



Republic provides a unique balance of speed, freedom and flexibility that is coupled with a people first focus. We partner with private equity funds and investment bankers to deliver industry leading solutions.

CUSTOMER SUCCESS STORIES

The Business: Private equity owned California-based aftermarket automotive products supplier.

The Situation: Company needed funds to cover a one-time extraordinary loss related to an acquisition of a competitor.

The Result: \$8,000,000 Asset Based Loan

- Refinanced out its bank line of credit while increasing availability by more than \$3,000,000.
- Provided equal availability on their inventory and accounts receivables, allowing seasonal flexibility.

Company success

The Business: Private equity owned metal composition fabricator.

The Situation: Company outgrew prior funding source and needed new funding to continue growth trajectory.

The Result: \$3,500,000 Asset Based Loan

- Availability through multiple lines, including A/R, Inventory & Equipment.
- Increased availability on international receivables beyond the standard 20% of Eligible A/R
- No guarantees of the individuals or fund.

Company success

The Business: Private equity owned international industrial manufacturing facility.

The Situation: Distressed investor purchased bank note and company was not bankable due to profile and performance.

The Result: \$1,850,000 factoring facility

- No Personal Guarantees
- Flexibility to support growth initiatives

Company success

The Business: Private Equity owned firm photo frames and finishing manufacturer

The Situation: Company required additional working capital due to seasonal business cycle.

The Result: \$5,000,000 factoring facility

- Allowed eligibility extended up to 150 days.
- No guarantee required from private equity firm.

Company success

Check out our website at www.republicbc.com/press for greater details on these client success stories.

www.republicbc.com

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 flexible non-traditional solutions.

Republic is a wholly owned subsidiary of Renasant Bank.

Funding Limits: Up to \$15,000,000

Products and Services:

- Asset Based Lending
- Ledgered Line of Credit
- Traditional Factoring
- E-Commerce Lending

Preferred Industries:

Food & Beverage | Apparel | Temporary Staffing | Manufacturing
Distribution | Furniture | Transportation | Telecommunications
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
- Ability to lend across the country
- Flexible - Add on equipment & real estate term loans for growth
- Company executives have over 70+ years in secured finance

New Orleans - Los Angeles - Chicago - Houston - Atlanta

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