Factor Group

WHY CHOOSE FACTOR GROUP?

Selecting a financial partner at times is not an easy decision. **Factor Group** understands that factoring is a partnership and that immediate access to working capital can be your company's fuel for growth and success. We provide you with personalized service, a professional staff, reliable and agile funding, always with total upfront transparency and no hidden fees. **Factor Group** differentiates itself through its solid reputation and exceptional client retention. **Factor Group** is proud to have been named one of Florida's Best Companies to Work For in 2009 with a team of over 150 employees and offices in the United States and Latin-America. We have the flexibility to service a broad array of industries and our capacity ranges from high-growth large accounts to small businesses.

HOW FACTORING WORKS?

Factoring provides an advance on invoices, helping your business meet its obligations. The financing transaction is settled once your client has paid. The process works like this:

THE INVOICE MUST BE ASSIGNED BY THE CLIENT (COMPANY A) TO FACTOR GROUP

FACTOR GROUP verifies the invoice (credit-worthiness) and then notifies the debtor (Company B) where to make payments.

FACTOR GROUP advances a percentage of the face value of the invoice, keeping the difference in a reserve.

After collection, **FACTOR GROUP** submits the reserve to the client.

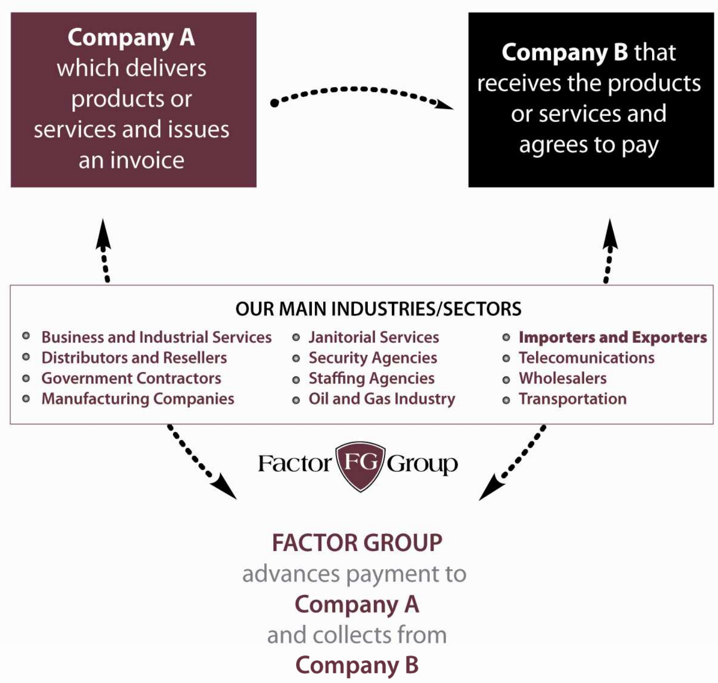
OUR PRODUCTS AND SERVICES

- Receivables Financing
- U.S. and International Receivables
- Credit Analysis, Portfolio Risk Analysis
- Account Monitoring
- Accounts Receivable Management.

THE BENEFITS OF FACTORING

Many businesses have to wait long periods of time to get paid by their clients. Finding the funds to meet supplier and payroll obligations can at times be challenging for business owners. **Factor Group** can help provide the funds to meet these obligations. Factoring provides predictable funding, helping you manage and grow your company. Some of the benefits of factoring include:

- Quick access to working capital
- Increasing sales volume
- Meeting payroll obligations
- Ability to pay your suppliers earlier and receive discounts
- Ongoing credit monitoring of clients



Please contact one of our Business Development Officers to discuss your funding options:

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