

US CAPITAL PARTNERS

LENDING AND INVESTMENT BANKING FOR SMALL & MIDDLE MARKET COMPANIES

Small Business Loans for Manufacturers Unlock the Value of Existing Assets to Secure Working Capital

While many small manufacturing companies are either struggling to stay afloat or finding it difficult to capitalize on upcoming commercial growth opportunities, others are turning to alternative small business lenders to secure new financing in tough times for small business lending.

SAN FRANCISCO, April 2010 – While most manufacturing companies can expect growth opportunities in the next year, getting traditional financing remains difficult as banks are still reluctant to finance small businesses. More manufacturing companies are turning to [alternative small business lenders](#) for working capital, and according to Bank of America Business Capital, 49% of manufacturing firms expect to use asset-based lines of credit in 2010, up from 42% last year.

“When times are difficult, unlocking the inherent value of your assets, especially intangible assets, is attractive,” said Jeffrey Sweeney, CEO and Managing Director of [US Capital Partners, Inc.](#), (USCP). “Today, asset-based lending is affordable, offers flexible loan structures, and can provide the borrowing power that cash-flow lending alone may no longer be able to supply.”

As experts in [small business financing](#), USCP directly lends or participates in funding asset-backed loans of \$500,000 to \$30 million for growth capital, working capital, assets, acquisitions, and liquidity events. Their [small business loans](#) are priced competitively and can come with fewer financial covenants depending on the business’s risk level.

According to Sweeney, getting the right financing can make all the difference for a small manufacturing business. US Capital Partners recently arranged and was a co-lender on a \$3.5 million senior secured credit facility for Consensus Orthopedics, a medical artificial joint implant manufacturer and distributor. The new credit facility included a revolving line of credit for both domestic and international assets along with a growth capital term loan to support the company’s continued domestic and international expansion.

“What many businesses don’t realize is the extent to which they can leverage their business assets to secure funding,” Sweeney said. “[Alternative financing](#) options can help businesses unlock the value of their assets to get the backing they need when the commercial banks say ‘No.’”

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About US Capital Partners, Inc.

Since 1998, US Capital Partners has been providing prompt, innovative, and reliable financing solutions including lending, corporate financing, and debt re-structuring to businesses across the United States and abroad. US Capital is a private investment bank, direct lender, co-lender, and lead financial arranger that specializes in asset-based debt for small- to middle-market private and public companies. The company's innovative approach allows them to provide the best financing available, not only for companies in excellent financial condition, but also for companies who may have been refused credit by traditional lenders.

If you would like to know more about how your business can secure the funding it needs, visit <http://www.uscapitalpartners.net> or call (415) 882-7160.

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