

BUSINESSMANAGER®

Managing cash flow can be one of the most stressful parts of owning a business, but it doesn't have to be.

Now you can bridge the gap between payables due to suppliers today and receivables that your customers may not remit for 30 days or longer. BusinessManager allows you to convert your accounts receivable to cash — deposited directly into your operating account, by selling them to us.

With BusinessManager, your company also receives detailed reports with important information on aged receivables, customer balances, payments and more.

GROWTH

BusinessManager is a growth vehicle for small businesses. During the program's long history, businesses have seen growth rates ranging from 5% to more than 300% per year.

In fact, many owners are first drawn to the program because they've had to start turning away business due to cash flow constraints. By allowing you to fund new invoices upon receipt, BusinessManager positions you to manage growth with ease.



CASH FLOW

What would life be like if every time you placed a new invoice in the mail, you receive cash back within 24 hours?

How would that impact the way you manage your accounts day-to-day? By financing your accounts receivable in a predictable fashion, you are free to manage your business as you see fit. No more running to the mailbox ten times a day looking for that big check from a major client.

LINE MANAGEMENT

Many businesses have trouble managing their traditional lines of credit over time because they fail to properly revolve their line and pay down the principal as their accounts receivable pays them.

Eventually, their line terms out — damaging their banking relationship and increasing their debt burden. With BusinessManager, you don't have to think about how and when to pay down your line. Your customers' payments are automatically posted to your line of credit — reliably reducing the balance and creating new credit availability.

PEACE OF MIND

Many business owners have indicated they sleep better at night knowing they have the cash on hand to run their business —

Instead of worrying whether they'll get paid in time to make the next payroll or buy materials to fill upcoming orders.

DISCOUNTS

If you could pay all your suppliers within five days of invoice, would they give you prompt-pay or volume discounts in return?

Could you negotiate better prices for the materials? Many owners have the option of 2/10 Net 30, but they simply don't have the cash flow to take advantage of it. They're trapped waiting for their own clients to pay – and it is costing them. With BusinessManager, you'll never miss a discount.

FLEXIBLE TERMS

Being able to offer flexible payment terms to your customers can significantly boost your bottom line.

But too many business owners are held back from doing so by tight cash flow. With BusinessManager, you can convert your accounts receivable to cash and help your best clients manage their terms – which in turn boosts their own cash flow. How many of your clients would buy more of your products or services if you offered greater flexibility?

VENDOR RELATIONSHIPS

Stronger vendor relationships create opportunities for your business.

Consistently paying your vendors early will help you become a preferred client. This is proven time and time again in recessionary periods when vendors drop their inventory levels to manage overhead or when resources become scarce. In a time when competing orders come in, vendors have to decide which ones to fill first ... and they regularly choose clients who pay them in a prompt, predictable fashion.

FUNDING PROCESS



INVOICES CREATED

Your business sells products or services to its customers and sends them invoices for those purchases.



A/R DATA SENT

You upload your accounts receivable file to us via BusinessManager.



INVOICES REVIEWED

We review the file and purchase your eligible accounts receivable.



BUSINESS FUNDED

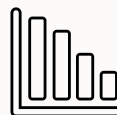
You receive funding in your operating account held at MapleMark. A percentage of the funds are placed in your reserve account and a service charge is assessed by us.

PAYMENT PROCESS



PAYMENTS RECEIVED

Your customers send payments directly to us, and we process them through BusinessManager.



REVIEW

You can see which invoices have been purchased and funded and which payments have been received within BusinessManager.

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