

# REPUBLIC

▪ CAPITAL ACCESS ▪

## *Innovative Financing Solutions for Government Contractors*

Republic Capital Access (RCA) is a leading finance company for government contractors. Our non-recourse, covenant-free program allows our clients to fund U.S. Government receivables at a better rate than they can achieve from other factoring sources.

### *Advantages*

- ✓ Lower financing costs than alternatives
- ✓ Non-recourse, no guarantees and no covenants
- ✓ Bid commitment letters to win more, and larger, contracts
- ✓ Facility size — \$100,000 to over \$100 million
- ✓ Unrestricted use of funds
- ✓ Enhanced acquisition financing
- ✓ No minimum terms

### *Contact Us*

790 Station Street  
2nd Floor  
Herndon, VA 20170  
P: (571) 323-7606

### The RCAAdvantage<sup>®</sup> PROGRAM

*Is your company...*

- ▶ **Growing rapidly?** Sometimes commercial banks are challenged to provide enough liquidity if a company grows quickly or wins an outsized contract. We can provide supplemental financing to execute on your contracts.
- ▶ **Having issues with your bank?** If the relationship with your bank has soured, RCA can step in and provide financing at rates and conditions vastly superior to traditional factoring companies.
- ▶ **A start up?** Most young companies have difficulty getting a bank loan. RCA can provide financing until such time as a bank loan can be arranged.
- ▶ **Part of a joint venture?** Financing a joint venture is complicated and demanding for most banks. RCA will finance a joint venture without the members providing capital or guarantees.
- ▶ **Bidding on large opportunities?** RCA will provide — at no cost — a Financial Commitment letter to submit with the bid, thus proving financial capability to the contracting officer.
- ▶ **In need of payroll funding?** RCA's payroll funding program, operating in conjunction with RCA's receivable purchase program, provides funding for direct payroll prior to invoicing. *Note: This is a recourse loan product; personal guarantees and liens apply.*

RCA, established in 2009, is a wholly-owned portfolio company of Stephens Investment Holdings LLC, one of the nation's premier private investment groups. Stephens Investments Holdings LLC is a privately-held and family-owned company based in Little Rock, Arkansas that traces its origins back to 1933.