



## Sterling Funding Success Stories

Hundreds of small merchants across the country can thank Sterling for the very survival of their business. Many have used the funding provided by Sterling to pay bills or taxes, increase needed inventory, purchase advertising or hire new employees.

Others have used the funds for renovations or expansion, purchasing new equipment or covering costs related to emergencies. Sterling Funding provided many businesses affected by Hurricanes with quick funds to make critical repairs or replace inventory that helped keep their doors open.

The following stories of Sterling Funding merchants are typical of dozens who commend the company for the commitment, sensitivity and dedication the Sterling team demonstrates daily.



### Mark Lite: Tomberg's Chicken

*"Talking with Steve is like talking to my brother. He's as completely committed as I am to making my business a success."*

That's how Marc Lite describes his relationship with Sterling Funding's Steve Hall.

Marc is the owner of a rotisserie chicken store that's seasonal, so his cash flow fluctuates dramatically through the year, and it's a struggle to keep the doors open.

"Unless you have hundreds of thousands of dollars in the bank," he says, "it's impossible for a small business owner to borrow money from a bank."

So Marc sought out alternative sources and signed up with one of Sterling Funding's largest competitors.

"To say the experience was negative is an understatement," he says, "I swore I would never do it again."

But then his processing representative told him about Sterling Funding and in spite of his reluctance and skepticism he decided to give it one more try.

The experience could not have been more different. Marc says that to Sterling Funding he's not just a file number. He's built a relationship with Sterling Funding and also processes his card transactions through Sterling Funding's sister company Sterling Payment Technologies.

"A sales rep could walk in here and offer me a better deal, but I will not do it," he says. "The Sterling Funding team has been there for me. They're doing an unbelievable job and no matter what, I will never leave Sterling."

Marc says he has continued to work with Sterling Funding for several years now. Recently, he was just about to open a second location when he ran into a problem with a restaurant supply company that would not deliver the pots, pans and other essential equipment he needed to meet his schedule until he paid their bill.

"I called Steve on Tuesday and told him I was in trouble" Marc says. "I signed the paperwork Tuesday night, and on Thursday morning the money was in the bank."

“Sterling Funding treats me like a human being, not a number. I can’t say enough about how they’ve helped me and I would recommend the company without reservation to any small business owner.”

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### **Guy Tusa: Rocco’s Pizza**

Guy Tusa shares Marc Lite’s experience with Sterling Funding. As the owner of a small pizzeria in a prominent beach area, Guy really struggles with expenses off-season. When his pizza oven broke down unexpectedly, he thought it was the end for his restaurant.

Like most small businesses, Guy didn’t think he could qualify for traditional financing. Then a friend recommended he contact Sterling Funding.

“Sterling Funding has helped me a number of times,” Guy says, giving him the working capital not only to fix his pizza oven but to remodel the restaurant, replace his air conditioning system, buy new equipment, even pay his taxes.

“It’s a great system,” he says. Since there remittance is flexible and based on the volume of credit card sales, Guy is able to increase his remittance during the winter months when the restaurant is at its busiest. “I wouldn’t be in business today if Sterling Funding hadn’t come through for me.”

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### **Adam Busch: Elite Automotive**

Adam Busch has been in the car repair business for the past eighteen years. It was always his dream to open his own shop and in 2004 he did just that.

At first it was a real family-run operation with Adam and his wife working long hours handling every aspect of the business. But with a strong desire to expand, Adam decided to take the unusual step of bringing in a management consultant to give him some advice and direction.

But management consultants cost money, and Adam knew he wouldn’t qualify for traditional

funding for that kind of business expense so he sought out Sterling Funding.

“That decision was a real win-win for me,” Adam says. Between the advice he received not only from the management consultant but from Sterling Funding as well, he was able to achieve his dream.

“Sterling Funding’s team worked twice as hard as I did to build my business,” Adam says. “Today I’ve got six employees and one half million dollars in annual sales, but I’ve learned that the more you grow, the more expenses you have.”

For more than three years now, Sterling Funding has been by his side helping him take care of those expenses. After the management consultant, there was a need for more equipment and help with cash flow for unexpected events.

“We work on upper-end automobiles like Mercedes, BMWs and Cadillacs,” Adam says. “Some of those repair bills can be as high as \$3,500 and more. You never expect those checks to bounce but they do.” When that happens he says, “you can’t go to a bank and get funds quickly.”

But with Sterling Funding, Adam is able to fill out simple paperwork, fax it in and have the capital he needs in a day or two.

“It’s an incredibly easy process and I can’t tell you how helpful Sterling Funding has been to us. We also do our card processing with Sterling Payment Technologies and we haven’t had a single problem.”

Looking back on his relationship with Sterling Funding Adam says, “In my business I couldn’t have asked for a better partner than Sterling Funding.”

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