowing smaller companies to receive funding.

> Purchase Order Financing



Purchase Order Financing is ideal for rapidly growing companies that resell finished products, such as wholesalers and distributors. This program allows a company to capitalize on a purchase order it otherwise would not have the ability to fulfill. Even bank clients with working capital financing can benefit from Purchase Order Financing when current availability limits the company's ability to fulfill a large purchase order. Aegis will finance up to 100% of the company's cost directly to the supplier, which will help facilitate a sale the company might otherwise miss due to capital constraints. This program can work alongside existing bank loan facilities to provide working capital for large orders.