



# LIQUID CAPITAL INVOICE FACTORING

**LEVERAGE FUTURE SUCCESS - NOW**

**Not every company is awash in equity and working capital.** In fact, at some point, most growing businesses encounter **situations where cash flow does not align with expenses.** You have sales on the books – to dependable customers – but employee wages, lease payments, inventory purchases and other ongoing costs won't wait. And you have other strong sales opportunities you simply won't be able to realize without having working capital at hand.

It doesn't seem right that a company that's selling successfully to great customers, with a robust ledger of accounts receivable, might find their business at risk because of a working capital crunch. But that's business, right?

#### **Not necessarily.**

If you need quick access to financing and have a strong portfolio of credit-worthy B2B invoices, but don't meet the full spectrum of requirements for a standard bank loan, **invoice factoring** may be the financing solution for you.

Factoring puts your accounts receivable to work for you now.

Liquid Capital's solution isn't contingent on how much equity you have, financial ratios or your overall financial strength. The financing is entirely based on the strength of your accounts receivable (A/R).

You will receive **75% or more of the value of your accounts receivable.** You can use the funds to finance growth or meet expense obligations. Your only limit is your ability to sell to credit-worthy customers. Liquid Capital will assume, manage and collect the

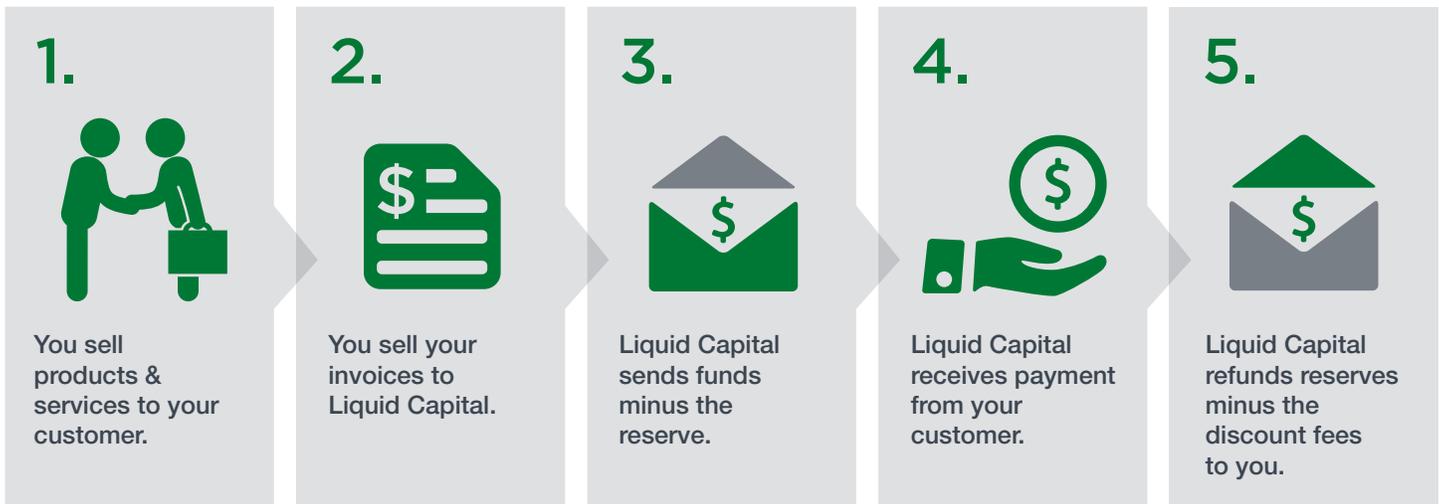
financed invoices, as well as provide clear, accessible reporting to keep you up to date on the process.

When the Bank says "no", factoring could provide you the funds you need - in a very short time.

**IF YOUR ACCOUNTS  
RECEIVABLE ARE STRONG,  
SO IS YOUR ABILITY TO GET  
THE FINANCING YOU NEED.**



## HOW IT WORKS



## INVOICE FACTORING FROM LIQUID CAPITAL DELIVERS A RANGE OF BUSINESS BENEFITS:

**Our best-in-class service is delivered through a local distribution network.** Liquid Capital has the most points of presence of any factoring provider in North America, meaning you deal with local decision makers who understand your market, your business and your needs.

**Fast service means opportunities and obligations don't have to wait.** If you have to meet payroll or seize a one-time opportunity, you literally can't afford to wait. We can often set up a factoring facility in less than a week.

**Get full reporting transparency, with access to 24-7 online support.** We take accountability seriously. You can see invoice images, supporting documents, collection notes and payment details, so you always know the status of your receivables.

**We don't believe in long-term contracts or hidden fees and terms.** You won't find one- and two-year locked-in contracts or large termination or other unexpected fees with our invoice factoring solution.

**Affordable credit insurance is part of the bargain.** Our ability to pass on credit insurance to our clients means they can reduce their credit risk at extremely reasonable rates. It's a great way to limit risk related to both the business and personal guarantees.

**Achieve better management of a key asset class.** Dealing with accounts receivable and collections issues isn't the best way for a growing company to allocate time. We manage, collect and report on your A/R so you can focus on business.

**Your loan is based solely on the credit quality of your customers.** Banks look at financial ratios, equity and other factors to determine financing eligibility. With invoice factoring, if you have good customers, you have good credit.

