



OMEGA RESOURCES

INTEGRITY - TRANSPARENCY - RESULTS

2026

OMEGA RESOURCES

Capital Solutions Manual

DEFENSE INDUSTRY EDITION

Defense contractors,
manufacturers, suppliers
and subcontractors.

**You secure the contract.
We help fund the execution.**

OCTOBER 2026

oresources.co/defense



Capital for the work ahead.

Financing from \$100,000 into the millions for qualifying transactions. Product availability and amounts depend on the business, contract, collateral and provider.

THE OMEGA FAIR CAPITAL COMMITMENT

Your relationship begins with a complimentary financing consultation. We protect your margins through competitive, transparent brokerage compensation. On eligible MCA transactions, our brokerage commission is capped at **5%**, with flexibility to reduce it. This cap does not apply to other products, lender rates, provider fees or total financing costs.

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Omega Resources is a specialty loan brokerage and growth consultancy, not a direct lender. An awarded contract does not by itself establish financing eligibility.

Purchase Order Financing

Support eligible orders before delivery.

OVERVIEW

Purchase order financing can help cover supplier costs tied to an eligible customer order. Suitability depends on the goods, supplier, buyer, delivery plan and transaction margin. Manufacturing, work-in-process and service-heavy orders require specific provider review.

COMMON USES

- Supplier purchases for an awarded order.
- Materials or finished goods where the financing program permits.
- Order fulfillment when supplier payments come before customer collections.

WHAT PROVIDERS REVIEW

- Verifiable order and creditworthy buyer.
 - Supplier capacity, pricing and payment terms.
 - Delivery, acceptance and payment conditions.
 - Sufficient margin after all financing costs.
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INITIAL SUBMISSION

- Customer purchase order and related contract.
- Supplier quote, invoice and cost breakdown.
- Delivery schedule and payment milestones.
- Application, ownership details and recent financials.

CONTRACT EXECUTION EXAMPLE

Illustration: A defense supplier has a \$750,000 components order and \$250,000 in supplier costs. Purchase order financing may support eligible supplier costs; in-house labor and production require separate review. No approval or amount is implied.

BEFORE YOU COMMIT

Confirm who pays the supplier, how customer payments are collected, and whether an invoice facility is needed after delivery. An order alone is not a funding guarantee.

Receivables Financing & Factoring

Turn eligible invoices into operating capital.

OVERVIEW

Receivables financing may provide a loan or credit facility secured by eligible invoices. Factoring generally involves selling eligible receivables. The agreement determines advance amounts, reserves, recourse, fees and collection responsibilities.

COMMON USES

- Bridge the gap between invoicing and payment.
- Support payroll, suppliers and ongoing production.
- Release cash tied up in approved receivables.

WHAT PROVIDERS REVIEW

- Valid invoices and evidence of performance.
 - Customer payment quality and concentration.
 - Disputes, offsets, retainage and aging.
 - Existing liens and payment-assignment terms.
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INITIAL SUBMISSION

- Current A/R aging and customer list.
- Sample invoices and delivery or acceptance proof.
- Prime contract or subcontract payment terms.
- Debt schedule, lien details and recent financials.

CONTRACT EXECUTION EXAMPLE

Illustration: A parts manufacturer has \$400,000 in accepted invoices due in 60 days. At an assumed 80% advance, \$320,000 would be advanced before fees, with \$80,000 held in reserve. This is an example, not an offered advance rate.

BEFORE YOU COMMIT

Direct federal receivables can involve assignment-of-claims requirements. A subcontractor is generally paid by its contractual customer, not directly by the government. The provider and counsel should review the actual payment rights.

Reference: FAR Subpart 32.8 - Assignment of Claims

Equipment Financing

Build productive capacity around the contract.

OVERVIEW

Equipment financing may support new or used machinery and other eligible business assets. Loans and leases have different ownership, payment and end-of-term structures. Final terms depend on the equipment, useful life, borrower and provider.

COMMON USES

- CNC machines and production equipment.
- Inspection, testing and quality-control systems.
- Material-handling and eligible commercial vehicles.
- Expansion or replacement of productive assets.

WHAT PROVIDERS REVIEW

- Equipment type, condition, value and vendor.
- Business cash flow and repayment capacity.
- Credit profile and existing obligations.
- Down payment, guarantees and collateral.

INITIAL SUBMISSION

- Itemized vendor quote or purchase invoice.
- Equipment specifications and delivery schedule.
- Recent bank statements, P&L and balance sheet.
- Tax returns and ownership details when required.

CONTRACT EXECUTION EXAMPLE

Illustration: A precision manufacturer needs a \$300,000 CNC machine. With an assumed \$60,000 cash contribution, the equipment financing request is \$240,000, before fees and installation costs. Actual terms depend on underwriting.

BEFORE YOU COMMIT

Compare total payments, deposits, fees, liens, insurance and any purchase option or balloon payment. Equipment must fit the repayment plan even if contract timing changes.

Contract-Based Working Capital

Explore capital aligned with contract performance.

OVERVIEW

Contract-based facilities are evaluated around the costs and cash cycle of awarded work. Where eligible, an SBA Contract CAPLine can finance costs allocated to one or more specific contracts, including applicable overhead and general or administrative expenses.

COMMON USES

- Eligible labor and contract-related payroll.
- Materials and supplier obligations.
- Costs tied to identified contract performance.
- Other contract costs allowed by the program.

WHAT PROVIDERS REVIEW

- Executed contract and ability to perform.
 - Detailed job costs and projected gross margin.
 - Billing milestones and collection timing.
 - Business eligibility and lender underwriting.
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INITIAL SUBMISSION

- Executed award, contract or subcontract.
- Cost-to-complete budget and cash-flow forecast.
- Performance and payment milestone schedule.
- Business financials, taxes and debt schedule.

CONTRACT EXECUTION EXAMPLE

Illustration: A contractor has a \$1.2 million award and \$200,000 of eligible costs before its first billing milestone. A contract-based facility may address that gap. Costs, timing and any SBA eligibility require lender review.

BEFORE YOU COMMIT

Some facilities use controlled disbursements or assigned contract proceeds. SBA eligibility, permitted costs and documentation must be confirmed by the participating lender; winning a contract is only the starting point.

Reference: SBA lender resources - CAPLines

Alternative Working Capital

Additional options for qualifying operating businesses.

OVERVIEW

Alternative working capital may include short-term loans or revenue-based structures. A merchant cash advance is generally structured as a purchase of future receivables rather than a conventional loan. The actual agreement controls the terms.

COMMON USES

- Time-sensitive operating needs.
- Short cash-flow gaps with a defined plan.
- Supplier payments or production support.
- Other eligible business purposes.

WHAT PROVIDERS REVIEW

- Recurring revenue and bank-statement activity.
 - Existing advances, loans and payment burden.
 - Cash flow after the proposed payments.
 - Business history and provider requirements.
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INITIAL SUBMISSION

- Completed application and ownership details.
- Recent consecutive business bank statements.
- Current debt and advance schedule.
- Financials and contract details when requested.

CONTRACT EXECUTION EXAMPLE

Illustration: An established subcontractor needs \$100,000 for operating costs while awaiting \$180,000 in expected collections. Review whether its cash flow can support the proposed payments if collections are delayed. Funding is not assured.

BEFORE YOU COMMIT

Review net proceeds, total repayment or purchased amount, payment frequency, fees, reconciliation terms where applicable, guarantees and liens. A lower brokerage fee does not necessarily mean a lower total financing cost.

Make the request ready for review.

Prepare the financial picture and the contract together. A complete initial package helps identify gaps before provider submission.

01 / BUSINESS BASICS

- Completed application, entity details and ownership information.
- Requested amount, purpose, deadline and location.
- Prime contractor or subcontractor status and customer identity.

02 / FINANCIAL PICTURE

- Recent consecutive bank statements; commonly six months.
- Current P&L, balance sheet, debt schedule and A/R and A/P aging.
- Business and owner tax returns when required by the provider.

03 / CONTRACT AND PERFORMANCE

- Executed award, purchase order or subcontract and amendments.
- Cost breakdown, gross margin, cost to complete and delivery schedule.
- Billing terms, acceptance requirements and expected collections.

04 / PRODUCT-SPECIFIC ITEMS

- Supplier quotes for purchase order financing.
- Invoices and performance evidence for receivables financing.
- Equipment quotes or a contract cash-flow forecast as applicable.

DOCUMENT SECURITY - BEFORE YOU SEND

Confirm the document-submission method with Omega before sending financial records. Do not send classified information, controlled unclassified information (CUI), or export-controlled technical material through the website inquiry form or ordinary email.

Keep files current, legible and clearly named. Confirm any customer confidentiality or disclosure restrictions before providing contract documents.

Your margins matter.

Competitive brokerage compensation. Clear terms. A relationship built for the long run.

BROKERAGE COMPENSATION

On eligible merchant cash advance transactions, Omega caps its brokerage commission at **5%**, with flexibility to reduce it further when transaction economics permit. This cap applies only to Omega's brokerage commission on eligible MCA transactions, not every financing product.

Brokerage compensation is separate from lender rates, provider fees and total financing costs. Other products have their own pricing structures. Bring us a written offer: we will work to match or beat competing brokerage fees on comparable terms, subject to lender requirements.

THE OMEGA DEFENSE CAPITAL COMMITMENT

Every relationship begins with a complimentary financing consultation.

Qualifying defense contractors that complete a financing application and provide the required financial documentation may also receive a complimentary written Business Financial Diagnostic. The diagnostic examines financial performance, cash flow, liquidity, business risks, and potential improvement opportunities. The completed report belongs to the client, whether or not financing is ultimately obtained.

There is no upfront consultation fee. Any financing-related brokerage compensation and applicable provider charges are disclosed separately.

IMPORTANT DISCLOSURES

This manual provides general information, not a financing commitment or guarantee. Omega Resources is not a direct lender; the applicable financing provider determines eligibility, approval, amounts, pricing, collateral, guarantees and closing conditions. Product availability and requirements vary by transaction and may change.

Defense-industry focus does not imply affiliation with or endorsement by the U.S. Department of Defense, SBA or another government agency. All numbered scenarios are hypothetical, not offers or actual funded transactions. Provider appetite for the specific defense activity must be confirmed. This manual is not legal, tax or accounting advice.

Your Next Contract Deserves a Stronger Financial Partner.

<https://oresources.co/defense>

To connect with Omega Resources, please complete the short inquiry form on our website.

Source references: SBA CAPLines | FAR Subpart 32.8. Reviewed October 29, 2026.