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# TRANSFAC CAPITAL FINANCIAL SERVICES



TRANSFAC CAPITAL  
FINANCING BUSINESS SINCE 1942

# INVOICE FINANCING

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Invoice financing, otherwise known as factoring, is the combination of A/R assist and money. Financing invoices is the process of selling accounts receivable to a factor in exchange for immediate working capital. The factor will advance the company a large percentage of the purchased invoices before collecting from debtors. Once the debtors have paid, the factor returns the reserved percentage back to the business, minus a fee for administration and funding.



# ADDITIONAL SERVICES

(The following are only available to existing clients of Transfac Capital)

- A/R Assist
- Ledgered A/R Line
- Inventory Financing
- Vendor Assurance
- Purchase Order (PO) Financing
- Equipment Leasing Program (For Trucking)
- Debtor-in-Possession (DIP) Financing

# A/R ASSIST

Accounts receivable management services are tailored to the business owner that is not in need in financing, but does require back-office support. This program eliminates much of the stress that comes from running a business, with the collections, reporting, disputes, and more being handled directly by the factor.





# LEDGERED A/R LINE

A ledgered accounts receivable line of credit provides A/R services, as well as the ability to draw down money up to the advanced amount at any time needed by the client.

# INVENTORY FINANCING

Many industries experience periods of prosperity and lulls throughout the year. It is during these slow times that businesses run into cash flow issues. Inventory financing uses company supplies as collateral to receive reliable funding until business picks up. Transfac provides inventory financing up to a percentage of the accounts receivable for finished goods.





# VENDOR ASSURANCE

The vendor assurance program offers businesses a way to receive materials from a supplier that would normally be outside their credit limit. The factor enters into an agreement with both the business owner and the supplier. The business owner agrees to finance the future invoices with the factor. Meanwhile, the factor agrees to pay the supplier for the materials as soon as funds have been generated from factoring the invoices.

# P/O FINANCING

There are times when a business can no longer accept clients due to the lack of capital needed to purchase materials necessary to complete orders. Instead of turning customers away, a company can use purchase order financing. Utilizing this method, a factor secures the materials for a business. In return, the business will finance its invoices with the factor.





# EQUIPMENT LEASING

Trucking companies looking to grow can utilize our equipment leasing program. Transfac will purchase the equipment and offer a 36 or 48 month lease. In order to be qualified for the equipment leasing program, the trucking company will need to have been a client for more than 6 months and possess at least 5 trucks within the fleet.

# DIP FINANCING

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Debtor-in-Possession Financing is provided to companies that have filed for Chapter 11 bankruptcy. With working capital in hand, the reorganized business will be able to continue operations and emerge from the Chapter 11 process quicker.



## **TRANSFAC'S CLIENTELE**

Transfac Capital is equipped to finance the invoices of small businesses across the United States from startups up to established companies generating over \$5 million in monthly revenue.

## **WHO WE WORK WITH:**

Transfac Capital offers financial services to almost every industry, with the only exceptions being: medical, construction, retail, and agriculture. Of course, every deal is different and will be taken into consideration on a case-by-case basis. The key for Transfac when deciding whether or not to finance a client is the ability to document if/when a product was delivered and has the product/service been sold or rendered.