

IMM Financial is a strong leader in Commercial Credit Products designed to pick-up where the banks leave off.

Most of our clients have already been to their bank and have been turned away for various reasons but the catch-all reason for the bank not being able to assist these company owners is that the company is "not a fit for the bank". Often there is nothing wrong with these companies it is just that their "needs" are outside of the bank's programs.

Thus the reason we say "IMM Financial: Business Financing to Suit Your Needs".

Hi Again!

As requested, here is a copy of our current brochure. It is a summary of what we have online to give the "Reader's Digest" version.

The buttons have live links for your convenience so you can just click on them and assuming you are connected to the internet, you will be brought straight to the page you are looking for.

Accounts Receivable Factoring

Accounts Receivable Factoring in reality is nothing more than a line of credit using your delivered and confirmed orders where your customers pay on terms of 90 day or less. That is really as complicated as it is. As your sales increase, so does your Line of Credit availability.

With this Program, the most important thing is that the customers you sell to must be creditworthy. You will be able to get an advance on all delivered products when you raise an invoice, assuming your customers are creditworthy. Only Commercial Sales are eligible under this Program. [Apply Now](#)

Business Loans

Our Business Loan Program looks at the average monthly sales your company has been experiencing (minimum 6 months) and will give you an advance of one month's sales or more.

With this Program, you do not need to carry Accounts Receivable and it does not matter if you customers are Retail or Commercial. The funds advanced may be used for any business related purpose. [Apply Now](#)

Equipment Finance

Equipment Financing or Equipment Leasing is available to companies that wish to purchase assets and wish to spread the payments over the useful life of the asset rather than making a large cash outlay at the time of acquisition. This financing Program can be used for both hard and soft assets. To qualify

for this Program the company needs to be able to service the payment and this will be calculated using the "debt-service" ratio which is simply the ratio between the amounts of funds your company has coming in each month and the amount of monthly payments the company has obligations to pay. [Apply Now](#)

Purchase Order Finance

Purchase Order Finance is a Program where typically an intermediary will finance a "buy-sell" of a product where the company financing the transaction has experience and can demonstrate similar past sales, the buyer of the product is creditworthy, the seller is reputable and the intermediary is not making a "value added" contribution to the product being sold. This Program will not provide advances to manufacture a product. [Apply Now](#)

Export Finance

If you are doing business internationally, we can offer your company a Credit Line based on your International Receivables. This Program in reality is Accounts Receivable Factoring but it allows for non-domestic customers. Something that most banks will not consider. We are well seasoned in dealing internationally and the concept of have accounts receivables in

countries other than that which your company is domiciled is part of business-as-normal in our eyes. [Apply Now](#)

Letters of Credit

A LC is available to our clients in conjunction with our Purchase Order and Accounts Receivable Factoring Facilities. In order for a LC to be issued, there must be a Purchase Order and the LC is a payment guarantee to the seller of the product and once the product has been delivered, the order then becomes a receivable to the company as part of the natural sales cycle.

To be clear, a Letter of Credit will not be issued without being part of a Purchase Order transaction. [Apply Now](#)

Asset Based Lending

An ABL Facility is a Credit Line that is put into place using some or all of the company's assets as collateral for the Credit Facility provided to the company. This process is an expansion on the Accounts Receivable and Business Loan Program to provide Credit Availability to the company based on the equity position the company has. Our ABL Program will typically

give a higher allowance on the company assets than that offered by most banks. [Apply Now](#)

Merger & Acquisitions Finance

M&A Financing will combine all aspects of our Finance Programs using Accounts Receivable Factoring, Business Loan Advance Guideline as well as those used by our ABL Program. This will allow taking into consideration the data of the company considered being merged or acquired. This Program will involve appraisals and or evaluations of the companies'

involved in order to determine the amount of funds which can be advanced. [Apply Now](#)

