

Working capital
solutions
for your business

SUMMIT
FINANCIAL

R E S O U R C E S

Straight Talk, Fair Deals, Real Commitments

About Summit Financial Resources

Summit Financial Resources is a nationally recognized provider of working capital financing to small and medium-sized businesses in a broad range of industries.

Our programs are designed for businesses in need of *transition financing*--whether that is for newly formed companies, existing businesses needing to adequately fund growth, or for businesses that may be experiencing other challenges.

Benefits of Working Capital Financing

A key benefit of working capital financing is the profit potential of growth fueled by a predictable, accelerated cash flow. When used to stimulate the growth of a financially challenged company, working capital financing becomes a beneficial and sometimes critical tool.

Summit provides you with cash flow to:

- Meet payroll
- Replenish inventory
- Capture market share
- Reduce your cost of collection
- Generate more sales and profits
- Meet obligations in a timely manner
- Expand operations and grow your business
- Negotiate better terms and prices from suppliers
- Take cash discounts on your purchases from suppliers
- Possibly eliminate the cash discount you offer to customers

Our Prospective Clients

Summit assists companies that:

- Need to fund rapid growth
- Need capital for acquisitions
- Generate revenue through government contracts
- Are seeking cash flow to even out sales seasonality
- May have reached a borrowing ceiling with their bank
- Are established and need a working capital alternative
- Are young and unable to obtain traditional bank financing
- Need cash flow to fund payroll and normal operating expenses
- Have faced challenging times and their bank is unable to extend or renew credit

Summit Financial Resources offers a full array of client services through our experienced operations team-- including 24-hour online account access and information reporting to help manage your customer relationships.

Programs Offered

Summit provides *transitional financing* through a variety of structures, all of which involve lending against your company's accounts receivable:

- Asset-Based Lending
- Factoring
- ABL Flex Lines
- Inventory Lending

We offer:

- Credit lines ranging from \$100,000 to \$3,500,000
- Advance rates up to:
 - 90% of eligible accounts receivable
 - 50% of eligible inventory
- Nationwide funding capabilities and representation
- Competitive terms, within a variety of pricing structures
- A flexible, responsive approach to underwriting, designed to meet your needs

For More Information

Contact your local
Business Development Officer
or call 800.531.0137.

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