



Talk to us... we'll listen.

Corporate Overview 2013



Inc. 500[®]
2012 & 2013 recipient
Fastest growing privately held companies in the US

Meeting needs starts with understanding them.

It sounds obvious enough, yet few commercial finance companies take the time to get to know and understand – really understand – a business's current situation.

Anyone who's built a successful business has faced the dilemma: more opportunities than capital. At Gateway Commercial Finance, our objective is to provide non bankable businesses with creative solutions based financial services.

Growth, acquisition or everyday needs, such as the satisfaction of suppliers or payroll, can often require greater financial flexibility than traditional financing sources can provide. We understand the road a business travels is seldom without its share of bumps in the road.

Our typical clients have one or more of the following characteristics:

- Rapid Growth
- Start-ups
- Highly leveraged
- Poor Personal Credit
- Negative Net Worth
- Prior Bankruptcies
- Operating Losses
- Delinquent 941's
- Forbearance



We take the necessary time to listen to the whole story and often find that a company's long term potential far outweighs its temporary challenges.

2 YEARS
IN A ROW
{ 2012 & 2013 }

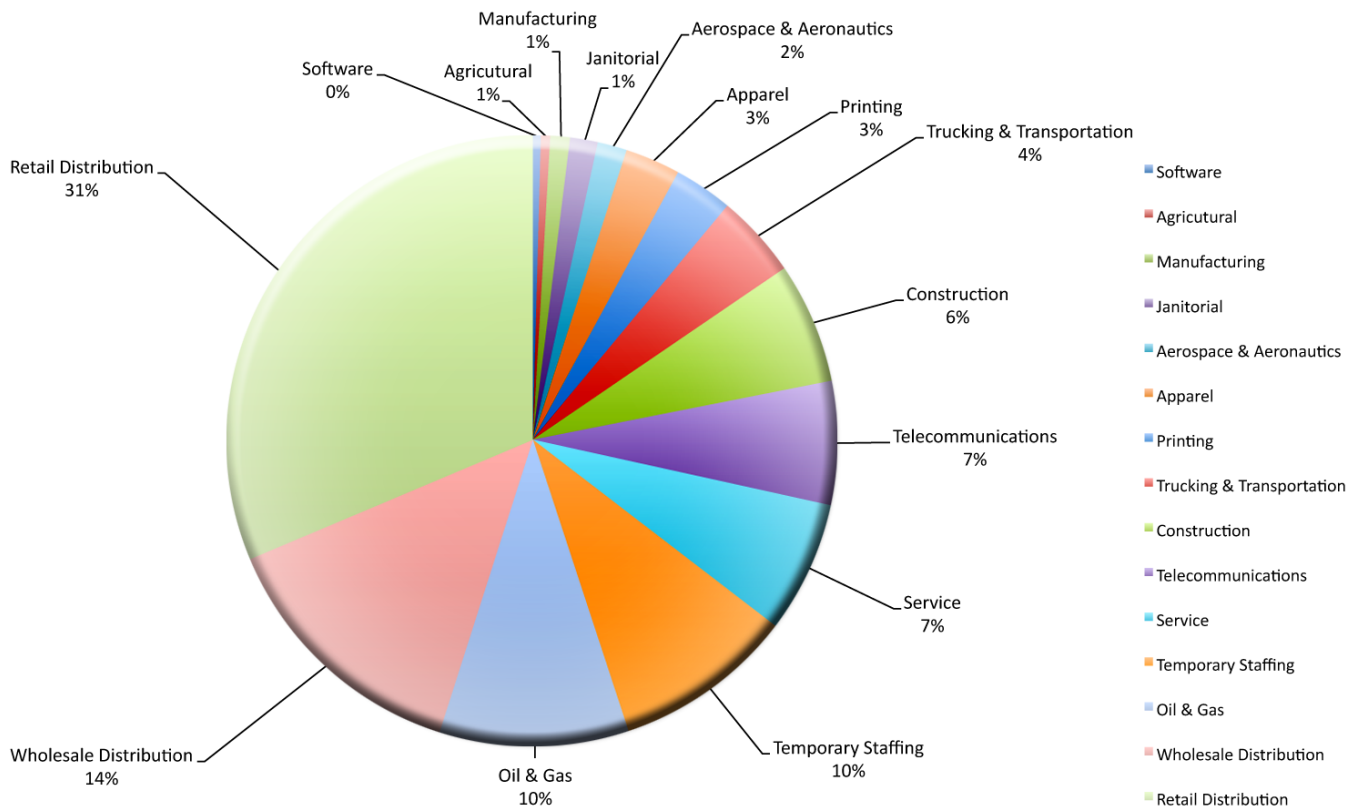
Inc. 5000

*America's fastest growing
private companies*



2012 & 2013 Recipient of the Inc 5000 award for
Fastest Growing Private Companies in America.

Top 100 Clients by Industry



Benefit from our experience.

Owned by the people that manage it, the Gateway Commercial Finance team truly understands the needs of business owners. Significant experience and integrity drive our mission to provide our clients with responsive and innovative win-win financing solutions.

Marc J. Marin

Managing Director & Member

Founder and Manager of Gateway Commercial Finance, LLC. Prior to starting Gateway, Mr. Marin served as Vice President of Business Development for Bibby Financial Services, Inc. During his 9 year tenure, Mr. Marin was responsible for broker development, underwriting and operations. Prior to joining Bibby, Mr. Marin was the National Business Development Manager for Sun Capital. Mr. Marin holds an Associate's Degree from Century College.

Gene Schneider CPA

Director of Finance

Mr. Schneider holds a Bachelor of Science in Accounting from Miami University (Ohio) and is a Certified Public Accountant (Ohio license). Prior to joining Gateway, Mr. Schneider held various CFO positions for private corporations in Boca Raton, Florida. Mr. Schneider was Controller for Siemens Credit Corporation (Siemens, North America) for 14 years and was responsible for financial reporting, budgeting, external audits and internal controls.



Barbara J Scott
Director of Operations

Ms. Scott has over twenty years of experience in the factoring industry, both in the UK and USA markets. Over the last ten years Ms. Scott has worked for Bibby Financial Services Inc. as Head of Operations and has gained experience in domestic and export accounts receivable finance and management. She has also worked with businesses to provide trade finance solutions. Prior to that, Ms. Scott worked in the banking industry for nine years as a Retail Banking manager.

Effective financing solutions.

Gateway Commercial Finance offers accessible financing solutions to a wide variety of industries. Whether a business seeks to enhance cash flow, shed credit risk or seize new sales opportunities, Gateway Commercial Finance has the experience to make your objectives a reality.

FACTORING & A/R FINANCING

Healthy cash flow is the lifeblood of any business. Whether a Fortune 500 or a mom & pop operation... if there is no cash, there is no business, it's that simple. If you struggle to meet necessary day to day operating expenses (supplier demands & payroll) due to slow paying customers, let Gateway Commercial Finance design an effective program to solve your day to day cash flow shortfalls.

PURCHASE ORDER & TRADE FINANCE SOLUTIONS

We understand that often a company's greatest challenge is not sales or production, but simply locating the financing to fulfill the order. With our Purchase Order and Trade Financing Solutions, we can provide up to 85% of the cost of goods necessary to fulfill the order.

CREDIT PROTECTION

Protecting your accounts receivables isn't just about protection. It's about possibilities! Credit protection gives you the confidence to sell more to your customers without the consequences of customer bankruptcy and non-payment.

RECEIVABLES MANAGEMENT

Improving collections starts with understanding a client's process. Our shared goal is to ensure timely and accurate billing, taking the necessary time to map a debtor's accounts payable processes and creating an effective team monitoring schedule. Our goal is the prompt and professional management, monitoring and collection of our client's accounts receivables.





A focus on solutions.

Gateway Commercial Finance's goal is to become a strategic partner by offering an array of financial products to pre-bankable businesses. Whether they lack the operating history or present financial condition to qualify for traditional financing, Gateway Commercial Finance may have a solution. Our continued success is based on our philosophy of honesty and integrity in approach, competitive rates, creative financing solutions and unsurpassed excellence in client service.

FACTORING & A/R FINANCING • PURCHASE ORDER & TRADE FINANCE SOLUTIONS
CREDIT PROTECTION • RECEIVABLES MANAGEMENT



gatewaycfs.com

We'd like to show you what we can do ... for you.

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