

Financing Programs for Seafood Importers / Exporters

Business Finance Solutions (BFS) has designed several financing programs to meet the needs of United States based importers, exporters and processors of frozen fish and seafood.

Many banks and commercial finance companies don't like to finance seafood because of the many variables that affect fishermen and seafood processors.

Our approach to financing importers, exporters, and processors of seafood primarily involves a specialized type of finance known as asset-based lending (ABL).

Assets that can be financed include:

- ◆ Equipment used for processing, freezing and storing frozen seafood
- ◆ Inventory (usually—50% of liquidation value)
- ◆ Accounts receivable—domestic (up to 85%)
- ◆ Accounts receivable—foreign (with trade credit)



Seafood financing programs for 2013:

- ◆ Frozen seafood inventory finance
- ◆ Domestic accounts receivable finance
- ◆ Foreign accounts receivable finance
- ◆ Inventory finance during ocean shipping
- ◆ Lending against existing equipment
- ◆ New equipment finance

ABL lines of credit are good for both seasonal and year-long operations and help frozen fish and seafood companies smooth out their cash flow while providing enough outside credit during peak seasons.

Whether you are processing and marketing cod or rockfish from Alaska for domestic or international sales, or importing Tilapia from South America, we have a program that will allow you have strong working capital to grow your business with the least financial risk to your company.

Why do business with BFS

- ◆ Fast response – Same or next day
- ◆ Fast results – Asset-based lines of credit set up quickly
- ◆ Short-term contracts available
- ◆ We are experts in short-term and international financing
- ◆ Dedicated Account Managers with strong relationship focus

Business Finance Solutions

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