



Accessible Solutions for Your Business



Product Overview 2015





Meeting needs starts with understanding them

The Dilemma

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

Growth, acquisition, or expansion often requires greater financial flexibility than traditional sources can provide. We understand that the road a business travels is seldom without its share of bumps in the road. At Gateway Commercial Finance we're able to take a unique approach to a business's working capital needs by focusing on the management, business capabilities, and collateral of our clients – not their balance sheet.

At Gateway Commercial Finance we're able to take the necessary time to listen to the whole story and often find that a client's long term potential far outweighs its temporary challenges.



Discover how easy it is to fund your business

PRODUCTS

1. Accounts Receivable Funding

Free your Cash Flow...Grow Your Business. Healthy cash flow is the lifeblood of any business. Whether a Fortune 500™ or a mom & pop. If there is no cash, there is no business, it's that simple.

If you struggle to meet necessary day-to-day expenses because of slow paying customers, Gateway Commercial Finance offers an ideal solution to solve shortfalls in your daily cash flow needs.

Gateway Commercial Finance provides immediate funding availability against eligible business-to-business sales the moment you invoice your customer. No longer will you have to suffer by waiting 30, 45 or 60 days for your customers to pay their invoices. Gateway Commercial Finance can provide you with the critical funding to satisfy payroll and associated obligations on time, ensure prompt payment to your suppliers, and provide peace of mind knowing that you have a steady and reliable source for your day-to-day cash needs.

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2. Purchase Order & Trade Financing

Sales Based Financing Solutions. We understand that often a company's greatest challenge is not sales or production, but simply locating the financing to fulfill the order. At Gateway Commercial Finance we can provide **up to 80% of the cost of goods sold to fulfill those orders.**

We can provide letters of credit, vendor guarantees, and comfort knowing you have a reliable resource to fulfill those orders that are so critical to your success.

3. Credit Protection

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

A credit insurance policy through Gateway Commercial Finance provides peace of mind and:

- Increased Sales
- Avoidance of Catastrophic bad-debt losses
- Increases borrowing capacity
- Creates new financial opportunities

4. Receivables Management

Too Much Information is a Good Thing. Informed decisions are the key to getting paid... period! Knowing who your customer truly is and their overall financial condition is critical to ensuring healthy cash flow and the longevity of your business.

Gateway Commercial Finance provides direct access to worldwide credit reporting agencies:

- Dun & Bradstreet®
- Experian®
- Euler Hermes®
- Coface® and
- National Association of Credit Managers

We provide our clients with hundreds of years of combined credit experience and access to the most comprehensive databases of credit information in the world to our clients at no charge.

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

Expect More

In today's economic environment, companies of all sizes recognize the importance of fully utilizing their resources in order to meet the credit and financing requirements necessary for stability and growth. At Gateway Commercial Finance we pride ourselves on our ability to listen. We understand every business has a unique story to tell and no two stories are the same. We take the necessary time to understand a business and its financing needs and work diligently to create win-win solutions.

At Gateway Commercial Finance we're leading the charge to provide prompt collateral based financing solutions not offered by our regional competitors.

- Focused on small to medium sized businesses
- Helping smaller companies compete
- Offering guidance and financial advice traditionally available to only big companies
- Supplying the financial support to enable small businesses to grow
- Funding in as little as 2 business days



Peace of mind is only a phone call away.

Industry Experience

We've got significant experience in the following industries

- Apparel & Garment
- Manufacturers
- Distribution & Wholesale
- Trucking & Transportation
- Temporary Staffing
- IT Staffing & High Tech
- Sub-contractors
- Service Firms
- Security Guards
- Government Contractors
- Technology Companies
- Printers
- Seafood & Perishables
- Oilfield Servicers
- Pharmaceutical Manufacturers



We're Ready to Help You

Gateway Commercial Finance provides a wide variety of timely funding options to well established, up-and-coming, and businesses that have one or more of the following characteristics:

- Start-ups
- Highly Leveraged Operating Companies
- Businesses with Historical or Operating Losses
- Negative Tangible Net Worth
- Delinquent Tax Obligations
- Guarantors with "storied credit" situations

Every day we provide timely and flexible funding solutions tailored to meet everyday operating needs such as payroll and associated obligations, supplier demands, and expansion. Whatever your need, Gateway Commercial Finance may have the ideal vehicle to help you get there!

Talk To Us... We'll Listen.





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