

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:

Garnier Group and Associates, LLC is a veteran-owned business based out of San Diego, California that provides complete technology solutions for structured cabling, wireless, security integration, field installation and equipment financial services. They are a supplier on SAP Ariba. Winslow Garnier is the President of the organization who founded the company in 2003.

Apparent Financing reached out to me at a time when I was contemplating on profitable growth of my business. There were a couple of things that needed to be done to change the business model. Firstly, keep the revenue numbers steady whilst focusing on improved margins. Secondly, I needed to exit our less profitable business lines and focus on our higher margin opportunities. We needed a flexible line of credit solution to provide confidence that we had the capacity to bid as a prime contractor for some of our jobs.



*“We were faced with multiple customer projects that required completion around the same time. To grow the business profitably, we needed to purchase products and services above our capacity to meet demand. In Apparent Financing, we found a trusted advisor who helped us secure the much-needed financial resources.”*

Winslow Garnier | President | Garnier Group

Upon submitting the required documentation, Apparent Financing delivered multiple financial solution offers from multiple lenders. This made it easy and convenient for me to compare different financial options simultaneously. As a small business, one of the challenge is allocating the time and resources to compare financial providers and their offerings. Honestly, I’m not sure how we would’ve navigated the waters without the help of Apparent Financing. We relied on Apparent Financing by SAP as a trusted advisor to help us secure a Line of Credit solution.

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The relationship with the financial partner that Apparent Financing connected me has been good for our business. They’ve been helpful in making sure that we aren’t being impacted by project delays or late receivables.

Having the financial capacity also provided confidence to my customers that we are good partners to deal with. California recently passed a law that holds general contractors liable for their sub-contractors missing wage payments to their workers. General contractors have become more cautious when choosing sub-contractors to work with, due to increased liability. In this context, the line of credit solution provided assurance to our customers when considering us as a partner.

Apparent Financing also extended a goodwill gesture to cover some of our financing fees as a part of their disaster assistance campaign in the state of California. They really do care for small businesses such as ours.

**Like Winslow, if you are Interested in seeking financing to help you grow profitably and strengthen your relationships with your customers, please let us know by signing up on our [website](#) to review your financing options.**