



**SPERGEL**

**Spergel Corporate Finance Inc.**

## ***Meet One of Our Partners...***

### **Lawrie Insurance Group Inc Accounts Receivable Insurance for Your Business**

At Spergel Corporate Finance, we believe in working with key industry professionals to provide our clients with the best possible solutions to their financing needs. Sometimes the best way to generate profits, is to minimize losses.



**Let's talk about Accounts Receivable (AR) Insurance and how it can help your business.**

According to our trusted partner Mark Hall, Credit Insurance Specialist of [Lawrie Insurance Group Inc](#), there are 5 benefits to consider when choosing to purchase an AR policy:

1. *You can protect your company from losses due to bankruptcy or non-payment*
2. *You can increase your bank financing from the usual 75% advance rate against AR to 90%*
3. *You can enhance your credit granting capabilities*
4. *You will avoid losses (take quick action to ditch bad accounts and keep good ones)*
5. *You can work with custom product (and protect yourself from bankrupt clients)*

To find out more about the benefits of AR Insurance and how it all works, please watch Mark's video on the [Business Benefits of Receivables Insurance](#). You can also check out his podcast on [How the Receivables Insurance Policy Process Works](#).

Receivables insurance is a very powerful tool for your business. You can obtain extra working capital, determine credit-worthiness of your customers, and protect your business from bankruptcy losses.

If you would like to discuss AR insurance, please contact Mark at 416-526-6548.

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

When an apparel distributor approached us looking for a \$300,000 working capital loan, they came to the right place. The distributor needed to address outstanding supplier payables and timing was critical.

Our solution? We sourced a lender and funded the transaction within 10 days. We quickly relieved the pressure for our client.

The art of a great deal is that it can actually solve your problem. Trust SCF as the intermediary for your next deal - we promise to act fast.



## 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, 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,



**Brian Conrad**

*Vice President, Atlantic Region*

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](mailto:bconrad@spergel.ca).

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

[www.spergelcorporatefinance.ca](http://www.spergelcorporatefinance.ca)