

CELEBRATING  
**20**  
YEARS

THE  
**HEDAYA**  
**CAPITAL**  
**GROUP**

# The Relationship Makes the Difference.

Old world values where ethics have meaning and new world thinking where speed and flexibility ensure success.



# OVERVIEW

- 50+ years of financial services experience
- Family-owned and operated
- Deep expertise in factoring and consumer products
- Stable, patient capital and creative structures providing liquidity and scalability for clients
- Flexible solutions to maximize growth and respond to transitional situations
- Not bound by approval committees or bank regulations



# SERVICES

- Factoring
- Asset-Based Lending
- Purchase Order Finance
- Letter of Credit Financing
- Back Office Solutions – Collections and Credit Protection



# OUR DIFFERENCE

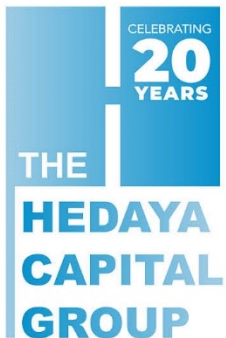
**ETHICS.** We treat everyone with fairness, honesty and integrity.

**EXPERTISE.** We bring a deep blend of business and financial experience.

**SPEED.** We are a nimble, responsive organization with a streamlined process.

**PARTNERSHIP.** We have a 360-degree, consultative approach that helps protect client businesses.

**COLLABORATIVE.** We work with clients, employees and business partners to protect everyone's interests.



## ADVANTAGES



New Business  
Closings in 14 Days



Higher Closing Rate  
than Industry



Same Day  
Fundings



# Team



**Alfred Hedaya**  
*Principal*



**Ezra Hedaya**  
*Principal*



**Jack Hedaya**  
*Principal*



**David Hedaya**  
*Account Executive*



**Irwin Dayan**  
*Vice President of  
Business Development  
and Marketing*



**David Huber**  
*Vice President, Portfolio  
and Operations Manager*

# CUSTOMER PROFILE

- U.S. and Canadian SMEs with significant amounts of trade receivables
- Apparel and consumer product industries
- Start-ups, entrepreneurs, and growing or transitional businesses
- \$50,000-\$40 million in revenue
- Seeking up to \$5 million in financing



# CASE STUDY

## Client:

A women's fashion company, headquartered in New Jersey with showrooms in New York's Fashion District, imports women's sweaters and sells them to mall specialty stores and well-known off-price retailers.

## Challenge:

Traditional banks were unwilling to offer financing to the Company as a start-up. They needed working capital to purchase inventory, pay operating expenses, and invest in growth opportunities. They also needed to provide letters of credit to guarantee the payment of inventory purchases. Their accountant recommended The Hedaya Capital Group.

## Result:

The initial \$750,000 Factoring Facility enabled tremendous growth, later increasing to a \$3 Million facility. Hedaya also provided letters of credit and purchase order facilities to strengthen supplier relationships.



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*"Hedaya offered favorable terms and they were flexible in supporting our business beyond what we would have been able to access with traditional financing as a startup. I like the team and appreciate their knowledge of the retail world." - President*



# CASE STUDY

## Client:

Based in New York City and operating for 28 years, this distributor of bedding and home goods imports from Asia and distributes bedding and home goods under in-house brand names through national discount retail chains as well as various online shopping networks.

## Challenge:

The Company was transitioning to the second generation of leadership as the founder transferred ownership to his son, who was looking for a new funding relationship for working capital. The Company's accountant referred them to Hedaya. The new generation appreciated Hedaya's textile expertise as well as their 360-degree, consultative approach that helps clients protect their businesses.

## Result:

Hedaya provided \$1 Million in Factoring and Inventory Financing. With the comfort of having a reliable, nimble partner such as Hedaya, the Company has the peace of mind knowing they will always have the working capital they need to invest in future growth.





# CASE STUDY

## Client:

Drawing inspiration from travel around the world, this New York City-based clothing designer and manufacturer offers a collection of brands, using cutting-edge techniques to bring creative designs to life. They create custom men's and women's clothing designs for each outlet, selling to discount store chains such as T.J.Maxx, Ross Stores and Burlington.

## Challenge:

As the Company grew, they needed a flexible source of working capital to pay suppliers in a timely manner, so their accounting firm introduced them to Hedaya. Hedaya understood their inherent challenges in the fast-changing apparel industry, as well as lingering COVID-induced supply chain issues.

## Result:

Hedaya provided a \$5 Million Factoring and Purchase Order Financing Facility. Hedaya's flexibility in structuring the facilities gave the Company the immediate cash flow it needed, a better way to structure supplier payments, and the ability to develop better relationships with factories.



*"In business, personal connections and relationships are paramount. Following interviews with multiple finance companies, I determined that Hedaya not only offered the most favorable terms but also instilled confidence in their reliability. Hedaya understands our company's story and is well-suited to be a great partner. We anticipate a prosperous partnership and eagerly anticipate working with Hedaya to further facilitate our business growth." – Company CEO*

# CASE STUDY

## Client:

Headquartered in New York and operating for over 20 years, this textile company, in partnership with an overseas manufacturer, specializes in bedding and sells to major retailers such as Macy's, HomeGoods and T.J. Maxx.

## Challenge:

The Company was unhappy with its current factoring provider and felt they faced unnecessary hurdles in the factoring process. They began a search for a new capital provider and were referred to Hedaya by several industry colleagues. Having worked with other factors, the Company's owners appreciated the ease of working with Hedaya during the due diligence process and were able to negotiate an agreement that included the terms they needed.

## Result:

Hedaya provided a \$5 Million Factoring Line. Having a responsive partner such as Hedaya gave the Company the flexible working capital it needed to continue its growth trajectory uninterrupted.



*"The way they present themselves as individuals in business is refreshing. They are who they say they are – honest, open and ethical. If I have a question I can pick up the phone and get an answer right away. I've worked with other factors throughout the years, and I appreciate their singular approach." – Company CEO*

# CASE STUDY

## Client:

This footwear company based in Dallas created a new category in the space with a shoe that sits at the intersection of the driving loafer and the boat shoe. Almost immediately, they began to expand domestically and internationally online and opened a flagship retail store in the United States in 2022.

## Challenge:

The Company required an additional capital investment to continue to grow, and their accountant referred them to The Hedaya Capital Group. As the Company's management team learned more about Hedaya, the CEO realized he had previously worked with the principals' uncle.

## Result:

Hedaya provided a \$1 Million Factoring Facility. Having a patient working capital provider who supported their vision and had the scalable capital to support their growth plan provided the shoe brand the solid foundation they needed to further expand their customer base and business.



*"It turned out I knew their uncle, so we had an immediate bond. Once I got to know them, I knew they were comfortable people that I would love to do business with. I knew them, I liked them and the trust came easy. There was no pressure, just a simple easy process. We're making some waves in the industry now and it's nice to have a partner who can help." – Company CEO*



# CONSUMER PRODUCTS

## INDUSTRY EXPERTISE

### Factoring

Gluten Free  
Snack Bars

**\$1,000,000**



LONG ISLAND,  
NY

### Factoring / Purchase Order Finance

E-mobility Brand  
Electric Bikes and Scooters

**\$7,500,000**



NEW YORK,  
NY

### Factoring / Letter of Credit Financing

Beer and Liquor Brand  
Barware / Gifts

**\$5,000,000**



TINTON FALLS,  
NJ

### Factoring

Private Brand  
Perfumes

**\$3,000,000**



PRINCETON,  
NJ

### Factoring / Inventory Financing

Home Textiles /  
Bedding Brand

**\$7,500,000**



HAZLET,  
NJ

### Factoring

Manufacturer of Tea Lights  
and Votive Candles

**\$750,000**



NORWICH,  
OH

## INDUSTRY SECTORS

Apparel | Appliances | Beverages | Electronics | Food | Household Goods | Jewelry  
Packaged Goods | Personal Care and Cosmetics | Wholesale Distribution

# APPAREL

## INDUSTRY EXPERTISE

**Factoring /  
Inventory Financing**

**Childrenswear  
Importer**

**\$1,750,000**

 **RAMSEY,  
NJ**

**Factoring /  
Inventory Financing**

**Accessories and  
Housewares**

**\$15,000,000**

 **NEW YORK,  
NY**

**Factoring /  
Inventory Financing**

**Ladies  
Sleepwear**

**\$2,000,000**

 **HOLMDEL,  
NJ**

**Factoring /  
Letter of Credit Financing**

**Apparel Exporter  
China to Italy**

**\$1,000,000**

 **NEW YORK,  
NY**

**Factoring**

**Ladies and Juniors  
Handbags**

**\$7,000,000**

 **NEW YORK,  
NY**

**Factoring /  
Inventory Financing**

**Ladies and  
Juniors Outerwear**

**\$2,000,000**

 **NEW YORK,  
NY**

## APPAREL CATEGORIES

Accessories | Backpacks | Handbags | Hosiery | Luggage | Outerwear  
Resortwear | Shoes | Sleepwear | Socks | Sweaters


# GENERAL

## INDUSTRY EXPERTISE

**Factoring**

Electric Powerplant /  
Inspection, Maintenance  
and Repair

**\$1,000,000**

 **SOUTHSIDE,  
AL**

**Factoring**

Oil & Gas Pipeline  
Weld Inspections


**\$4,000,000**

 **ALBERTA, BC  
CANADA**

**Factoring**

Importer / Distributor of  
Organic Soymeal

**\$1,000,000**

 **BIRD IN HAND,  
PA**

**Factoring**

Distributor of Scrubs and  
Workwear Apparel

**\$1,000,000**

 **NEW YORK,  
NY**

**Factoring /  
Inventory Financing**

Paper  
Manufacturer

**\$3,500,000**

 **NIAGARA,  
WI**

**Factoring**

Social Media  
Marketing

**\$1,000,000**

 **NEW YORK,  
NY**

## INDUSTRY SECTORS

Business Services | Consumer Products | Food & Beverage | Manufacturing | Oil & Gas  
Printing | Staffing | Textiles | Wholesalers/Distributors



# REFERRING PARTNER



## **Responsive Communicators**

“Hedaya is very responsive to my clients’ needs. They are not just about making a profit, they are really about how to serve their clients better and help them succeed. Their people are very knowledgeable about the industry, the marketplace, and their products. They have a great rapport with clients and offer an uncommon ease of communicating and operating. They are always the first ones I recommend.”

*Jeremy K., Accountant, New York Accounting Firm*

# REFERRING PARTNER



## **Creative Solutions**

“I’ve had a good working relationship with them for almost twenty years. They are so down-to-earth and approachable – you can talk to them about your situation, and they will be creative and develop a solution to help protect your business. They are entrepreneurial - they’ll turn a decision around quickly, and you won’t have all the red tape you have with big financial companies. They are good people.”

*Josh C., Largest U.S. Independent Factoring Firm*

# REFERRING PARTNER



## Quick Decisions

“Hedaya is a good company to deal with—they are my first call when it comes to factoring. They are quick on decisions, creative, and work hard to keep clients. They’ll also bend over backward to make a deal work and help clients take advantage of opportunities for growth. I’ve known them for a long time; we have a very comfortable relationship. And for a financial brokerage firm, relationships are the most important thing.”

*Phil D., CEO, Global Financial Training Firm*



# REFERRING PARTNER



## Invested In Client Success

“Hedaya is family-owned and managed. I’ve known them a long time; they’re honorable, extremely honest, and invested in their client’s success. They are good listeners and very patient and reasonable with potential and existing clients. They’re nimble, entrepreneurial, and look for creative ways to accommodate clients.”

*Michael S., Advisor*

# REFERRING PARTNER



## Trusted Partner

“They have a lot of integrity - I trust Hedaya very much as people and as business owners and I feel lucky to have such a trusted partner. They are also very responsive and flexible and work to get deals done and help clients feel confident. I’m happy to send them as many deals as I can. Our relationship is more than just referrals, we talk on a personal level, and it helps when you like the people you work with.”

*Mark P., Principal, Purchase Order Financing Provider*

# GIVING BACK



Chabad Vocational Schools







*Old world values where ethics have meaning and new world thinking where speed and flexibility ensure success.*