



USING ALTERNATIVE FINANCE

In those instances where traditional bank financing may not be available or be limited, alternative financing can provide the needed resources to address a company's needs, be it short or longer term. Town and Country Bank and Peoples Prosperity Bank is dedicated to addressing customer's needs with a variety of traditional and alternative financing options.

A Strategic Partnership

To deliver alternative financing solutions to our customers, Town and Country Bank and Peoples Prosperity Bank has formed a strategic partnership with Liquid Capital.



Liquid Capital works closely with our Commercial Bankers by providing the appropriate financing programs to meet the needs of customers. It is another demonstration of our Bank's ongoing commitment to providing a wide array of financial resources.



Banking UnExpected

Alternative Financing Options





MEETING THE NEEDS OF BUSINESS OWNERS

In the day-to-day operations of a business, various situations create the need for financing. Dealing with constrained cash flow, the ability to pay a supplier to complete an order, or leveraging business assets to have access to more capital are all essential in having the needed resources to succeed. Through the use of alternative financing, as a stand alone strategy or in conjunction with traditional bank financing, business owners can address these issues and better position themselves to achieve their objectives and goals.



Accounts Receivable Factoring

Accounts receivable factoring is the legal assignment/sale of invoices from creditworthy customers, where funds are provided to the company on an expedited basis. This provides the needed cash flow in a predictable manner. It simply leverages the invoice asset without creating debt.



Purchase Order Financing

Distributors that use third-party manufacturers (domestic or foreign) to source finished products can use purchase order financing to pay for the product and fulfill the order when financing is not available or the order is inordinately large and beyond the company's financial capacity. It normally involves a high growth opportunity.



Work-In-Process Financing

Similar to purchase order financing, work-in-process financing provides suppliers payment when the company produces the finished product and delivers it to their customer. Manufacturing, assembly, value-added, and repackaging are examples of typical business processes.



Asset-Based Loans

Asset-based loans utilize the value of business assets (accounts receivable, inventory, equipment and real estate) to create a revolving line of credit. Monthly reporting of current asset values provides availability of funds.

