

## ***SPECTRUM COMMERCIAL SERVICES***

### ***Most Recent Partnership***

<p style="text-align: center;"><b>MIKARA CORP.</b> <i>DISTRIBUTOR OF BEAUTY SUPPLY PRODUCTS</i></p> <p style="text-align: center;"><b>WORKING CAPITAL FINANCING</b> Revolving Line of Credit</p> <p style="text-align: center;">Accounts Receivable Inventory Real Estate</p> <p style="text-align: center;">\$2,000,000</p>
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#### **Situation**

- *The company had been in transition for a couple of years and was looking for an alternative Asset-Based funding source.*
- *The existing Asset-Based lender was fatigued due to the company not meeting its projections and was unwilling to expand the line of credit for much needed working capital to support the company's growth plans.*
- *Referral was made to SPECTRUM to assist the company with a non-bank financing solution to continue its turnaround.*

#### **Results**

- *SPECTRUM provided a \$2,000,000 line of credit based on Receivables, Inventory and Real Estate.*
- *The company was able to:*
  1. *Make a smooth lending transition to SPECTRUM*
  2. *Obtain needed working capital*
  3. *Reduce its lending cost*

#### **Benefits for Everyone Involved!**

- *The company is able to support its operational and marketing plans.*
- *SPECTRUM provided a needed service by providing working capital financing.*

**Since 1995—SPECTRUM has provided Asset-Based and  
Accounts Receivable Financing Solutions to Local Businesses  
Needing from \$100,000 to \$4,000,000**

*Please call for more information about how SPECTRUM may be able to  
offer a solution for challenging credits you encounter.*

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**SPECTRUM Commercial Services**  
Web Site: [www.SpectrumCommercial.com](http://www.SpectrumCommercial.com)