



SPERGEL

Spergel Corporate Finance Inc.

Get the Cash Flow You Need to Navigate through COVID-19

"I recently completed a funding transaction with SCF under their new loan program and found their loan processing was swift, no complications, and disbursement within days of approval."

[Spergel Corporate Finance \(SCF\)](#) is pleased to announce we are working with a lender that has launched a loan program designed to assist as many Canadian small businesses as possible, in the widest range of industries possible.

How it Works:

- Loans from \$20,000 to \$250,000
- Online application process tailored to small business owners
- Funding in less than 7 days
- Repayment terms of 36 or 48 months
- Rates start at 9.95%
- Interest payments for the first 6 months deducted from the loan proceeds—first payment is 7 months from the date of advance to help conserve cash flow
- Loans may be repaid at any time without penalty
- These loans will not affect your financing with your existing lenders.

General Qualifications:

- Business must have been negatively affected by COVID-19
- Company must have been in business for at least one year
- Both the business and each shareholder must have average or better credit profiles
- All shareholders must be willing to personally guarantee the loan
- \$100,000 minimum annual revenue
- Been in business and registered/incorporated for at least 1 year

Use of Funds:

- Permitted uses; Business operating expenses including payroll, rent, inventory and financing accounts receivable
- Loan proceeds may also be used to pay regularly scheduled debt payments such as bank loans, equipment loans, leases, etc.

How to Apply:

- Contact your Spergel Corporate Finance representative who will review your requirements with you
- The application process is completed entirely online and in most cases, approval and funding happen within **7 days**.
- In our capacity as an approved financial intermediary for the program, [SCF](#) will coordinate and manage the entire application process for you.

Please contact me by [email](#) or at 416-568-1778 or the team at the coordinates below, should you require any funding assistance. Most importantly, be well and stay safe.

About Us



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.



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.



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, 902-225-5855 or email, bconrad@spergel.ca.

Steve Buckley, Operations Manager

Prior to joining SCF, Steve worked at Liquid Capital where he helped franchisees develop and grow their funding portfolios. Prior to Liquid Capital, Steve worked at TCE Capital, a privately held Canadian Asset Based lender where he



Steve Buckley
Operations Manager

worked in business development for about 10 years.

Once an independent business consultant, he specializes in helping SMEs manage their operations. A University of Toronto graduate, Steve has also worked in Canadian banking and began his career at A.C. Nielsen

You can contact Steve at 416-561-5292, or email, sbuckley@spergel.ca.

"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