



FVF Referral Helps Oklahoma Machine Shop —And The Multiple Sclerosis Society!

In today's challenging economic environment, more business owners than ever before are discovering that they don't qualify for the bank financing they need to operate and grow their companies.

Enter First Vancouver Finance. We specialize in helping these companies obtain financing for working capital and growth. Most of our customers come to us via referrals from bankers who want to help their customers get the financing they need, even if it's not from them.

Sandy Bjornson, a commercial lender at Citizens Security Bank in Tulsa, OK, is a good example. Citizens Security is a family-owned bank where all loan decisions are made locally. The bank is committed to building lifelong relationships with all of its clients. Sandy, an Oklahoma native, has enjoyed serving clients there for the past three years.

One of these clients is a machine shop that Sandy had worked with when he was a lender at another bank in Oklahoma. He was able to provide the shop with a couple of new equipment loans. However, due to market conditions—especially problems in the aerospace industry, one of the machine shop's key markets—Sandy could not provide an adequate line of credit to help the company weather a looming cash flow crunch, even with sales projected to improve this year.

Knowing what was needed, Sandy called FVF Business Development Officer Terry Bales and explained the situation to her. It turned out to be a great fit for a full service factoring line. Terry drafted a proposal for the machine shop, which was readily accepted. With access to much-needed working capital, the business can now catch up on its obligations and plans to hire back several people in the spring.

But the story doesn't end there. Sandy's referral of the machine shop to Terry and FVF resulted in a \$500 referral fee donation to the Multiple Sclerosis Society on behalf of Sandy Bjornson and First Citizens Bank. As a result of FVF having two employees with family members recently diagnosed with MS, FVF launched a new program through which all one-time referral fees would be donated to the MS Society.

"We are pleased to make this donation and are determined to contribute much more money this year through the referral fee donation program," says Tom Klausen. "This insidious disease has affected millions of people, but we believe a cure is close at hand. Thanks to Sandy Bjornson and Citizens Security Bank, we might just be a little bit closer."

In order to participate in our referral fee donation program, all you have to do is provide us with the name and contact information of a business that might be a good candidate for factoring or accounts receivable financing. We are looking for pre-bankable, non-bankable and rapid growth companies of all ages.

By referring a client to FVF, you will be helping that business find a solution to its financing problems and helping the MS Society find a cure for Multiple Sclerosis. Referral fee donations can range from \$200 all the way up to \$4,000 for large referrals.

For more information on the program or to receive a donation schedule, please contact your local FVF Business Development Officer or call (800) 663-0721.

New Business

We are pleased to have funded or were prospecting the following new client types last month:

- Wood Flooring Distributor
- Water Haulers
- Toy Wholesaler
- Telecommunications
- Powder Coating
- Staffing Agency
- Social Media Marketing
- Small Wind Turbines
- Rock & Gravel Transporter
- Window Cleaning
- Printer Cartridge Recycler
- Printing
- Paving Company
- Office Relocation Service
- Military Apparel
- Tailgating supplies
- Sound Affects for TV/Film
- Dried Fruit Distributor
- Cupcake Mfgr.
- Map Distributor
- Solar Panel Mfgr.
- Plastics Recycler
- Casket Importer
- Almond Distributor
- Frozen Sushi Mfgr.
- Event planning
- Industrial Piping Distributor
- Concrete Delivery
- Board game mfgr.
- Adult games wholesaler

Much of our business comes to us from financial professionals like you. Thank you very much for your trust. Please continue to send us your financially challenged customers.

