



LIQUID CAPITAL PURCHASE FINANCING PROGRAM (PFP)

**A STRONG CREDIT RATING
RATES A STRONG FINANCING SOLUTION**

Deposits and cash on delivery (COD) payments to suppliers can put companies, especially those that are equity challenged, in a real bind. For example, you see an opportunity where acquiring inventory quickly can drive growth, or you have an opportunity to take advantage of a limited time purchasing opportunity. However, your supplier won't ship without a guarantee of payment at the time of shipment. Financing the cost of that payment and the time the goods will spend in transit will leave you short of working capital for day-to-day operations.

Your credit is strong, but you have maxed out your bank operating facility or, you don't want to tie up or increase your financing for a one-time transaction (not to mention that bank response may be both reluctant and slow). For companies in similar situations that may not have accounts receivable they can or want to borrow against, augmenting bank credit with Liquid Capital's **Purchase Financing Program (PFP)** may be the right solution.

IF YOUR CREDIT IS GOOD, YOU'RE GOOD TO GO

The majority of Liquid Capital's short-term financing solutions allow equity- and credit-challenged companies to secure financing based on existing assets such as accounts receivables or inventory. Our PFP is our only short-term financing solution that is based on a client's credit status.

If your credit is strong, we will, upon completing due diligence, underwrite and finance your in-transit inventory – no matter where your supplier is located or whether the goods are for resale, inventory or consumption. Liquid Capital will provide a letter of credit to your supplier if required. You receive your goods and the transaction becomes final once you pay the PFP invoice as negotiated in the terms of our agreement.

**BY HELPING BUSINESSES TAKE ADVANTAGE
OF TIMELY OPPORTUNITIES - WITHOUT
AFFECTING EXISTING COVENANTS - THE PFP
HAS BECOME A HIGHLY POPULAR SOLUTION
FOR BUSINESSES WITH ACUTE NEEDS AND
GOOD CREDIT.**



PFP PROGRAM - 5 STEPS



LIQUID CAPITAL'S PURCHASE FINANCING PROGRAM DELIVERS A RANGE OF BUSINESS BENEFITS:

Our best-in-class service is delivered through a local distribution network. Liquid Capital has the most points of presence of any working capital provider in North America, meaning you deal with local decision makers who understand your market, your business and your needs.

Ensure financing challenges won't limit strategy and opportunity. Get the goods you need, even if you don't have the capital on hand to fund supplier payments or the cost of goods in transit.

Get a financing solution that is efficient, transparent and tailored to you. There are no complicated contracts, hidden costs or conditions on storage or delivery – just a simple, fast, flexible financing solution that won't impact existing bank or other lender security.

Negotiate or participate in supplier discounts.

Take advantage of procuring goods, equipment or services at more favourable payment terms without interfering with your existing working capital financing structure.

Your financing solution is based solely on your credit worthiness. You have done business the right way and developed a strong credit rating. Now you can take advantage to leverage opportunity as it arises.

