



SPERGEL

Spergel Corporate Finance Inc.

Understanding the Value of Using a Commercial Finance Broker or Intermediary

[Read Glen Dalzell's Latest Blog](#)

Your small or medium-sized business has financing needs – and the first place that comes to mind is likely your bank.

It makes sense to go to your bank first. Traditionally, a bank is the place that will offer you the best financing rates. However, you may not meet their lending criteria and your application could be denied – leaving you wondering where you went wrong and where to go next.



You can often avoid financing hiccups with the aid of a Commercial Finance Broker. Similar to buying or selling a house and engaging a mortgage broker, using a financial intermediary to secure the funding you need will greatly increase your success rate. Financing your business can be best facilitated with the help of a Commercial Finance Broker because he or she will be able to connect you with a variety of lenders and will have the expertise of knowing which lenders to approach.

A Commercial Finance Broker is a professional in the know.

Your broker will understand the market and be able to assist if you have a complex or unique financial situation. A traditional lender might not understand or be willing to support. Understanding your specific business needs is paramount to finding financing options that fit your industry. No professional is in a better position to do this than a Commercial Finance Broker. ([Click for Full Article...](#))

If you need assistance with financing for a business, please contact me directly at 416-498-4312.

Glen Dalzell

**Spotlight On:
Current Deals**

Art of the SCF Deal

Last week, the team closed a \$2.4M transaction for a medical practice in Atlantic Canada. The incumbent lender was strategically exiting the industry and engaged us to find an alternate funder. The transaction was successfully placed with a Schedule A bank. All stakeholders are pleased with the outcome.



About Us



Alan Spergel
Managing Director

Alan Spergel, Managing Director

Alan is the Managing Director of Spergel Corporate Finance. From the very first business owner he helped back in 1989, Alan's philosophy has always been to assist corporations in an efficient and cost-effective manner, while keeping the goals and vision of the company in mind.



Glen Dalzell
President

Glen Dalzell, President

Glen has been in the factoring and ABL industry since 1999. He has financed dozens of transactions and has strong relationships with the financing industry and members of the banking, accounting, financial consulting and legal professions. Prior to joining the industry, Glen garnered a wide range of experience in both corporate and entrepreneurial environments. He is a graduate of McGill University and the University of Toronto.



Brian Conrad
Vice President, Atlantic Region

Brian Conrad, VP Atlantic Region

With 35 years of senior Commercial Banking and Business Development experience across Canada, Brian is well known in the Halifax regional market. Brian specializes in all forms of financing for his clients, ranging from leasing, sales lease back, factoring, real estate financing, ABL financing, unsecured working capital financing to PO financing.

If your business is looking for financing solutions in the Atlantic provinces, Brian would be pleased to chat by phone, 902-463-9305 or email, bconrad@spergel.ca.

"Whether you need working capital, term loans, equipment leasing or Government tax credit financing, we can help you overcome your funding challenges."

