



industry  
expertise

funding  
you need

quick  
turnaround  
times

credit & collection  
services

we know your  
business

**AGRICAP**<sup>TM</sup>  
The Ag Industry's Lender  
AgriCap Financial Corporation  
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**AGRICAP**<sup>TM</sup>  
The Ag Industry's Lender



Financing  
for the  
Produce, Food,  
and  
Agricultural Industries

**WHAT IS FACTORING?**

Factoring, also known as Accounts Receivable (AR) Factoring or AR Financing, is a financing arrangement that allows you to convert your accounts receivable immediately into cash. In the most basic of arrangements, AgriCap customizes a program to buy your accounts receivable and performs the necessary credit, collection, and accounting services. Among other things, this service provides you the ability to grow your business and profits.

**HOW MUCH DOES FACTORING COST?**

Our rates are flexible and change based upon several variables including your terms of sale, the creditworthiness of your customers, and your average collection days. We can also accommodate seasonal requirements or other special circumstances.

**HOW LONG DOES IT TAKE TO START?**

After we receive your application we will provide you with a proposal in two business days, with funding beginning as early as two weeks after receipt of your application.

Contact us for an immediate consultation.

213.542.5232  
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# How Factoring Works

Your Company wants to expand its business by selling additional produce, but doesn't have enough working capital to fuel its desired growth. Its accounts receivable from good customers is worth \$1,000,000.



Your Company contacts AgriCap Financial Corporation and arranges terms for financing its accounts receivable.



AgriCap now guarantees the buyer's credit and provides collection and accounting services on the purchased receivables. AgriCap collects the receivables and pays the balance owed to Your Company (less fees).



AgriCap begins purchasing Your Company's receivables and immediately advances it \$800,000 (80%) in cash.



Your Company uses its improved cash flow to pay suppliers, grow sales, and increase profits!

*By working with AgriCap, Your Company was able to:*

- Convert its accounts receivable into cash
- Improve its pay rating with credit agencies (BlueBook and RedBook)
- Grow sales
- Increase profitability