

## FOR YOUR BUSINESS

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## Making Capital Work for You

We bring financing full-circle to help you grow your business.

Terrace Finance\* provides hassle-free access to finance solutions for every part of your business.

Our network of lenders provides access to a wide-range of working capital loan products for businesses of all sizes, ages and credit profiles.

Working capital affects all aspects of your business, from paying your employees and keeping the lights on to planning for sustainable long-term growth.

Meeting the current and short-term obligations of your business in today's environment does not have to be an obstacle.

### SEASONAL FLOW

Seasonal differences in cash flow are typical of many businesses. This can create a need for extra capital to gear up for a busy season or to keep the business operating during slow periods.

### BRIDGING GAPS

Additional working capital is sometimes needed to fund obligations to suppliers, employees and the government while waiting for payments from customers.

### BUYING IN BULK

Extra working capital can help improve your business in other ways, for example: enabling you to take advantage of supplier discounts by purchasing in bulk.

### SPECIAL PROJECTS

Working capital can also be used to pay temporary employees or to cover other project-related expenses.

### PARTNER WITH US!



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