

Aegis Business Credit for Bankers

> LOSE THE RISK, NOT THE RELATIONSHIP!

Statistically, many small businesses fail within the first 2 years, and many of today's non-bankable credits are tomorrow's highly coveted bank prospects. When declining the loan request of the customer based on the lack of operating history or current financial statement shortcomings, the bank risks alienating the company indefinitely. Business owners might recall how they were treated early in their business development when they eventually become "bankable". Aegis Business Credit understands your underwriting limitations, even when frustrated business owners are typically too vested in their businesses to understand the criteria of bank underwriting.

Through the Aegis advantage, banks build lasting customer relationships by introducing a credit solution when businesses need capital the most. By working with Aegis, your bank remains at the center of the financing solution without incurring any credit risk. Our close partnership will help you maintain non-credit relationships while the company grows, and eventually the bank can become the primary credit provider when the business meets your underwriting standards.

Aegis is relationship-oriented and our successful clients will eventually become your loyal customers. When the business conditions are right, Aegis will help transition the credit relationship to your bank. Aegis seeks to be a long-term partner with your bank, so we make sure we always do what is right for the relationship.



Aegis Business Credit for Bankers

> 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.