

Avoid  
the frustration of  
insufficient cash,  
and focus on  
what's  
important...



Growing  
Your  
Business.



**Hamilton**

5108 Velasko Road, S-2005  
Syracuse, NY 13215  
Toll Free: 800-351-3066  
315-413-0086  
▶ [info@hamiltongroup.net](mailto:info@hamiltongroup.net)

Visit us online at  
[www.BusinessFinanceMadeSimple.com](http://www.BusinessFinanceMadeSimple.com)

# Business Finance Made Simple®



**The Hamilton Group**

# Is a lack of cash flow limiting your growth?

**Cash flow means everything to a growing business. Whether meeting payroll or funding product development, an adequate supply of cash is vital for daily business and long-term growth.**

*Sooner or later, though, most businesses find themselves with inadequate cash flow to cover their expenses. Prior funding is exhausted. Demand is seasonal. There are unexpected variations in sales. Collecting money from customers is increasingly difficult.*

*Whatever the reason, availability of cash often becomes the business's main priority, consuming management's time and limiting growth potential. Sound familiar?*

you need cash to grow your business

## FACTORING — THE WAY TO GROW

### ► Where do you turn for financing?

*Instead of a loan or venture capital, try factoring for your financing needs.*

Factoring is an alternative cash flow solution that doesn't involve borrowing or giving up ownership in your business. Since there is no debt or equity involved, factoring is far more flexible with fewer restrictions than bank or venture capital financing.

With no obligation to enter a restrictive, long-term agreement, you can get the cash you need when, and how often, you need it.

### ► Factoring: It's Simple.

The factoring process involves selling accounts receivable (invoices) for cash today, rather than waiting for your customer to eventually pay.

### ► Hamilton's factoring program can help you:

- Increase production and sales
- Take advantage of trade discounts
- Meet payroll and payroll taxes
- Finance expansion
- Fund marketing or e-commerce projects
- Pay off debt
- Improve credit rating with timely payments
- Improve your balance sheet
- Eliminate need for outside investment
- Conversely, position your company for outside investment

### ► The following example shows just how simple factoring is.

Assume your company has already sold its product or service to your customer. Your customer has a solid credit and payment history, but they typically take longer to pay than you'd prefer.

Rather than waiting until your customer pays, you can factor your invoice with Hamilton and receive an initial payment for the majority of the invoice within 24 hours. This cash can then be used to fund a marketing campaign, obtain trade discounts, develop a new product, or simply pay off some outstanding debt. Once your customer pays the full invoice, Hamilton then deducts its initial advance and as its fee, and sends you the remaining balance.

Best of all, Hamilton goes to great lengths to remain in the background, leaving the management of customer relationships with you... where it belongs.

### ► Hamilton – the obvious choice

The principals of Hamilton have years of experience in capital finance markets nationwide, and will use that experience to help your company realize its potential.

Hamilton takes pride in its ability to customize its factoring program to meet the specific needs of its clientele. Hamilton seeks to make its program the most flexible in the industry by eliminating many of the restrictive characteristics that are common in other factoring programs.

If you're a start-up or established company in need of cash, chances are Hamilton's factoring program can help you.