

Comments below reflect the opinions of one of our customers, a business within the SAP ecosystem, reflecting on their experience working with Apparent Financing by SAP to get access to financing:

Four Points Installations, Inc provides niche construction services such as store fixtures and millwork installations to retail chains. They found themselves on SAP Ariba from their work with a large American retail chain. Dennis White is the President of the organization and has worked with Apparent Financing to secure a Line of Credit of \$100,000 as a safety net to better manage potential cash flow shortages as a result of seasonality in their business.

Our business provides a lot of labor services. With the work I do, my employees and small subcontractors make up most of my costs and they typically get paid rather quickly. We currently have enough money to finance a certain level of business, but to take on new business, we need additional financing to pay labor costs. Our invoices alone couldn't help us either with some payment terms up to 90 days.

Four Points Installations already had access to a small financing facility through our primary bank, but we were looking for additional source of cash flow to allow us to take on larger orders from our customers. I wanted to be prepared to handle customer growth.



“For a small business like ours, it was refreshing that someone cared about our business and our needs to find funding. Apparent Financing truly cares about our relationship compared to the typical aggressive sales people trying to sell us a financial product”

Dennis White | President | Four Points Installations

My relationship with alternatives lenders have been historically negative. There is usually a lack of transparency on pricing and the people seemed more interested in selling rather than understanding my company's needs and how financing can help.

Apparent Financing took the time to understand our business, while maintaining a high level of professionalism. Through the relationship, we were able to secure a \$100,000 line of credit through their network, which is available as a safety net should the time come when I would need the capital to take on a new opportunity.

Like Dennis, if you are interested in seeking financing to help you manage the occasional cash flow shortages throughout the year, please let us know by signing up on our [website](#) to review your financing options.