

\$5,000,000 Accounts Payable Financing Facility

Manufacturing Expansion Without Equity Dilution

Client Profile

- Mid-sized automotive components manufacturer
 - New global OEM contract tripled monthly order volume
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The Challenge

Rapid growth created a liquidity gap:

- Supplier payment terms: 30 days
- OEM customer payment terms: 90 days
- \$5,000,000 required for raw materials

Revenue increased, but working capital tightened. Cash was tied up in receivables while accounts payable obligations accelerated.

The Solution

A \$5,000,000 revolving accounts payable financing facility was implemented.

Structure:

- Third-party financier paid suppliers within 24–48 hours
 - Manufacturer received 90–120 days to repay
 - Outgoing payments aligned with incoming receivables
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Strategic Impact

The facility stabilized cash flow, strengthened supplier relationships, and supported contract fulfillment without equity dilution or traditional bank restructuring.

Structured working capital enabled controlled expansion while protecting operational stability.

Stabilize Cash Flow.

Strengthen Operations.

Scale with Confidence.



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