

licensee within the Liquid Capital system, whose infrastructure provides administrative support for our clients across the country and around the world.

What else should I know?

Liquid Capital Trinity Wood's approval and security registration procedures take from 3 to 10 days at which point an initial advance can be made to you. The subsequent presentation of invoices to be purchased is often funded on the same day they are presented. And, if you find a more efficient or less expensive method of obtaining your working capital funding, you can re-purchase your factored receivables from us and pay us out at any time without penalty!



We can help you find more working capital

If the growth of your business is being slowed because you cannot find enough working capital, you may be looking in the wrong place...

Liquid Capital Trinity Wood Corp.
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Factoring

Using tomorrow's cash flow today



We can be a factor in the growth and success of your business

Factoring



With factoring you maintain ownership and control

Bringing in an equity player *often* means losing control of your business and *always* means that you own less tomorrow than you did today. Bank financing relies on financial history, consistent performance, ratios, and external security. It establishes limits that can soon become meaningless, leaving you to deal with the same issues all over again. Both of these avenues can be long, arduous, and frustrating exercises in futility. At *Liquid Capital Trinity Wood* we are pleased to offer our clients a fast, flexible alternative known as **factoring**.

What is factoring?

Factoring is the sale of your corporate accounts receivable. A portion of the purchase price (75% to 80%) is advanced at the time of purchase, with the remainder (less fees) being

released to you at time of collection of the account. It is done either on a **spot** basis, involving the purchase of a single invoice or series of invoices, or on a **full** basis, the purchase of all of your approved receivables.

How do I know it works?

Factoring has been practiced for thousands of years. It is used in every continent of the globe and worldwide volumes exceed \$1 Trillion annually. In Canada alone, its usage over the past 12 months has increased by more than 50%.

How much does it cost?

While **factoring** might appear to be more costly than bank financing, the cost covers a broad range of services provided by *Liquid Capital Trinity Wood* for one all-inclusive fee. A client who uses us gets a professional credit and collection department. This means proper assessment of customer risk, setting realistic customer credit limits, speedy collection of receivables, improved bad debt expense,

and reduced staff costs. It allows management to focus on the business of doing business. Its costs are generally only a small portion of the margin you achieve on the increased sales it allows you to make – sales you would otherwise have had to forego.

What happens as my business continues to grow?

With *Liquid Capital Trinity Wood* as your factor, no limits are set and no financial ratios applied. The credit-worthiness of your customers determines how much is available to you. If you continue to generate more sales, simply present the **accounts receivable** invoices for assessment and funding.

Why should I factor with *Liquid Capital Trinity Wood*?

Liquid Capital Trinity Wood is associated with Trinity Wood Capital Corporation, a company with a proven record of financial solutions for its clients. In addition to its own professional staff, it is a

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