



## SPERGEL

Spergel Corporate Finance Inc.

### Read Glen's October Blog

#### Spotlight On: Term Loan Financing

##### Term Loan Financing – You Can Afford to Take Your Time

*How term loan financing can help fund the purchase of key assets over time.*

A Term Loan is a financing solution that allows you to pay for an asset over time rather than in a lump sum. Too often, businesses deplete their most valuable asset (CASH) purchasing a high-cost asset that could easily be financed over time. A general rule in financing, "Use short term financing to purchase short term assets" (i.e. cash to purchase inventory) and "long term financing for long term assets" (i.e. term loans for machinery and equipment that has a long life). This preserves cash flow while providing the company with the production capability to pursue future business opportunities ([Read More...](#))

Please contact me directly at 416-498-4312 if term loan financing will help your business grow.

*Glen Dalzell*



### Announcement: Welcome Brian Conrad

#### Brian Conrad - VP Atlantic Region

*We are delighted to announce that Brian Conrad has recently joined SCF.*

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

## About Us



**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 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.

*"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)