



# ACCOUNTS RECEIVABLE OPERATING FACILITY



This product allows you to finance your entire book of receivables and, because it complements your company's general operating line, you still have access to cash for daily operations. Accounts receivable are often overlooked by traditional financing institutions, even though they can be your largest asset. Our Accounts Receivable Operating Facility makes for an effective cash management tool for the company that has significant revenues tied up in their receivables.

We provide financing up to 90% of your eligible accounts receivable so you can take advantage of valuable new business opportunities when you need them. Our Accounts Receivable Operating Facility provides you with easy access to additional working capital. Here are a few of the features of this product that will simplify your accounts receivable administration and save you time:

- There are minimal reporting requirements
- Accounts are reconciled on a weekly basis
- The process is streamlined

## BENEFITS

- Creates a steady cash-flow solution
- Allows timely reporting of payments
- Enables you to fund in Canadian and US Dollars, reducing foreign exchange fluctuations
- Leverages your Canadian and foreign accounts receivable
- Credit decisions are not based solely on your balance sheet as they are with traditional lenders. Rather they are based on a combination of your balance sheet and the strength and quality of your receivables.

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## IDEAL CANDIDATE



Companies that require an accounts receivable facility between \$2.5 million to \$10 million a month  
Companies that have a large number of transactions

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## PRODUCT ELIGIBILITY



- ✓ You are a Canadian company with a positive balance sheet
- ✓ You should have annual sales of \$25 million to \$100 million
- ✓ Your buyers must be either eligible for accounts receivable insurance or have an investment grade rating