

SPECIAL ISSUE: MEET THE RICHEST PEOPLE ON THE PLANET

2015 EDITION

# Forbes

29TH  
ANNUAL  
ALMANAC OF  
WEALTH

1,826  
BILLIONAIRES

290  
NEWCOMERS

68  
COUNTRIES

197  
WOMEN

536  
AMERICANS

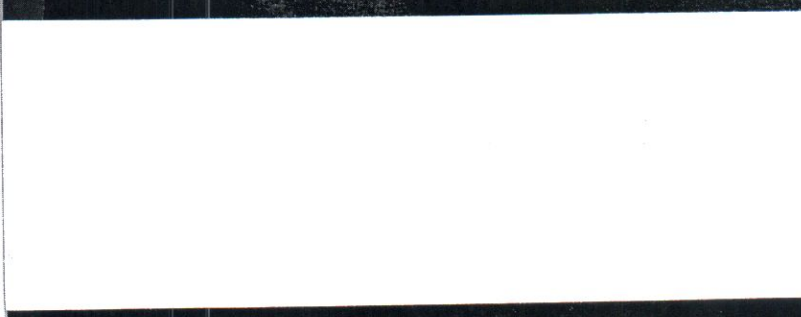
46  
UNDER 40

\$7.1 TRILLION  
NET WORTH

VIDEOGAME GOD  
MARKUS "NOTCH"  
PERSSON

MINECRAFT'S  
\$2.5 BILLION  
MASTERMIND

# BILLIONAIRES





■ NEW JERSEY  
BUSINESS LEADERS

# Clearing the Path to Commercial Financing

## RRML Capital Resources

**F**or mid-size businesses looking to expand their operations, invest in real estate or acquire other businesses, one of the biggest impediments to success is not a lack of funding. It's how they go about trying to get it.

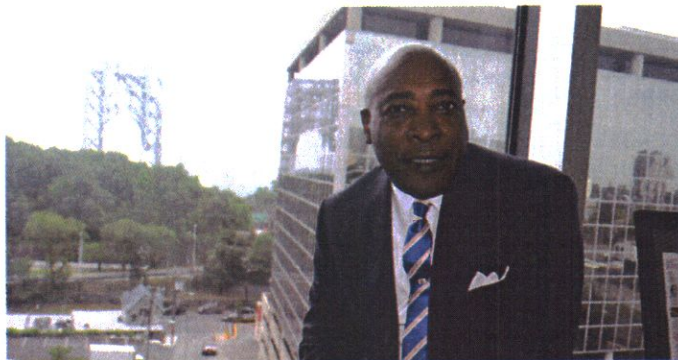
Lenford L. Robins, CEO of RRML Capital Resources, is a commercial lending expert, seasoned financial consultant and diehard enthusiast when it comes to helping businesses grow and thrive. Over the years, he has counseled all types of enterprises whose appeals to lenders have failed. His specialty, and his passion, is clearing the hurdles that stand in their way.

"Lenders turn companies down for a variety of reasons," Robins says. "It can be a matter of cash flow, collateral or the lender's perception of risk in a given industry. Many businesses apply without knowing what they actually qualify for, how best to structure their financing or which lenders to contact. Helping them prepare wisely before they apply is the unique service we provide."

### In the Lending Market, Knowledge Is Power

To take the guesswork out of the lending process and map the most expedient and appropriate route to financing, Robins and his team are meticulous in their analysis.

"Let's say a business is looking for \$30 million for an acquisition or real estate



Lenford L. Robins, CEO

investment, either in the U.S. or abroad," Robins says. "We would review the business's specific intentions, time frame and overall business plan. We would look closely at its financials. Then we would determine the exact amount the business qualifies for and how that financing should be structured."

Structured financing, Robins says, can be key to

achieving a business's desired ends.

"If cash flow doesn't support a particular loan, we might set up a loan facility in the form of a credit line," he explains. "As the business proves its revenue, it can draw down more of the available credit while enhancing its credit rating and enjoying increased stability."

### For Clients, Success Is Assured

According to Robins, clients often come to him frustrated by red tape, delays or denials. Thanks to his team's deep experience in the market and its broad-ranging industry contacts, Robins is confident every client he engages will get the desired result. So are the banking institutions that frequently refer their own customers to him.

"We can easily identify problems and correct them," he says. "We're in the market every day. We know where to go, who to go to and what it will take to get an approval. We can say with absolute certainty our clients will get the results they're looking for."

*RRML chief executive Lenford L. Robins has spent nearly 35 years in the financial consulting and commercial lending realm, and he has been widely recognized for both his professional achievements and his community leadership.*

*From 1996-1999, Robins served as chief financial consultant for an African head of state. In 2002, Robins was honored by a member of the U.S. House of Representatives and received a Congressional Award. Robins currently serves on the board of the YMCA and the March of Dimes in New Jersey and is an active member of several local chambers of commerce. He is also a member of the Ft. Lee Rotary Club.*



### RRML Capital Resources

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