

SPECTRUM COMMERCIAL SERVICES

Most Recent Bank Partnership

<p>WORKING CAPITAL FINANCING <i>PRINTING COMPANY</i></p> <p><i>SPECTRUM - REVOLVING LINE OF CREDIT</i> Accounts Receivable & Inventory \$1,500,000</p> <p><i>BANK - SBA FINANCING</i> Equipment \$1,300,000</p>
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Situation

- *A 150-year old printing company suffered 2 years of losses and was in need of working capital to expand its marketing efforts and to grow sales.*
- *The existing working capital lender was not willing to increase the credit line.*
- *The Bank had a small existing equipment loan in place and was seeking a solution to the increased working capital requirements of the company.*

Results

- *The Bank provided a \$1,300,000 SBA loan on the equipment and building.*
- *SPECTRUM provided a \$1,500,000 Accounts Receivable & Inventory Line of Credit.*

Overall Benefits of the Transaction

- *Owners were able to refinance and grow their business.*
- *The Bank:*
 1. *Added to its loan portfolio.*
 2. *Acquired all the operating accounts of the company.*
 3. *Has the ability to cross sell other products and services.*
 4. *Being the referring bank, the Bank can take over the entire credit at any time.*
- *SPECTRUM gained a new borrower 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
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