



## Banking Transition Services

**Is your banking relationship being terminated or strained by changes in your business' cash flow and structure?**

**Grassi Consulting can help you identify a new partner for your credit line, loan, or other investment in your business.**

**We help clients who are dealing with the following:**

1. Clients who have fallen out of banks' covenants;
2. The company's dilution is running higher than historically;
3. Changes in inventory are altering the perception of equity, affecting the company's cash position;
4. The banking relationship has changed due to the bank's refocus—out of the industry in which you operate;
5. Your sales are down, margins reduced, or expenses are too high due to the current economic environment;
6. You have the need for additional capital, with assets that the bank does not want to consider (i.e. real estate, equipment, machinery);
7. The bank you are working with does not specialize in the type of financing you desire;
8. You are working with a bank who does not specialize in your industry, causing your loan to be increasingly scrutinized, causing you unnecessary headaches



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### What we provide to clients:

We work closely with the region's most reputable and client-focused banks. By working with us, your company's situation will be analyzed and a plan will be tailored specifically for your needs. We make introductions to specific banks based on your financial needs, your industry, your assets, and your overall business structure. We have experience with all of these banks, with decades of successful matches and many satisfied clients.

Certain banks will offer more specific financing, including: A/R financing; M&E financing; ABL financing; Distressed financing; Factoring; and, others.

We analyze your financial statements and truly learn about your needs. We cater our recommendations to your desires, helping to negotiate rates, deals, loans, personal loans, and whatever else you need, making the experience a truly unique one. We ensure your loan is secured and the process is seamless—this enables you to focus on the things you do best, like running your business.

Banking can be challenging and switching lenders can often be overwhelming. Let **Grassi Consulting** lead you through the process and help you succeed with our Banking Transition Services.



**GRASSI**  
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