



## **10 Reasons to Grow Your Business with Alternative Funding!**

### **1. Increase Your Cash Flow!**

- The current success of your business is dependent on having predictable cash flow.
- Your cash flow can be one of the most unpredictable facets of your business.
- With American Prudential Capital you can significantly increase the cash flow of your business.
- Your increased cash flow can then be invested into the most important areas of your business very quickly.
- American Prudential Capital will significantly increase the cash flow of your business.
- Earned cash is available for qualified receivables in as little as 24 hours.

### **2. Have Readily Available Cash to Market Your Business!**

- Whether you want to invest in marketing to drive revenue or to make improvements, you must have cash to invest in marketing.
- Alternative Funding is the most flexible way to have readily available cash to market and grow your business.
- With American Prudential Capital, you will have readily available cash when you need it. Funds generated by Alternative Funding can be used for marketing expenditures as well as new equipment acquisitions, inventory purchases and facility improvements.
- Without readily available cash, these important investments may not have been feasible when you needed them most. Now they are available.

### **3. The Process Must Be Very Efficient and Reliable!**

- When funding your business, you need a partner committed to a very efficient and reliable process. The main reason for using American Prudential Capital is to have a predictable stream of cash flow when you need it most.
- At American Prudential Capital, the process is very efficient and reliable. Once approved, our clients trust American Prudential Capital for a user-friendly approach to doing business every day.
- Payments to our clients are dependable because we understand what a predictable stream of cash can mean to the life of your business.

### **4. Use Only The Amount of Cash You Need...Only When You Need It!**

- When selecting the best company to assist you with working capital, be very selective! American Prudential Capital does not require fixed minimum fundings.
- Only you know when you need to increase your cash flow. American Prudential lets you decide when to access the working capital. You are not required to take fundings when you do not need them.

# AMERICAN PRUDENTIAL CAPITAL®

- With American Prudential Capital you can use what you need when you need it. There are NO required monthly minimums and no long-term obligations. We recognize that our funding service should be a "bridge mechanism" to more traditional financing and we work with the bank to help facilitate that relationship.
- Often our services are for a season in the life of your business. You can use our funding service when you need to and stop using it any time you decide to.

## **5. You will have an Immediate Cash Infusion!**

- Imagine having access to an immediate cash infusion to your business anytime you need it. As your business grows, your available cash funding grows.
- With a growing business comes growing demands to invest in marketing, upgrades and expansion. Our alternative funding gives you the flexibility and availability of cash to move when the time is right.
- At American Prudential Capital, your capital availability is flexible. Alternative funding is the only means of business financing that can grow proportionately and immediately with your business as you need it.

## **6. Minimize Internal Costs Associated with Collections**

- One of the biggest headaches in your business is collections. It is very counterproductive to invest valuable resources chasing dollars that are past due and challenging to acquire.
- Alternative funding helps you with this task while maintaining the integrity of your company brand and customer service. This will allow you to focus more time on the most productive areas of your business.
- American Prudential Capital will minimize internal costs associated with collections by alerting you to the specific accounts in need of collecting.

## **7. Have a Better Knowledge of Your Customer's Credit**

- A bonus of working with a good funding company is to limit your bad debt. Make sure to choose a company that is extremely proficient at verifying your customer's credit.
- If the company you choose ends up playing the guessing game, you may experience excessive write-offs.
- When you work with American Prudential Capital, you will have a better knowledge of your customer's credit. We are extremely proficient at verifying your customer's credit and ultimately their ability to pay your invoices.
- This enables you to make more informed decisions on where to target your efforts for the greatest gain and minimize your bad debt write-offs.



## **8. Leverage Your Customer's Credit Rating**

- One great advantage you have in your business is your client's positive payment history.
- When you have taken the time to find great clients who pay on time, you have earned the right to leverage that positive strength in your business.
- American Prudential Capital provides the opportunity for you to grow and benefit from your client's positive payment history.
- American Prudential Capital can show you how to leverage your customer's good payment history. Your customer's good credit rating is one of the strongest assets you can have when using our alternative funding. It is that positive history which makes this process work for you.

## **9. Alternative Funding is Not a Loan**

- These days, as tough as it is to find a bank to say "Yes" the last thing you need is to increase your long-term debt. With American Prudential Capital's funding, there will be no impact on your balance sheet because our funding is not a loan.
- Alternative funding will increase your appeal to traditional lenders because alternative funding creates the cash you need in your bank without showing up as extra debt.
- When you work with American Prudential Capital, you are not taking out a loan. No debt is created when using American Prudential Capital's asset-based funding.
- You are not using long-term debt to satisfy a short-term need for cash. This increases your appeal to traditional lenders because American Prudential Capital's asset-based funding creates cash in your bank account and not debt on your Balance Sheet.

## **10. How to Leverage Your Increased Cash Flow**

- In addition to having zero negative effect on your balance sheet, American Prudential Capital's asset-based funding can increase your credit standing with your suppliers and save you money. Many of your suppliers will offer discounts for your early payments because you will have to cash to pay early.
- Leverage the benefits of American Prudential Capital's asset-based funding to save money with your suppliers and receive early payment discounts. This will build a strong payment history and increase your credit availability with them.
- With American Prudential Capital, you can take advantage of early payment discounts with suppliers.

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