

# How to Solve Your Business *Cash Flow* Challenges in 3-5 Days



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# Cash Flow Challenges Are Crippling My Business

Does this sound familiar?

- Your customers are paying invoices at 60, 90 or 120 days.
- The Bank said NO to your business loan.
- Your line of credit is full.
- Your cash flow is a constant challenge.
- Your recent capital expenditure has restricted your cash flow.
- Your business credit score is not high enough to qualify for a traditional business loan.
- You need to improve cash flow for company growth.
- Your company struggles to meet payroll.



Many businesses keep their suppliers waiting for 60, 90 or even as long as 120 days. Late payments can quickly cripple cash flow and bring a small or medium business to their knees.

**Learn about Invoice Factoring -- The answer  
to your cash flow challenge.**



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What is  
Invoice  
Factoring?

Why  
Invoice  
Factoring?

Top 8  
Benefits

How much  
does it  
cost?

What is the  
qualification  
process?

Ready to  
get started?

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# What is Invoice Factoring?

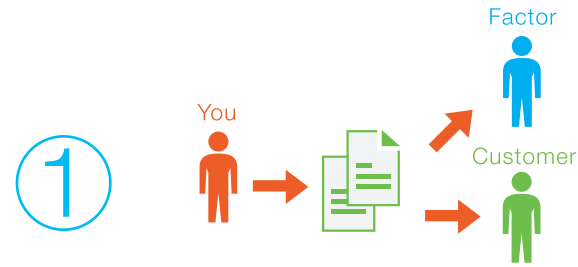
- Invoice Factoring is a form of commercial financing. With invoice factoring, a business sells outstanding invoices to a factoring company that pays the invoice in as little as 24 hours. The process allows the business to receive cash more quickly than it would by waiting 30-60 days or more for the customer to pay.

- The Factoring Company will keep a small percentage of the invoice amount as a factoring fee.

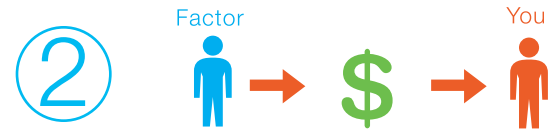
- Invoice factoring is also called Accounts Receivable Financing.

- And how does it work?

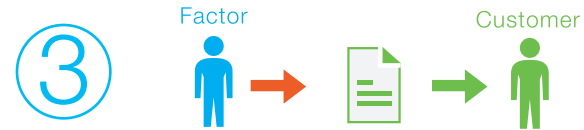
# How Invoice Factoring Works



You send a copy of the invoice you are factoring to your customer and also to the factoring company.



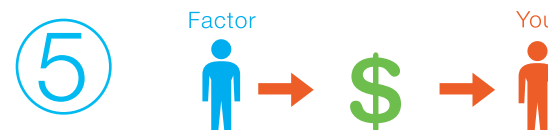
The Factor forwards 80-90% of the invoice in cash to you.



The Factor acts as your accounts receivable department and collects on the invoice.



Your customer pays 100% of the invoice to the Factor.



After your customer pays in full, the Factor pays you the remaining 10-20% in cash, less fees.

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# Why Invoice Factoring?

● Invoice Factoring provides businesses with access to cash, using available accounts receivable as collateral. This allows businesses to pay suppliers, make payroll and grow.

● Almost every business has experienced cash flow highs and lows and the inherent pressures. Bank loans are often not an option if your business is new, your credit is less than stellar, or you don't have the business financials to support it.

**Invoice Factoring: Just what you need to get your cash flowing.**



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# The Top 8 Benefits Of Invoice Factoring:

- ① Quick Qualification**  
Unlike a bank loan, the qualification process for invoice factoring only requires basic company information and can be completed in as little as 3 days, once the application is accepted.
- ② Fast Cash – No More Waiting On Slow Paying Clients**  
The Factor will typically pay you within 24 hours after receiving your invoices. No more waiting for 30, 60 or 90 days.
- ③ Use Your Own Receivables As Cash**  
Because you are using your own receivables, factoring will not show up on your balance sheet.
- ④ Imperfect Financial Statements – No Problem**  
Qualification for factoring is based on the creditworthiness of your customers, not your credit.
- ⑤ Reduce The Stress Of Constrained Cash Flow**  
Factoring your invoices and getting immediate cash reduces the stress of late payment, the inability to pay taxes, or meet payroll.
- ⑥ Accounts Receivable Managed By Experts**  
The Factor's professional A/R team manages the receivables that you factor, saving you time and A/R management expenses.
- ⑦ Flexible Finance Options**  
You can choose which invoices you want to factor based on your cash flow and business needs. There is no long-term commitment with factoring.
- ⑧ Cash Flow Injection To Help You Grow Your Company**  
Many suppliers offer special terms and discounts with early, or on time payments. Factoring allows you to take advantage of these programs, giving you the cash you need to grow your business.

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*Big business is the worst, according to Dun & Bradstreet. Its latest report into credit-worthiness shows big business --- those with more than 500 employees – are the slowest at paying.*

Daily Telegraph, 2014

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# How much does it cost?

What about cost? When you decide to factor, your factoring company will offer a rate, which is dependent upon several things such as:

- Sales volume
- Invoice size
- The creditworthiness of your customers
- The number of creditworthy customers
- The length of your contract with each customer
- The number of days the invoice is outstanding



Factoring often appears to cost more than a traditional loan, but if you are cash flow challenged, the cash flow shortage can have devastating effects on your business.



One of our cash flow consultants would be happy to help you evaluate your options and provide you with an Invoice Factoring proposal.

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# What is the qualification process?

## 1 Start the Process

Contact an invoice factoring company.



## 2 Accept a Proposed Offer

Provide the paperwork – approximately 3-5 days for approval.



## 3 Begin to Factor

Submit your invoices – receive funding

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# Ready To Get Started?

With our quick approval and low rates, Bay View Funding can typically get cash into your hands in as little as 3-5 days.

Apply online at [bayviewfunding.com/apply-for-cash](http://bayviewfunding.com/apply-for-cash) or  
Call a cash flow expert at [888-229-9993](tel:888-229-9993)

## Ask About Special Programs



### Trucking

**Fuel Advance-** Receive a cash advance to cover fuel costs from the road.

**FTS Fuel Card-** Save money at the pump, finance fuel costs, and manage fuel expenses.



### Staffing

**Payroll Advance-** Get access to your funds on Monday for payroll due on Friday. Up to two days faster than many payroll factoring companies providing a similar service.



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