



Financial *Solutions*

THE SINGLE SOURCE FOR ALL YOUR FINANCING NEEDS!

BTFG was founded in February of 1993 as a partnership and later evolved into a Limited Liability Corporation, chartered in Illinois. Joseph T. Barrett is the President and CEO of both BTFG and its sister company, Barrett Financial Corp.

BTFG was originally created to be a domestic leasing company, focused on small ticket equipment to local businesses. While leasing is still a large aspect of our business (though the size and structures of leases have advanced to include a much larger expanse); Barrett Trade and Finance Group has now expanded beyond the borders of the United States. After recognizing the need for international financing options to facilitate U.S. manufacturers' sales, BTFG turned its concentration to the foreign markets.

An existing customer who needed to finance an equipment purchase for his factory in Mexico started BTFG on the path to cross-border financing. This loan request brought into focus the overwhelming need for financing overseas and the inherent difficulties in accomplishing cross-border transactions.

The principal challenge for U.S. lenders is to perfect a security interest in the underlying collateral once it has moved outside U.S. territory. U.S. Export/Import Bank "Loan Guarantee" programs, private sector insurance policies, Letter of Credit financing, for



forfeiting, and many other techniques now encompass BTFG's services.

By analyzing each individual transaction, BTFG provides U.S. manufacturers with the best financing alternative available today to secure the foreign sale. BTFG's marketing oriented approach has led it to become a reliable financing source for worldwide cross-border transactions.





Getting the Most From Our Products

Equipment Leasing:

enables U.S. businesses to procure equipment without having to draw down on their current bank lines of credit. Our personal service, coupled with our online financing tools, provides our clients with the speed, simplicity and convenience required to make timely and cost-

effective equipment decisions. One of the many benefits of selecting BTFG as your financing source is that we make it easy for you to provide market-leading financing to your clients. By utilizing our Internet-based financing tools, you can offer your clients the ability to investigate affordable leasing options, apply for credit online, and learn about many of the advantages that leasing offers.

**Corporate Leasing
U.S. Municipal Leasing
Vendor Programs**

AR Purchasing:

begins with BTFG establishing a credit facility for each manufacturer's distributor and major account worldwide. BTFG purchases the accounts receivable from the manufacturer, providing immediate funding on the transaction, and collects from the customer/distributor within the new terms of sale made possible by BTFG. Like all programs, the Accounts Receivable Purchase program is customized to address specific manufacturer requirements regarding sales volumes, potential campaigns, and cash flow needs. The program eliminates Days of Sales Outstanding (DSO) provides immediate access to the cash generated by sales, and promotes sales through the greater availability of open account terms and extended terms of payment.

Medium Term Loans:

allows a manufacturer's foreign customer to import capital equipment, and receive very competitive interest rates with one to five year terms. BTFG utilizes a variety of methods to achieve this. The benefits for the foreign customer are attractive U.S. interest rates, credits without bank guarantees or additional collateral, terms up to five years, and a financing source independent of their local bank lines.

**Ex-Im Loan Programs (insurance & guarantees)
LC Financing
Export Credit Insured Loans
Forfeiting**

BTFG
Your
Complete
Financing
Solution



At BTFG,
being a
leader means
we are
committed
to offering
innovative,
superior
financing to
the markets
we serve.



Barrett Trade and Finance Group

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