

REPUBLIC

B U S I N E S S C R E D I T

Republic Business Credit is a nationally recognized commercial finance company, supporting working capital requirements of companies nationwide by providing senior secured lending solutions. Republic is a wholly owned subsidiary of Renasant Bank.

Funding Limits: Up to \$20,000,000

Products and Services:

- Asset Based Lending
- Non-Recourse Factoring (Traditional)
- Recourse Factoring
- E-Commerce Lending

Preferred Industries:

Food & Beverage | Apparel | Temporary Staffing | Manufacturing | Furniture
Distribution | Transportation | Telecommunications | Natural Products
Government Contracting | Janitorial | E-Commerce | Oil Field Service

Excluded Industries:

- Construction
- Third Party Medical/Insurance Receivables
- SaaS (software)
- Car Dealerships

Company growth cycle:

- High Growth
- Acquisition
- Start-Up
- Private Equity Owned
- Leveraged Buy Outs
- DIP Funding
- Turnaround

Key Differentiators:

- No personal guarantees required
- No minimum EBITDA requirements
- Flexible Revolvers - add on equipment & real estate term loans for growth
- Full suite of treasury management solutions available

New Orleans | Los Angeles | Chicago | Houston | Atlanta

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Republic provides a unique balance of speed, freedom and flexibility coupled with its people first focus. We partner with banking associates across the United States to deliver industry leading solutions.

CUSTOMER SUCCESS STORIES

The Business: Tennessee based light industrial temporary staffing company

The Situation: Client was in default with their Bank Lending facility.

The Solution: \$6,500,000 Asset Based Loan

- No personal guarantees b/c ESOP owned
- 90% Advance rate on receivables
- No FCCR covenant required
- Over \$1,000,000 in additional availability

The Result: Growth exceeded expectations.

The Business: Century old Southern rice milling operation

The Situation: Company needed to refinance incumbent bank due to losses in 2023 from bad weather.

The Solution: \$15,000,000 Asset Based Loan

- \$20,000,000 Accordion
- Seasonal extension of their inventory facility during the harvest season

The Result: Manufacturer was able to acquire new assets to match their increased demand forecast and returned to profitability.

The Business: Apparel manufacturer specializing in swimwear

The Situation: Client needed access to more capital and customer approvals than current financial partner

The Solution: \$4,000,000 factoring facility

- RBC partnered with a PO Finance company that provided a 3,000,000 facility to support the spring shipments

The Result: Company has plans to launch a new line of men's swimwear.

The Business: Texas clean energy drink company

The Situation: New company sought an initial financial partner.

The Solution: \$2,500,000 factoring facility

- Inventory add-on in future based on earnings
- No covenants

The Result: Manufacturer has expanded their B2B customer base and kept up with increased demand.