

CapitalSource Business Finance Group

Asset-Based Loans



CapitalSource Business Finance Group (“CBFG”) provides asset-based loans across the United States to rapidly growing, undercapitalized, and/or turnaround businesses with sales volumes between \$2,000,000 and \$250,000,000 when other financing sources are inadequate or unavailable.

We provide working capital to relieve payroll stress, pay vendors, purchase inventory and equipment, take trade discounts, and grow businesses. Furthermore, our transaction finance experts enable CBFG to work closely with privately-owned and family-owned companies as well as financial sponsors in the lower middle-market to provide capital for a variety of event-driven financings. CBFG understands the importance of maintaining the appropriate capital structure in any transaction and has the ability to work creatively to configure a credit facility that meets the needs of each borrower. In addition to providing working capital and other asset-based credit facilities as part of the required financing, we bring a full range of debt capital to the table with the participation of our strong network of financing sources, creating a one-stop-shop for company owners and acquirers.

Client Benefits

- » LIBOR and Prime Rate Based Pricing
- » Increased Availability
- » Elastic Working Capital
- » Credit Management Services
- » One-Stop Solution for all Debt Capital Needs

Highlights

- » **Speed and flexibility are of paramount importance.** We are able to provide a quick assessment of our ability to provide you with the financing you seek, and in certain cases, CBFG is able to fund in as fast as 10 business days.
- » **Lending Experience & Philosophy.** Over 50+ years of lending expertise. Primary loan considerations are management capability, strength of collateral, history and stability of positive cash flow, capacity to produce, and growth potential.



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Types of Financing: *Primary Facility*

- » Accounts Receivable Lines of Credit
- » Inventory Line
- » Equipment Term Loan
- » Bridge Financing (RE)
- » PO Financing
- » Cash Flow Financing
- » Uni-Tranche Credit Facilities

Target Industries/Related Businesses

CBSFG provides financing to companies in a wide range of industries, including:

- » **Manufacturing:** Defense, Food & Beverage, Consumer Packaged Goods, Medical & Biotech Products, Machining, Packaging, Robotics, Environmental Equipment, Injection Molding, Contract Manufacturing, Aviation & Aerospace.
- » **Distribution:** Grocery Wholesalers, Steel Distribution, Lumber Distribution, Building Materials.
- » **Service:** Janitorial Service, IT Staffing, Courier Service, Temp Staffing Agency, Security Guard Service, Commercial Printing.
- » **High Technology:** Computer Hardware, Software, Connectivity, Medical Devices, Robotics/Automation, Communications/Wireless, Security/Surveillances.

Target Loan Size: \$1,000,000 to \$30,000,000

Types of Transactions

- » Leveraged Buyouts
- » Mergers & Acquisitions
- » Recapitalizations
- » Refinancing Existing Debt
- » Growth Opportunities
- » Rescue Financing
- » Restructurings
- » Turnarounds
- » Participations & Syndications

Sampling of Recent Transactions

- » Manufacturer/Distributor–Flat Sheets & Slit Coils Metals | \$12,500,000 | Senior Credit Facility
- » Full-Service Pharmaceutical Contract Research Organization | \$5,000,000 | Senior Credit Facility
- » Manufacturer/Importer–Window and Door | \$8,000,000 | Senior Credit Facility
- » Transportation/Warehouse Logistics Provider | \$2,000,000 | Senior Credit Facility
- » Distributor/E-commerce–New & Refurbished Electronic Devices | \$10,000,000 | Senior Credit Facility



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CapitalSource is an equal opportunity lender. This is not a commitment to lend. All offers of credit are subject to credit approval.

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