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JANAS



NEWSLETTER

Expertise that Finds You Credit January 18, 2011

The economy is continuing to see signs of life: *But none of the banks seem to have noticed.* Every day profitable companies are denied credit. Minor violations of covenants result in major fees and in some cases, foreclosures. Many businesses have been advised that their business is no longer wanted and that they need to find a new lender or else. Banks would appear to be in the collection business, not the lending business. With the banks united in not extending credit, what can you do?

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Experience that Creates Solutions

Janas has entered into a relationship with a non-bank lender that will make \$5 to \$30 million loans of up to 7 year maturities. The lender is willing to lend against both assets and cash flow to come up with financings that meet the growth needs of your business. Term loans provide a financial foundation upon which you can build a stable future for your company.

Loans are available to service-oriented businesses with demonstrated cash flow, as well as asset rich borrowers such as manufacturers and distributors. Loans are available as senior secured debt or mezzanine loans. The non-bank lender has \$200 million in capital available which it is sourcing from an A-rated insurance company.

Knowledge that Delivers Results

There is a limited pool of loans available for middle market companies. Finding the right lender and telling your company's story well is a core strength of Janas. As former senior lending officers and successful Chief Financial Officers, Janas knows who to talk to and how to approach them to get you the credit you deserve. Whether you need to replace your existing lender, or are searching for capital to take advantage of a recovering economy, Janas' experienced group of Investment bankers can help find financing even in these difficult times.

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Loan Criteria

Company Criteria	US Based Operations--\$2 to \$100 million EBITDA, Most Industries
Transaction Types	Replace Existing Debt, Management Buyouts, Going Private, DIP Financing, Strategic Acquisitions, General Corporate
Loan Types	Senior, Subordinated and Mezzanine Loans. Warrants and other Equity required depending on risk
Size and Maturity	\$5 to \$30 Million, up to 7 Year Term. Larger Loans via Syndication

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Janas Associates and **Janas Consulting** are firms of dedicated professionals who bring financial and managerial value to middle market companies, divisions of major companies, and foreign companies.

Janas Consulting fills a major role working with law firms as Financial Advisor to Creditor Committees in bankruptcy proceedings. The firm has demonstrated its ability to enhance recovery in liquidation.

Janas Locations

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