

Our business is the ability to build yours.



PRIMARY SERVICE: Accounts Receivable Management and Funding

EXPERIENCE: Over 100+ years combined in the Accounts Receivables Financial services industry

GEOGRAPHIC RESTRICTIONS: None, clients may be located anywhere in the continental U.S.

AVERAGE CLIENT ANNUAL VOLUME: Start-up companies to \$70,000,000 in annual sales

BANK REFERENCE: David Torris, Senior VP, SunTrust Bank, Greenville, SC Phone: (864) 451-5222

FULL SERVICE PROGRAM FOR ACCOUNTS RECEIVABLE:

- Approval within 24 to 48 hours
- Payments and reserves are posted on the same day and made available to client
- Free credit investigation and continuous evaluation of customer base
- Free invoice by invoice monitoring by a designated Account Manager
- Professional collection calls on past due invoices
- Free online daily reports
- Same day funding

STANDARD FEE STRUCTURE:

- For clients funding in excess of \$2,000,000 annually, a fee as low as 1.00 % of the invoice amount
- For clients funding less than \$2,000,000 annually, a fee as low as 1.50% of the invoice amount

STANDARD PROGRAM:

- Clients determine which accounts are to be funded based on their cash flow needs
- Standard advance rate of 85%, other advance rates available depending on client's needs
- Fees based on a 30-day payment cycle from day of funding. If invoice goes beyond 30 days from funding, fee is pro-rated on a daily basis until payment is collected.
- Alternative programs available upon request based on qualifications
- No long term contracts
- No application fee

TARGET MARKET:

- Companies with stable or increasing revenues that need working capital for growth
- Established companies with recent history of unprofitable operations that have a good plan of turnaround
- Companies needing working capital, that have a limited track record, i.e. start-up companies
- Companies with established track records and good balance sheets that may have an opportunity for continuous growth, however, the requirements do not meet the bank's borrowing criteria
- Companies with a high concentration in accounts receivable in need of either permanent or temporary (bridge) financing
- Businesses with good sales volume that don't want to invest in an accounts receivable department and would prefer to outsource this function.

COMPANY GOAL:

TO CREATE SOLUTIONS FOR OUR CLIENTS TO ACHIEVE THEIR FINANCIAL GOALS

Resourceful | *Flexible* | *Reliable*

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