

SMALL BUSINESS FINANCING



Q: Sales are good, but we still need cash, and can't seem to qualify for a bank loan, are there any other options?

A: One option, many are unaware of is factoring. Factoring can provide immediate cash by advancing against invoices. Factors make funding decisions based on the credit-worthiness of your customers; while a bank makes credit decisions based on a company's financial history, cash flow and collateral. Most importantly, funding decisions are made in days or hours-while banks can take months. If your company provides goods or services to other businesses or government agencies, factoring may be a financing option for you to explore.

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