



RHETT B. ROWE
CHIEF EXECUTIVE OFFICER

FINANCIAL SERVICES
ASSET BASED LOANS



WHAT IS ABL AND WHAT CAN IT BE USED FOR?

ABL allows business owners to leverage their collateral values to obtain financing when traditional sources cannot. We help repair and improve cash flows to help businesses return to conventional financing as soon as practical.



WHAT DOES BRIDGE BUSINESS CREDIT OFFER?

Bridge Business Credit offers timely and creative asset-based lending solutions to businesses which cannot obtain or maintain traditional bank financing.

We partner with Banks, Turnaround Consultants, Attorneys and CPAs.



WHO IS BRIDGE BUSINESS CREDIT?

Bridge Business Credit is an asset-based lender which has been providing working capital financing to medium-sized businesses since 2002.

We routinely provide each borrower with a secured line of credit up to \$6 million with advances against Accounts Receivable, Inventory, Machinery & Equipment as well as owner-occupied Commercial Real Estate. A/R financing is a component of all our loan relationships.

20+
YEARS

8
STATES

\$300
MILLION
FUNDED





WHO QUALIFIES?

Borrowers should contact Bridge Business Credit when they:

- Are a startup or relatively new business (more than 6 months)
- Have experienced operating losses
- Have 500k or higher credit needs
- Project a steep revenue growth curve
- Have a weak balance sheet
- Have stretched payments to vendors
- Are currently in the asset recovery department of a bank
- Are in or emerging from bankruptcy



WHAT IS THE TARGET INDUSTRY?

Bridge Business
Credit is an
alternative
funding solution.

MANUFACTURING

SERVICE

OIL & GAS

DISTRIBUTION

TRANSPORTATION

STAFFING

AUTOMOTIVE

AEROSPACE

MEDICAL



WHY PARTNER WITH BRIDGE BUSINESS CREDIT?

1

CREATIVE AND FLEXIBLE LOAN STRUCTURES

When your client does not meet bank requirements for a loan, Bridge Business Credit offers unique and timely financing solutions. We leverage existing collateral, help management improve cash flow and return borrowers to traditional financing as soon as possible.

2

QUICK FUNDING/ TIMELINES W/ ZERO PREPAYMENT PENALTIES

Once application and related information are received and a proposal offered and accepted, Bridge Business Credit can close and fund within 30 days! Bridge Business Credit provides friendly bridge financing with no prepayment penalties.

3

SUPERLATIVE CUSTOMER SERVICE

Bridge Business Credit has already provided more than \$300 million in ABL solutions, helping businesses grow throughout our expanding footprint.





RHETT B. ROWE
Chief Executive Officer

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Formerly Great Lakes Business Credit



ALTERNATIVE FINANCE SOLUTIONS

Bridge Business Credit offers Asset Based Lines of Credit ranging from \$500,000 to \$6,000,000. Lendable collateral consists of Accounts Receivable, Inventory, Machinery & Equipment, and Owner-occupied Real Estate. Following are general guidelines as advance rates, ineligible, and caps may change when considering individual requests:

LENDING PARAMETERS

- First security interest in all assets of borrower
- Personal guaranty of principal owner(s) > 25%
- Notes payable to related parties to be subordinated to Bridge
- Weekly borrowing base reporting
- Monthly Reporting for A/R, A/P, Inventory and Financials
- 12 month facilities; extensions as needed
- Full dominion of funds, with lockbox
- Field Exams as scheduled

OUR STORY

Bridge Business Credit, formed in 2002, provides financing which allows companies to regain financial stability and return to conventional financing as soon as possible. We focus on companies with potential that are currently unable to obtain or maintain bank financing, structuring financing packages which meet their immediate needs. Recapitalized in 2020, Bridge Business Credit now offers the widest and most accessible array of alternative finance solutions in the industry.

LENDABLE COLLATERAL

Accounts Receivable

- Advance rates up to 90% as determined by historical dilution
- Up to 120 days from invoice date, domestic accounts receivable
- Foreign accounts covered by acceptable credit insurance

Inventory

- Advance rate up to 60% of raw materials, finished goods
- Value based on the lower of cost or market
- Ineligible inventory: Work in Progress; Supplies/Packaging; Stale; Items held at outside processors; Damaged goods

Machinery and Equipment

- Advance rate up to 90% of forced liquidation value as determined by a recent acceptable appraisal
- Amortization up to 60 months

Owner-occupied Real Estate

- Advance rate up to 70% of value as determined by a recent acceptable appraisal
- Amortization up to 300 months
- In conjunction with ABL working capital facilities only

Debtor-in-Possession

- Limited to companies in Chapter 11 and Chapter 5 Bankruptcies
- Bridge Business Credit must have priority over existing debt, equity and other claims

OUR LENDING APPROACH

Unmatched Service

A founding and enduring principle of Bridge Business Credit is unequaled client service. We establish a stress-free interface and seamlessly manage program details with personalized, knowledgeable attention.

No Early Termination Penalty

Unique in the industry, Bridge Business Credit charges no early termination fees. Focusing on client success, our solutions are most often designed to enable borrowers to achieve stability within one year.

Streamlined Approvals

Alternative financing is, in many cases, a time-sensitive requirement. Bridge Business Credit streamlines approvals — 30-45 days from application to closing is normal — using on-staff experts for review, vetting, and valuation. Additionally, Bridge Business Credit does not rely on third party outsourcing to accommodate client needs. Bridge Business Credit is an invaluable resource for borrowers when they:

- Are a startup or relatively new business > 6 months
- Have experienced operating losses
- Have little or no equity
- Have stretched payments to vendors
- Are in the process of restructuring their business
- Are in Chapter 11 Bankruptcy

Contact Bridge Business Credit

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