

# 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 \$15,000,000

**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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## BUSINESS CREDIT

Republic provides a unique balance of speed, freedom and flexibility coupled with its people first focus. We collaborate with broker associates across the United States, proudly offering proud to offer competitive commissions for factoring deals and attractive one-off broker fees for Asset-Based Loans.

### CUSTOMER SUCCESS STORIES

**The Business:** Women minority-owned government contractor that supplies tool kits and various suppliers to the Department of Defense

**The Situation:** The company secured another multi-year contract with the U.S. Department of Defense & needed a funding partner that could keep pace with its rapidly expanding needs.

**The Solution:** \$6,750,000 Factoring Facility

- \$10,000,000 Accordion
- No personal guarantees

**The Result:** Company increased their revenue by more than 50% and returned to profitability.

**The Business:** Global Child Product Manufacturer

**The Situation:** Manufacturer that needed to operate without financial covenants during supply chain challenges due to tariffs, inflation and increased customer demand.

**The Solution:** \$10,000,000 Factoring Facility

- Extended terms with big chain stores

**The Result:** Manufacturer was able seize on opportunities and maintain their cash flow needs while returning to profitability.

**The Business:** Texas-Based Oil Field Service company

**The Situation:** The company needed to refinance their incumbent bank following a downturn in the sector.

**The Solution:** \$5,500,000 Factoring Facility

- Refinanced the incumbent bank while creating more than \$1,000,000 in additional availability

**The Result:** The company was able to return to cashflow positive and resulted in a successful sale of the company to a strategic investor.

**The Business:** Specialist IT staffing and consulting company

**The Situation:** A rapidly growing staffing company that needed to fund their payroll prior to receiving payments from their customers.

**The Solution:** \$500,000 Factoring Facility

- Fast A/R allowed for unlimited payroll funding

**The Result:** The company increased their credit facility to 2,000,000 within their first six months.