



Talk to us...



we'll listen.

Corporate Overview 2012



## Meeting needs starts with understanding them.

It sounds obvious enough, yet few commercial finance companies take the time to get to know and understand – really understand – a business's current situation.

Anyone who's built a successful business has faced the dilemma: more opportunities than capital. At Gateway Commercial Finance, our objective is to provide non bankable businesses with creative solutions based financial services.

Growth, acquisition or everyday needs, such as the satisfaction of suppliers or payroll, can often require greater financial flexibility than traditional financing sources can provide. We understand the road a business travels is seldom without its share of bumps in the road.

Our typical clients have one or more of the following characteristics:

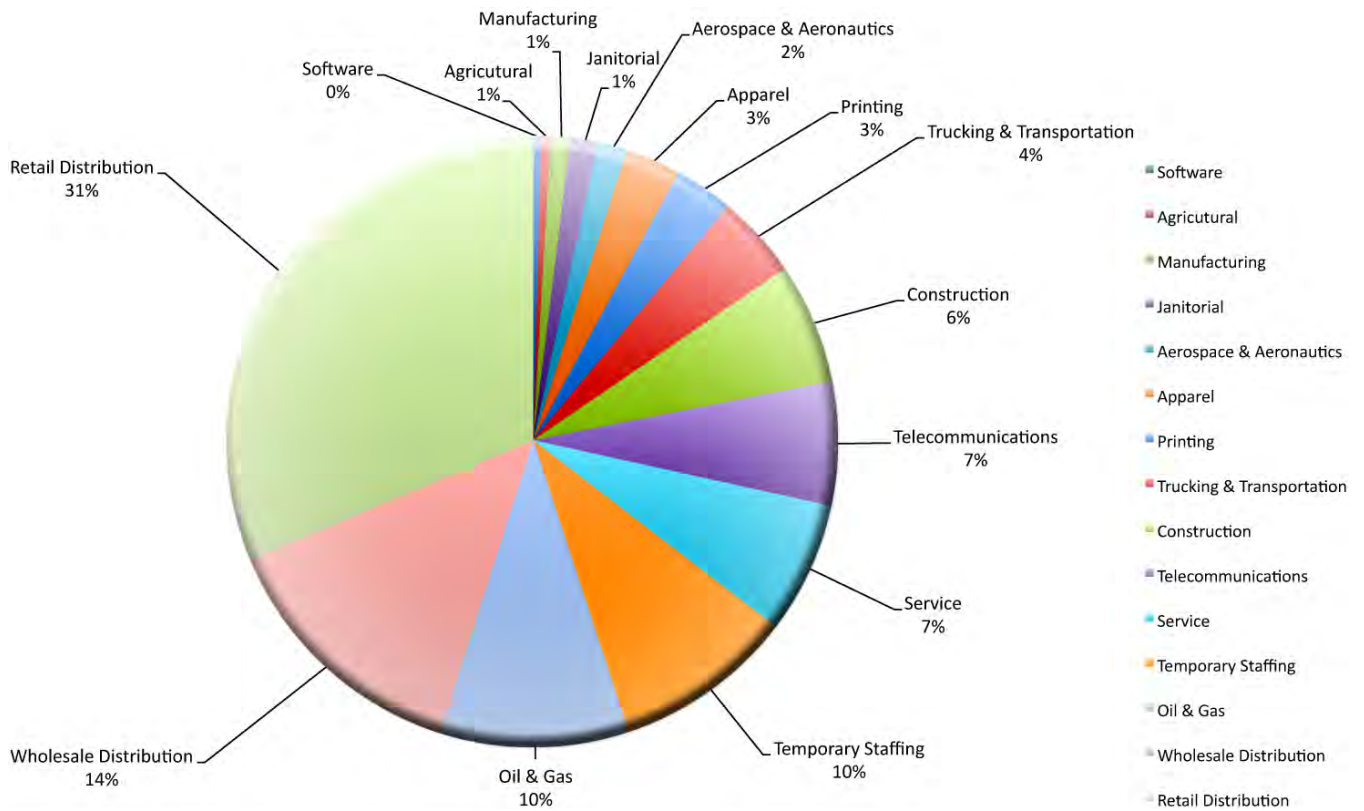
- Rapid Growth
- Start-ups
- Highly leveraged
- Poor Personal Credit
- Negative Net Worth
- Prior Bankruptcies
- Operating Losses
- Delinquent 941's
- Forbearance

We take the necessary time to listen to the whole story and often find that a company's long term potential far outweighs its temporary challenges.

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## Top 100 Clients by Industry

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## Benefit from our experience.

Owned by the people that manage it, the Gateway Commercial Finance team truly understands the needs of business owners. Significant experience and integrity drive our mission to provide our clients with responsive and innovative win-win financing solutions.

### **Marc J. Marin**

Managing Director & Member

Founder and Manager of Gateway Commercial Finance, LLC. Prior to starting Gateway, Mr. Marin served as Vice President of Business Development for Bibby Financial Services, Inc. During his 9 year tenure, Mr. Marin was responsible for broker development, underwriting and operations. Prior to joining Bibby, Mr. Marin was the National Business Development Manager for Sun Capital. Mr. Marin holds an Associate's Degree from Century College.

### **Mark A. Manhart CPA**

Managing Director of Business Development & Member

Mr. Manhart is a co-founder of Gateway Commercial Finance, LLC. Prior to joining Gateway, Mr. Manhart served as Director of Business Development for Ocwen Financial Corporation. During his 15-year tenure at Ocwen, he was responsible for developing relationships and sourcing commercial and residential mortgage business with Wall Street. Mr. Manhart started his career at Arthur Anderson & Co in Miami, Florida where he worked in the audit division. Mr. Manhart holds a Bachelor's degree in Accounting from Ohio State University and a Master's degree in Business from Florida International University.



## **Julian Balboa**

Midwest Director of Business Development

Mr. Balboa started his commercial finance career in Chicago in 1999. Since then his expertise and commitment to service has helped hundreds of businesses with their day to day working capital needs throughout the Midwest. Prior to joining Gateway Commercial Finance, LLC Julian held Senior Business Development positions for several large factoring firms throughout the United States. Mr. Balboa takes pride in his reputation for customer service and follow-up. Mr. Balboa holds a BS in Aviation Maintenance Avionics from Lewis University in Romeoville, Illinois.

## **Gene Schneider CPA**

Controller

Mr. Schneider holds a Bachelor of Science in Accounting from Miami University (Ohio) and is a Certified Public Accountant (Ohio license). Prior to joining Gateway, Mr. Schneider held various CFO positions for private corporations in Boca Raton, Florida. Mr. Schneider was Controller for Siemens Credit Corporation (Siemens, North America) for 14 years and was responsible for financial reporting, budgeting, external audits and internal controls.

## Effective financing solutions.

Gateway Commercial Finance offers accessible financing solutions to a wide variety of industries. Whether a business seeks to enhance cash flow, shed credit risk or seize new sales opportunities, Gateway Commercial Finance has the experience to make your objectives a reality.

### **FACTORING & A/R FINANCING**

Healthy cash flow is the lifeblood of any business. Whether a Fortune 500 or a mom & pop operation... if there is no cash, there is no business, it's that simple. If you struggle to meet necessary day to day operating expenses (supplier demands & payroll) due to slow paying customers, let Gateway Commercial Finance design an effective program to solve your day to day cash flow shortfalls.

### **PURCHASE ORDER & TRADE FINANCE SOLUTIONS**

We understand that often a company's greatest challenge is not sales or production, but simply locating the financing to fulfill the order. With our Purchase Order and Trade Financing Solutions, we can provide up to 85% of the cost of goods necessary to fulfill the order.

### **CREDIT INSURANCE**

Insuring your accounts receivables isn't just about protection. It's about possibilities! Credit insurance gives you the confidence to sell more to your customers without the consequences of customer bankruptcy and non-payment.

### **RECEIVABLES MANAGEMENT**

Improving collections starts with understanding a client's process. Our shared goal is to ensure timely and accurate billing, taking the necessary time to map a debtor's accounts payable processes and creating an effective team monitoring schedule. Our goal is the prompt and professional management, monitoring and collection of our client's accounts receivables.

### **COMMERCIAL MORTGAGES**

Through our affiliations with nationwide commercial lenders and other various funding sources, we are able to offer a diverse mix of commercial real estate loans to meet the individual borrowing needs and investment objectives of its borrowers, for both investment and owner occupied commercial properties.

\* GCF acts as an intermediary for our commercial mortgage services



## A focus on solutions.

Gateway Commercial Finance's goal is to become a strategic partner by offering an array of financial products to pre-bankable businesses. Whether they lack the operating history or present financial condition to qualify for traditional financing, Gateway Commercial Finance may have a solution. Our continued success is based on our philosophy of honesty and integrity in approach, competitive rates, creative financing solutions and unsurpassed excellence in client service.

FACTORING & A/R FINANCING • PURCHASE ORDER & TRADE FINANCE SOLUTIONS • CREDIT INSURANCE  
RECEIVABLES MANAGEMENT • COMMERCIAL MORTGAGES



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We'd like to show you what we can do ... for you.

**Florida**

1101 North Congress Ave, Suite 203  
Boynton Beach, FL 33426  
P. 877-734-2706

**Chicago**

800 Morgan Street, Suite 201  
Elgin, IL 60123  
P. 630-738-1845