

OUTLINE OF INVOICE FACTORING PROGRAM

- Businesses with Annual Revenue between \$250,000 and \$20,000,000.
- Equates to outstanding accounts receivable balances from (approximately) \$10,000 to \$2,500,000.
- Start-up businesses are welcome prospects.
- Factoring of accounts receivable, **a definition**.
 - This is the ***purchase*** of the invoice, not the financing of it
 - It creates no debt for our client, does not dilute equity, and allows us to approve clients who are start-ups.

Non-Recourse Factoring

- Our Factoring Underwriter accepts the credit risk of the account debtors (customers of our clients)
- Our Factoring Underwriter manages the accounts receivable, assuring the timely payment is received;
- Free credit checks, mailing of invoices, and collection efforts all included in our fees.
- Online account access for client in real time.

Non-Recourse Programs

- Non-Recourse Factoring has a variety of pricing methods depending primarily on dollar volume submitted during a one month period.
- Most Common ...
 - Flat Fee Pricing
 - Premier (**over \$100k per month**)



Flat Fee Pricing

- Designed for clients that are new in business or do less than \$100k in factored business per month
 - Fee includes all support services **(there are no add-ons)**
 - stays constant regardless of when our client's customer pays
 - easy to budget for, and easy to administrate

Premier Pricing

- Designed for clients that are larger and more established businesses:
 - \$100,000 per month minimum volume
 - Six month minimum contract
 - Must be in business at least two years
 - Fees are lower if client's customers are good risk and quicker to pay.

Customer Service

- Each account is assigned a permanent Account Executive (AE).
 - The AE will develop a personal knowledge of each client's specifics.
 - AE is in charge of everything from funding the invoices to making sure invoices are paid.
 - AE's obtain approval on new customers for our clients -- this means speed of approval and speed of funding new account debtors.

Contact Individual below for a personalized evaluation:

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