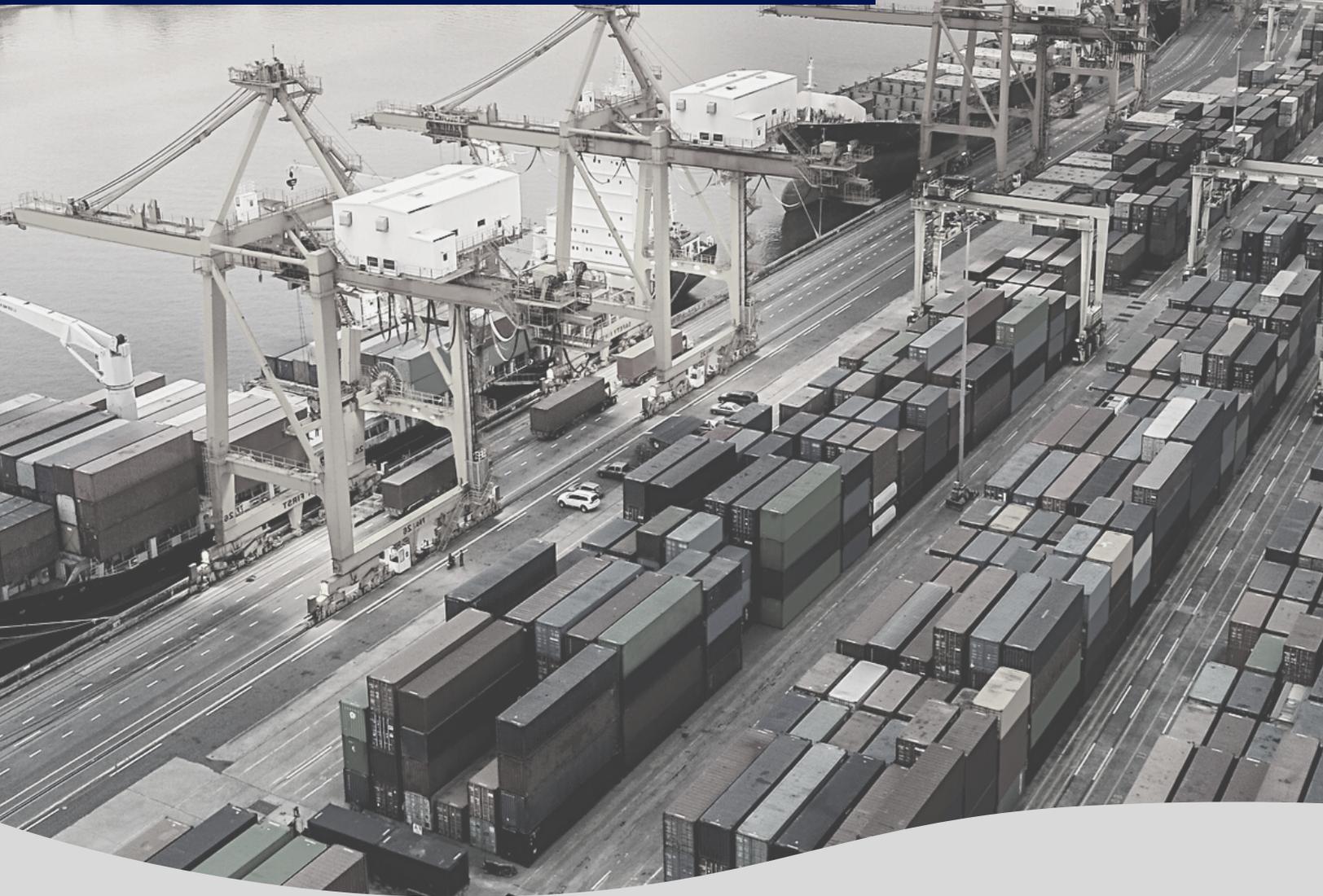


CLIENT PROFILES



harbor 



CLIENT OVERVIEW

CLIENT NAME: SUNSHINE

Sunshine is a global manufacturing services company whose core competency is to develop, source, manufacture and deliver highly specified products and equipment for the construction, material handling, and renewable energy sectors.

YEAR FOUNDED



KEY MARKETS

Mexico, USA, Europe



REVENUE



HARBOR'S SCF PROGRAM

Imported raw material typically takes 30 to 40 days to reach Sunshine's manufacturing facility, impacting the business's cash conversion cycle. Harbor's program will allow them to optimize their balance sheet through DPO improvements.

SNAPSHOT

Harbor's due diligence and underwriting of Sunshine revealed strong historical sales history, revenue growth, profitability, and sufficient debt service capability.

Sunshine is supported by an existing asset based credit facility with excess availability. This availability is taken into consideration as a source of repayment under Harbor's SCF program.

FUND ALLOCATION



The fund's maximum allocation towards Sunshine is \$2,000,000 USD as of November 2021. This maximum allocation is subject to change based on routine risk monitoring and review.





CLIENT OVERVIEW

CLIENT NAME: HARVEST

Harvest is a global supplier and vertically integrated company in the fertilizer business.

YEAR FOUNDED



KEY MARKETS

Asia



REVENUE



HARBOR'S SCF PROGRAM

As a supplier to fertilizer manufacturers in the region, it is common to extend credit downstream to customers, this ties up working capital. Harbor is providing Harvest with a SCF program to capture procurement spend and help improve the cash conversion cycle through trade payables.

SNAPSHOT

Harbor's due diligence and underwriting of Harvest revealed strong historical sales history, profitability, strong management team and financial policy. Harvest is supported by a several bilateral credit facilities from multinational banks.

FUND ALLOCATION



The fund's maximum allocation towards Harvest is \$2,000,000 USD as of November 2021. This maximum allocation is subject to change based on routine risk monitoring and review.





CLIENT OVERVIEW

CLIENT NAME: PULPO

Seafood processing facility and distributor in Yucatan Mexico. Pulpo focuses on sales and distribution of octopus, fish, lobster, sea cucumber and other species.

YEAR FOUNDED



KEY MARKETS

Mexico, Europe



REVENUE



HARBOR'S SCF PROGRAM

For overseas procurement, an average transportation time of 45 days impacts the company's cash conversion cycle. Pulpo will implement Harbor's Supply Chain Finance solution to optimize their trade payables allowing them to process goods and get them to market.



PROJECTIONS

Harbor's due diligence and underwriting of Pulpo revealed strong historical sales history, profitability and sufficient debt service capability. In addition to healthy cashflow from operations, the company is supported by local banks and lenders. This availability is taken into consideration as a source of repayment under Harbor's SCF program.

FUND ALLOCATION



The fund's maximum allocation towards Pulpo is \$250,000 USD as of May 2021. This maximum allocation is subject to change based on routine risk monitoring and review.





CLIENT OVERVIEW

CLIENT NAME: RUNWAY

Leading independent global player in the consumer electronics and video game accessories market.

YEAR FOUNDED



KEY MARKETS

Asia, USA, Europe



REVENUE



HARBOR'S SCF PROGRAM

Harbor's SCF program will support Runway's growth trajectory by optimizing its cash conversion cycle and supporting its global SME supplier base.

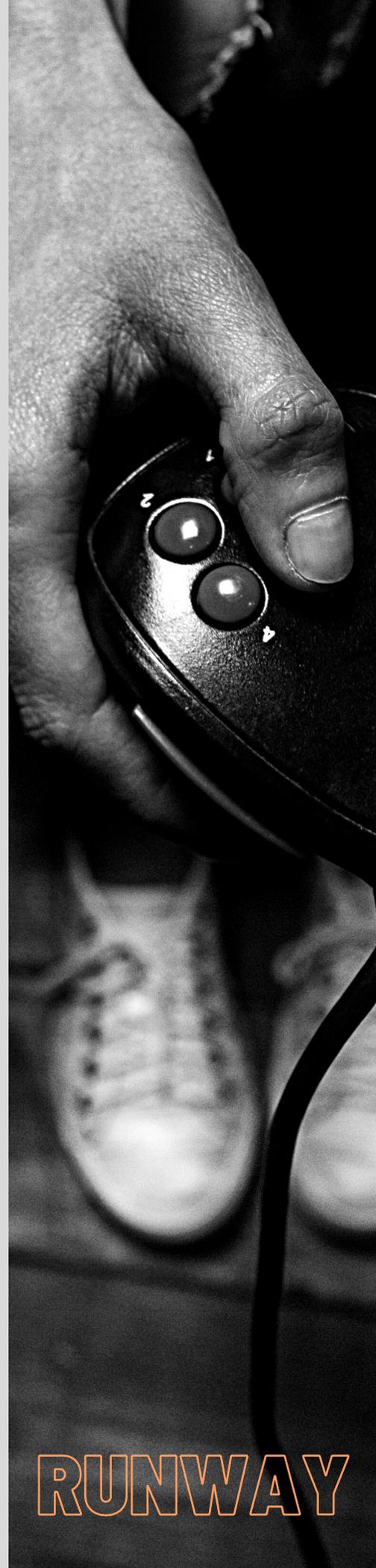
PROJECTIONS

Harbor's due diligence and underwriting on Runway validates strong revenue and profitability projections and sufficient debt service capability. The company is projecting more than 100X growth YoY in the next two years, supported by consumer demand for new product lines and expansion into new sales channels.

FUND ALLOCATION



The fund's maximum allocation towards Runway is \$1,500,000 USD as of April 2021. This maximum allocation (credit limit) is subject to change based on routine risk monitoring and review.



RUNWAY

CLIENT OVERVIEW

CLIENT NAME: CHILL

Chill is a Mexican company which manufactures plastic products for the transportation and temperature conservation of food and beverages. Products include glasses, coolers, thermoses and more.

YEAR FOUNDED



KEY MARKETS

Mexico, USA



REVENUE



HARBOR'S SCF PROGRAM

Imported products typically take 30 to 40 days to reach Mexico, impacting the business's cash conversion cycle. Harbor's program will allow them to purchase on credit to better manage their working capital, especially in 2021 as slow shipping speeds are delaying imports.

PROJECTIONS

Harbor's due diligence and underwriting of Chill revealed strong historical sales history, profitability and sufficient debt service capability. The payment obligations under this facility will be supported via two security instruments: a personal guarantee from the company owner as well as a Pagare (Mexican promissory note).

FUND ALLOCATION



The fund's maximum allocation towards Chill is \$250,000 USD as of July 2021. This maximum allocation is subject to change based on routine risk monitoring and review.



CHILL