

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

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MedMatRx LLC is a California-based marketing & consulting company who works with pharmaceutical manufacturers and pharmaceutical service companies. They offer a variety of health & wellness programs designed to both increase employer and consumer knowledge of chronic medical conditions and present the pharmaceutical company to the target as a key partner in the treatment of the disease. Bob Fritzky, president of MedMatRx, came to Apparent Financing looking to help manage cash flow by financing against an invoice they had due in 60 days.

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**W**e receive many requests both in emails and phone calls to provide working capital that range from companies with excellent reputations to those with fancy names but shady backgrounds. For a small business owner/operator one could literally spend a complete business day fielding emails and phone calls with a great offer. In writing this we received 8 solicitations, so how is one to easily find a vetted company in a very short time frame that are willing to make excellent offers because these companies have an SAP relationship. Keeping in mind time is money Apparent Financing cuts through the lending clutter.

When approaching the crowded business funding market, it is important to use the SAP company name for several reasons. First SAP can quickly open doors for small businesses that would eventually be opened but in speed that is meaningful and impactful for small businesses. This will help small businesses to quickly locate funding sources and to secure the best deal for the small business. The best deal may be monetary or non-monetary in nature.

Representatives from SAP contacted us and stated that they we are developing a web platform that simplifies business financing. A statement that is easy to make but could SAP deliver? Fast forward and SAP's broad statements of simplifying business financing are true.



*“Within 24-hours of a completed application we had several lender calls scheduled and funding within 48 hours. The power of SAP!”*

Bob Fritzky | President | MedMatRx

Until SAP, became involved in our efforts we thought all factoring and invoice financing companies were the same. One company that we used required all payment advice information to be switched over to the funding company before they would fund us. With smaller suppliers that may not be an issue, however with larger global companies that off shore accounts payable effort, this requirement could create client irritation and unnecessary delays in funding. For MedMatRx the client relationships could have been strained with two of our clients, those being Novartis and Gilead Sciences.

As a small business to have a funding discussion, contract and monies with 48 hours is extremely valuable. As the saying goes time is money and Apparent Financing make the funding opportunity happen in a very short time frame with companies that know the funding environment.”

**Like Bob, if you are interested in seeking financing to help bridge cash flow shortages to help run your business, please let us know by signing up on our [website](#) to review your financing options.**