

*We have been doing business with AgriCap for over 2 years. Their easy, friendly approach and competitive financial programs continue to help our business grow.*

Wayne Miller, President  
Southern Produce



AgriCap Financial Corporation  
350 S. Figueroa Street, Suite 501  
Los Angeles, CA 90071

tel: 213.542.5232  
fax: 213.687.8333  
[www.agricap.com](http://www.agricap.com)

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**Financing**  
for the  
**Produce, Food,**  
and  
**Agricultural Industries**





Since 2001, **distributors, growers, shippers, brokers, wholesalers** and others like you have benefited from AgriCap Financial Corporation's financial solutions; solutions that **improve cash flow, grow sales, and manage credit risks.** Because we **specialize in the produce, food, and ag** industries, we understand your unique business characteristics -- the people, the processes, the challenges, and the opportunities -- and can package financial solutions tailor-made to your needs.

We provide **fast, flexible financial solutions** with **rapid approvals**, and **timely funding** that's not based solely on your balance sheet.

Contact us for an immediate consultation.

**213.542.5232**  
**sales@agricap.com**  
**www.agricap.com**

## Case Studies

*Judge for yourself. See how some of our financial solutions have helped the following businesses. For more case studies, visit us at [www.agricap.com](http://www.agricap.com).*

### **Florida Citrus Tree Fruit Grower/Marketer/Juicer**

**The situation:** A multi-generation, family-owned citrus fruit operator needed additional working capital. Due to the existing PACA accounts payable, its lender, a large national finance company, was not willing to give the company full lending availability on its accounts receivable. As a result, the company was unable to pursue growth opportunities and liquidity was tight. The company needed increased financing availability on receivables, inventory, and equipment to achieve its plans.

**The solution:** AgriCap provided a full factoring, inventory finance, and real estate finance package which provided enough liquidity to payoff the existing lender, keep its accounts payable current, and increase its working capital.

### **Peruvian Packaged Asparagus Producer**

**The situation:** A 20 year-old Peruvian packaged food company, specializing in canned asparagus, needed additional working capital to adequately finance its day-to-day operations. A large portion of its sales were to very good foreign (U.S. and European) customers, however, its existing bank was not willing to provide financing on foreign receivables.

**The solution:** AgriCap provided an international factoring agreement for the client, which gave it the liquidity necessary to comfortably finance its operations.

### **California Snack Food Exporter**

**The situation:** A potato chip manufacturer was going through a rapid growth period and needed to borrow on its receivables in order to keep payables current. The company's receivables were from Mexican customers and the client's bank was unwilling to lend on the receivables.

**The solution:** AgriCap provided an international factoring facility to the client. The arrangement allowed it to procure more product and expand sales while keeping payables current.

### **Illinois Nursery-Landscaper**

**The situation:** A Chicago-area nursery needed additional capital to expand operations and grow its profitable landscaping business. Due to a limited operating history, it was unable to secure bank financing.

**The solution:** AgriCap provided financing against the underlying real estate, thereby providing the expansion capital needed by the business.

### **California Cotton Grower**

**The situation:** A multi-generation farmer, who was growing on leased land in the Imperial Valley, had an option to immediately acquire the leased land, but did not have sufficient capital. He also had the opportunity to acquire additional development land adjacent to the farm land.

**The solution:** AgriCap provided bridge financing secured by the farm land, allowing the grower to acquire the land at below market prices. Within 90 days he secured long-term financing on the property.