
Business and M&A Practice Group Lead Mariel Giletto Discusses Alternate Financing in NJBIZ Article

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Shareholder Mariel Giletto, Business and M&A Practice Group Lead, was recently quoted in an *NJBIZ* article titled, "Alternative financing gains ground in New Jersey," by Martin Daks.

Giletto shares insight on how asset-based lending can provide critical capital solutions for companies that may not qualify for traditional bank financing, particularly those with complex ownership structures. Her perspective highlights the importance of creative, strategic legal guidance as businesses navigate evolving financing options to support growth and long-term success.

... a New Jersey-based medical device manufacturer had a solid product and consistent revenue, but couldn't qualify for a traditional bank loan, according to Mariel Giletto, the Cherry Hill-based Business and M&A Practice Group Lead at Flaster Greenberg PC.

The challenge for my client is that their capital ownership structure carries some complexity, including convertible debt issued during the startup phase, Giletto explained. That complexity is enough to make conventional banks uncomfortable, even though the business fundamentals are sound.

Her client, however, was able to get an asset backed loan, where a loan or line of credit is secured by something the company owns like inventory, equipment or property instead of relying solely on cash flow.

Read the entire article [here](#).

ATTORNEYS MENTIONED

Mariel Giletto