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Financing Business

Presented by

Jerry Sandak, Senior Executive Vice President

ROSENTHAL & ROSENTHAL, INC.

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Overview

- ▶ Liquidity
- ▶ Flexibility
- ▶ Business flow
- ▶ Factoring
- ▶ Asset Based Lending
- ▶ Summary



Liquidity

- ▶ Money Center banks
- ▶ Economic tide – ebb and flow
- ▶ Tap into your well of Assets



Flexibility

- ▶ Seasonal Costs
- ▶ Fixed Expenses
- ▶ Outsourcing



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Business Flow

Factoring

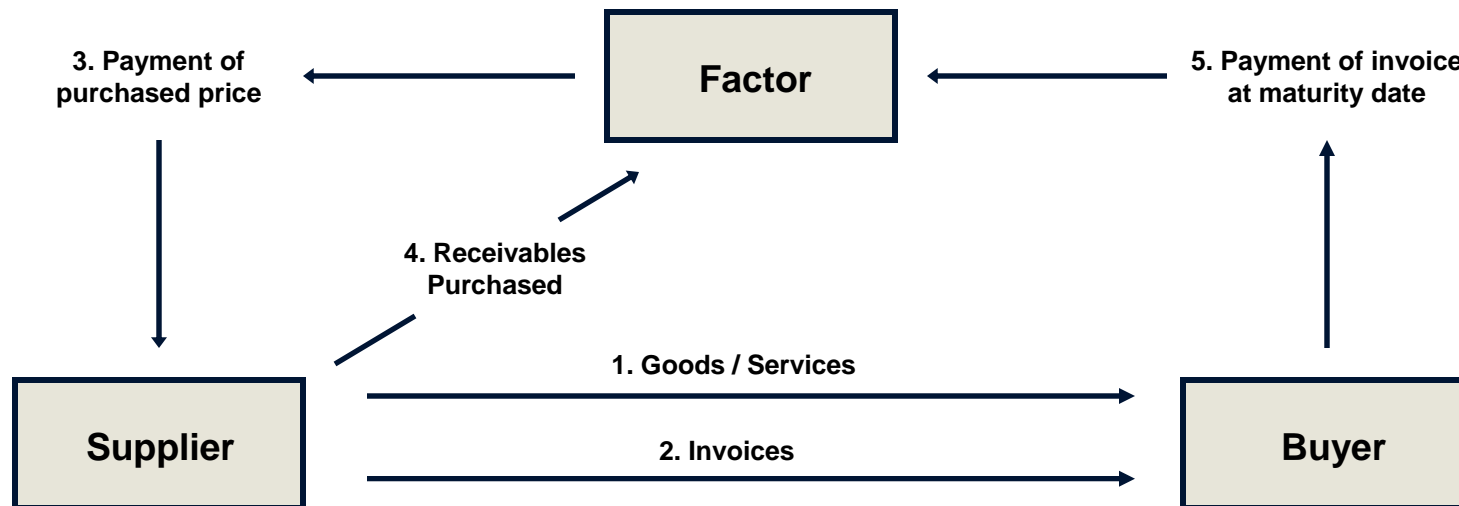


Factoring Benefits

- ▶ Mitigate risk and maintain a positive cash flow
- ▶ Convert assets into a form that can reduce liabilities
- ▶ Experienced Credit Analysts to review and advise
- ▶ Factors can take the role of:
 - » Credit Department
 - » Credit insurer
 - » Account Receivables Department
 - » Collection Department



Factoring Transaction Flow





Benefits

Benefits to Supplier

- ▶ Monetizes receivables and injects liquidity into the supply chain;
- ▶ Reduces dependency on the Capital Markets;
- ▶ Credit risk mitigation;
- ▶ Can enhance product distribution and revenue growth;
- ▶ Ability to manage cash flow more precisely and efficiently; and
- ▶ Provides operational efficiency and cost reduction.

Benefits to Buyer

- ▶ Enhances liquidity;
- ▶ Reduces dependency on the Capital Markets;
- ▶ Supports sale of products to the end user;
- ▶ Provides operational efficiency in the order and payment process; and
- ▶ Strengthens supply chain partnerships.



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Business Flow

Asset Based Lending (ABL)

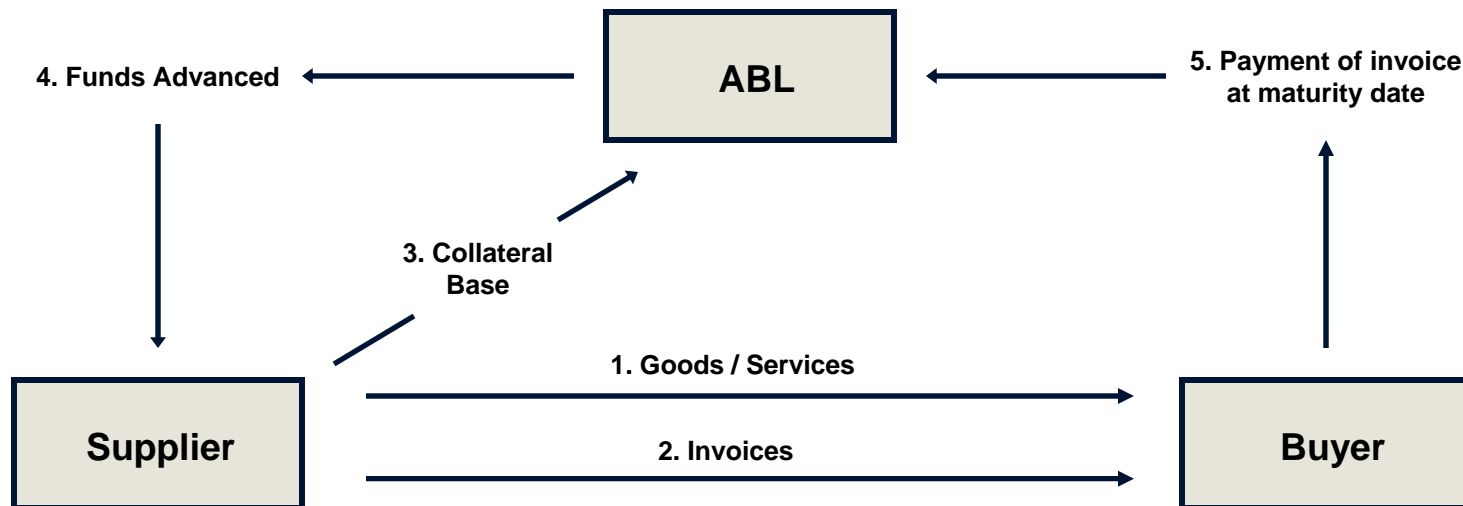


ABL Benefits

- ▶ Convert assets into a form that can reduce liabilities
- ▶ Daily collections repay funds advanced
- ▶ Cash availability is easily determined



ABL Transaction Flow





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Summary



Service Features

- ▶ Credit Department
- ▶ Collection Department
- ▶ Bookkeeping Department
- ▶ Lockbox Services
- ▶ Image Processing



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