

SMALL BUSINESS FINANCING



Q: Where can a company go for a line of credit if the bank says NO?

A: If a bank says no to your credit request, it may seem that all is lost.

The good news is there are alternative finance options. One such option many are unaware of, is factoring. Factoring can provide immediate cash by advancing against invoices. Factoring differs from a bank because factors make funding decisions based on the credit-worthiness of a company's customers; while a bank makes credit decisions based on a company's financial history, cash flow and collateral. Most importantly, a factor makes funding decisions in days or hours - while banks generally take weeks or even months. If your company provides goods or services to other businesses or government agencies, factoring may be a financing option for you to explore.

Robyn Barrett, *Managing Member*
480-947-9340 (office)
robyn@factors-southwest.com
www.factors-southwest.com