

All Your Commercial Equipment Needs
From Phone Systems to JETS
\$5,000 to \$\$\$\$\$Millions



Funding Visions Developing Dreams

Did You Know?

The names of the three
wise monkeys are:
Mizaru – See No Evil
Mikazaru – Hear No Evil
Mazaru – Speak No Evil

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The JGI Companies

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Newsletter

Definitions

Working Capital

Equals Current Assets
minus Current Liabilities
It is the assets of a
business that can be
applied to its operation or
its day-by-day operating
liquidity. It is also a
measure of both a
company's efficiency and
its short term financial
health.

WELCOME to the JGI Newsletter. We at JGI value & respect our past, present & future clients and their businesses. We want you to be well informed about your financing choices and we want your business to grow as a result. We will endeavor to deliver relevant & timely information that will make your job easier. We welcome any suggestions you may have or ideas for topics you are interested in. Always feel free to contact us with any questions. We are here to help you find the best solution for you and your business.

Jim Jones, President & CEO

Betty M. Bledsoe, Leasing Director

*****SPECIAL NOTICE*****

Join us in welcoming the newest member of our team. He is Jeremy Lawson and he joins us as an intern and will be working in construction development & project management. Jeremy is a rising senior at the University of South Carolina, majoring in civil & structural engineering.

Working Capital Loans

Since I explained what Working Capital is in our definitions section, I thought I would let you know how you can apply for a loan to supplement your short term financial needs. Since we are a broker for numerous funding sources, we have access to several different working capital loan programs. If your business qualifies for a working capital loan, it can be used for just about anything. You can use it to meet monthly payroll needs; payoff high interest credit cards or other company debt; for a marketing campaign; to pay a tax bill with the IRS; virtually any monetary need your company may have. We have sources that can provide loans from \$10,000 to \$150,000 with terms from 36 to 84 months. You can even buy equipment and get working capital with the same loan. We can fashion a loan to meet your needs.

The credit guidelines for these types of loans can vary with the funding source, but are generally based on your time in business, the personal credit of the owners, the business credit and the company average bank balance. Credit scores for owners normally will be above 700, time in business over 2 years & bank balances in the moderate 4 figure range; with better terms available for scores over 750, time in business over 5 years and average bank balances in the low 5 figure range. Some loans can be obtained with only a one page application while some require a full financial package. In lieu of equipment as collateral, usually a blanket lien is filed with the Secretary of State and the funding source may require that the monthly payments be made through automatic bank drafts (ACH).

Give us a call to see if we can assist you in obtaining capital for your business.