



Enhance your Borrowing Arrangements

Gain Access to More Working Capital and Fuel Your Business' Growth

Cash is king, as they say, and nowhere is that more true than in a growing business. If you borrow against your receivables, you should explore how accounts receivable insurance from Global Commercial Credit (GCC) can help you maximize the available working capital from the accounts you pledge to your lender. By partnering with GCC you can use credit insurance to:

- increase the advance rate on your insured accounts
- include more accounts in the eligible account bases
- borrow against export receivables
- address concentration issues

There is a Better Way

The Investment in the Policy Is Typically Recaptured in Full on the First Advance

Consider this example:

Client: Emission Testing Equipment Manufacturer

Topic: Borrowing Enhancement Scenario

Additional Capital

| | |
|---------------------------|---------------------------|
| Average Receivable's | \$3 million |
| Allowed Receivable's | \$1.2 million |
| Prior Advance Rate | 80% (domestic sales only) |
| Available Capital | \$960,000 |
| New Allowed Receivable's | \$2.5 million |
| New Domestic Advance Rate | 90% |
| Export Advance Rate | 70% |
| New Available Capital | \$2 million |

Cost Benefit Analysis

| | |
|--|-------------------------------|
| Additional Capital Provided | \$1,040,000 |
| Funds Employed Back Into Business at Additional Opportunity | 20% Gross Margin \$208,000 |
| By Account Turns Per Year | 7 |
| Potential Incremental Return | \$1.45 million |

Total Cost of Policy \$50,000



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