



Debt Financing

www.the**regent**financial.com

UP TO
\$100M

SIMPLE, FAST **EFFICIENT**

— — — — —
Funds Within

ONE WEEK!



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Introduction to Regent Financial...

- We are an **investment bank** and M&A advisory firm based in California
- We leverage our relationships with 100s of debt financiers to offer our clients **competitively priced business credit lines, term loans, etc.**
- Business loans are typically **approved and funded within one week**
- We operate globally across **all industries**

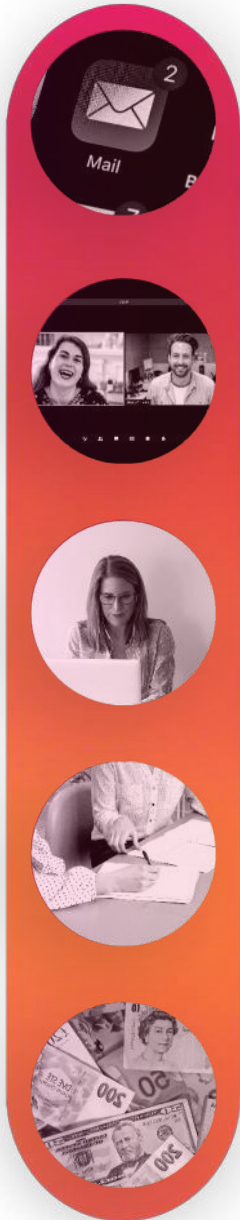




Debt Offerings...

- Business Term Loan
- Business Line of Credit
- SBA Loan
- Equipment Financing
- Business Advance
- Accounts Receivable Line of Credit
- Inventory Line of Credit
- Subordinated Debt

Fast Approval Process...



Step 1. Email Us

Send us an email at samir@theregentfinancial.com
Describe your business financing needs.

Step 2. Schedule Zoom Call

We will **discuss your business financing needs** and help structure an optimal financing strategy.

Step 3. Sign Engagement Agreement

We will send you an **Engagement Agreement** which will include our fees, terms and conditions.

Step 4. Submit Documents

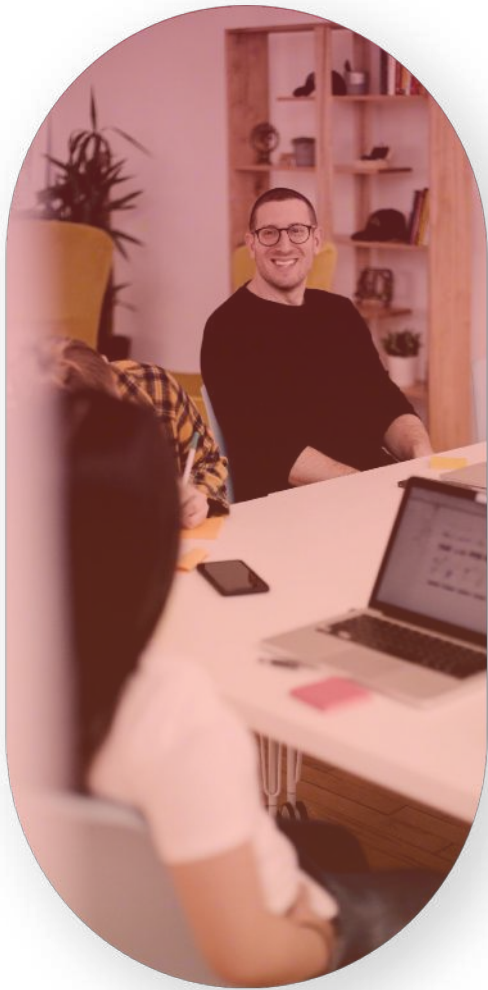
We will collect last **6-months' bank statements**, and other financial documents.

Step 5. Get Funded within 7 days

We will connect with **over 100 direct lenders** and secure the most competitive rates for your business credit line, term loan, etc.

Qualifying Criteria...

Debt Product	Description	Qualifications
Business Term Loan (Secured & Unsecured)	\$10M Max Funded Amount Refinance at lower rates! Up to 2 year Term	2+ Years in Business Annual Revenue: \$500K+ Bank Statements
Business Line of Credit	\$750K Max Line of Credit Based on Revenue/Cash Flow Monthly Repayments	1+ Year Business History Annual Revenue: \$500K+ Bank Statements
SBA Loan	\$5M Max Funded Amount Funding within 10 Weeks Rate: Prime +1%-2.75%	2+ Years in Business Annual Revenue: \$500K+ Bank Statements
Equipment Financing	\$5M Max Funded Amount 1-5 Year Term, Purchase/Lease Rate: 7.00%+	1+ Year Business History Invoice Required Bank Statements
Business Advance	\$10M Max Funded Amount Based on Revenue/Cash Flow 6-24 Month Terms	1+ Year Business History Annual Revenue: \$500K+ Bank Statements
Accounts Receivable (A/R) Line of Credit	\$100M Max Facility Size Up to 95% A/R Financed, Prime +2% Funding within 7 days	1+ Year Business History Annual Revenue: \$1M+ \$100K+ A/R Short Term
Inventory Line of Credit	\$10M Max Facility Size Up to 85% Inventory, Prime +2% Funding within 7 days	1+ Year Business History Annual Revenue: \$1M+ Current Inventory: \$1M+
Subordinated Debt	\$10M Max Funded Amount Rate 15%+, 24 Month Term No Collateral Coverage	1+ Year Business History Annual Revenue: \$1M+



Industries Served...

WE SERVE ALL INDUSTRIES & SECTORS

- e-commerce
- Healthcare
- Retail
- Real Estate
- Construction
- Education
- Technology
- Software
- Hospitality
- Food & Beverage
- Professional Svcs.
- Agriculture
- Financial Svcs.
- Manufacturing
- Utilities
- Transportation
- Mining
- Automotive
- Bio-tech
- Consulting Svcs.
- Telecom
- Energy
- Entertainment
- Other

How we help reduce the cost of capital...



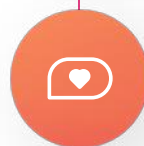
1. Conduct a thorough financial analysis of client's business.



2. Determine the optimal debt solution and amount of funding to be secured for client.



3. Source the most competitive deal for the client from 100+ high-quality lenders, thus minimizing the cost of capital.



4. Continue to support the client's ongoing growth financing needs.



Competitive Rates...

Leverage our network of lenders

We have developed a network of over 100 highly reputed lenders and competitively negotiate the lowest interest rates and best borrowing terms for our clients.

In-depth financial analysis

Our specialist team will carry out a comprehensive financial and credit analysis on each client company in order to determine their optimal financial leverage.

Evaluating Creditworthiness & Credit Risk



1. CREDIT RATING: We carry out a credit rating analysis for each client.



2. PROBABILITY OF DEFAULT: The Altman Z-score provides a fundamental indicator for the probability of default.



3. CASH FLOW or EBITDA COVERGE RATIOS: Pro Forma financial projections provide a view on financial risk exposures.



4. DISTANCE TO DEFAULT: Asset value less face value of outstanding debt scaled by the standard deviation of asset value.

Getting Started...

EMAIL

- Send us a quick email at **samir@theregentfinancial.com**
- Briefly describe your financial requirements
- Let us know a suitable time for a zoom call.

ZOOM CALL

- We will send you the zoom invite
- On the call, we will learn more and offer a solution
- Decide on next steps
- Funding should be done within one week from this point.

Note: Samir Asaf of Regent Financial is a registered representative offering securities and investment banking services through Britehorn Securities, a registered broker-dealer (member FINRA/SIPC). Britehorn Securities and Regent Financial are not affiliated entities. Banking facilities arranged by Regent Financial is not in conjunction with Samir Asaf's duties as a registered rep of Britehorn, nor does Britehorn make any representations or warranties as to the services provided by the debt providers. Britehorn is not supervising any activities related to the debt financing, underwriting, or the debt product(s) recommended to the client.

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