



Case Study

Interior Design Firm: Purchase Order Financing & Single Invoice Factoring



Publication

BACKGROUND

- In November 2014, Capstone Business Funding met with a successful WMBE company
- The company was awarded a six-figure bid from Bristol-Myers Squibb
- Job entailed the replacement of a shade system for cafeteria skylights with custom shades
- The schedule for the job was a February start and completion
- Terms of payment were Net 30 days from job completion

COMPANY CHALLENGES

The main challenge this company faced was that they did not have to working capital to meet the need of the shade manufacturer, who required payment in November to cover a 6-8 week lead time. The shade manufacturer's terms included a 25% deposit, 50% upon delivery and 25% upon completion. Additional payment arrangements were required for three other vendors.





CAPSTONE'S SOLUTION

- Capstone provided a Purchase Order Financing facility so the company could purchase the custom shades, cover the cost of installation & rent equipment
- In addition, Capstone provided a Single Invoice Factoring Facility enabling the company to provide payments shortly after the customer was invoiced

PROGRESS & FUTURE OUTLOOK

- Job performed was a great success for both the owner and Capstone leading to repeat business
- The company is confident it can bid on larger jobs even those it does not have capital for
- Capstone looks forward to assisting the company in the future and fueling their growth



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