



About Summit

Summit Financial Resources provides working capital financing to small and medium-sized businesses in a broad range of industries.

Our programs are designed for businesses in need of transition financing—whether that is for newly formed companies, existing businesses needing to adequately fund growth, or for businesses that may be experiencing other challenges.

Programs Offered

Summit provides working capital financing through a variety of structures, all of which involve lending against a company's accounts receivable:

- Asset-Based Lending
- Invoice Factoring
- ABL Flex Lines
- Inventory Lending
- Small Business Loans
- Stretch Financing

We offer:

- Credit lines ranging from \$100,000 to \$4,000,000
- Advance rates up to:
 - 90% of accounts receivable
 - 50% of inventory cost
 - 60% of equipment value
- Nationwide sales, underwriting, and funding capabilities

CORPORATE OFFICE

SUMMIT FINANCIAL RESOURCES

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More Information

Mutual Benefits

Summit Financial Resources offers a full array of services through our experienced operations team—including 24-hour online account access and information reporting designed to help your clients manage their customer relationships.

Our goal is to find the right solution for your client, one that meets the needs of their business. Our prospective clients are typically in transition and need a properly structured solution to their lack of working capital.

Summit assists companies that:

- Need to fund rapid growth
- Need capital for acquisitions
- Generate revenue through government contracts
- Are seeking cash flow to even out sales seasonality
- May have reached a borrowing ceiling with their bank
- Are established and need a working capital alternative
- Are young and unable to obtain traditional bank financing
- Have faced challenging times and their bank is unable to extend or renew credit
- Need cash flow to fund payroll and normal operating expenses

Summit can provide your clients with cash flow to:

- Meet payroll
- Replenish inventory
- Capture market share
- Reduce their cost of collection
- Generate more sales and profits
- Meet obligations in a timely manner
- Expand operations and grow their business
- Negotiate better terms and prices from suppliers
- Take cash discounts on their purchases from suppliers
- Possibly eliminate the cash discount they offer to customers

Summit views referral relationships as partnerships that deliver full economic value to both parties over time. In particular, our bank referrals maintain depository relationships whenever possible, and our ultimate goal is always to return the client to a full banking relationship when they are ready.

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Creating
Cash Flow for
Your Clients