

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 private equity, investment banks and advisors to deliver industry leading solutions.

CUSTOMER SUCCESS STORIES

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

The Situation: E-Commerce revenue was outgrowing their bank line of credit structure.

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

- Increased availability by more than \$3,000,000
- Provided availability on their inventory, accounts receivable and seasonal flexibility

The Result: Company grew by more than 40%.

The Business: Private Equity owned metal custom fabrication shop

The Situation: Company outgrew its prior funding source and wanted to leverage its balance sheet for growth.

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

- Availability through a revolver and equipment term loan
- Availability on international receivables beyond the standard 20% concentration limit
- No guarantees

The Result: 20% EBITDA growth

The Business: Divestiture of an industrial manufacturing facility

The Situation: Distressed investor purchased bank debt and needed a quick close.

The Solution: \$3,500,000 factoring facility

- No Personal Guarantees
- Flexibility to support growth initiatives
- 90% advance rate on accounts receivable

The Result: Achieved profitability within 6 months.

The Business: Private Equity owned firm photo frames and finishing manufacturer, selling to major retailers

The Situation: Seasonal business cycle required terms up to 150 days.

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

- Eligibility extended up to 150 days
- 100% concentration
- Bank retained \$25m loan

The Result: \$5,000,000 of additional availability