

In the face of challenging economic times, coupled with the slow pace of traditional finance solutions — flexible, simple and fast cash flow solutions have become our priority.

## Invoice Factoring: Converts invoices sold on credit terms for immediate working capital.

If you offer credit to commercial accounts, then invoice factoring is a flexible way to close the cash flow gap that is caused by slow paying customers.

Smart business owners realize that, with a factoring facility in place, there is no need to borrow money from a bank in order to offer credit terms to customers.

At Charter Capital, we make invoice factoring a simple process with minimal paperwork.

### IMPROVE YOUR CASH FLOW



### Additional Information Request

Please indicate below if you would like more information or to be contacted by us. Return by fax or mail. Or apply online at:  
[www.chartercapitalusa.com](http://www.chartercapitalusa.com)

Please indicate your industry sector.

- Manufacturing
- Wholesale
- Service

Please indicate the range of your monthly sales volume.

- \$15,000 to \$100,000
- \$101,000 to \$250,000
- Over \$250,000

Please indicate age of business.

- Less than 2 years
- 2—5 years
- Over 5 years

Please indicate number of employees.

- Less than 5
- 5—20
- Over 20

Comments:

Name

Address

Phone

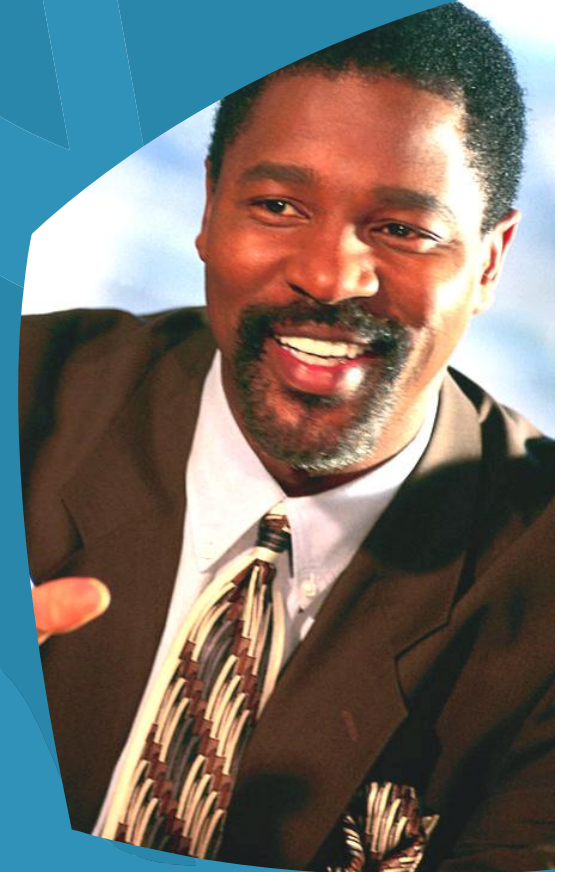
Email



2801 Post Oak Blvd, Suite 190  
Houston, TX 77056 USA  
(713) 960-1818  
(877) 960-1818  
(713) 960-1821 fax  
[www.chartercapitalusa.com](http://www.chartercapitalusa.com)



## Working Capital Funding For Small Businesses



- Working Capital Funding
- Cash Flow Solutions
- Accounts Receivable Factoring
- A/R Lifecycle Management
- Small Business Funding
- A/R Collections



Competition dictates that you conduct business from a position of strength.

## Cash-In Your Unpaid Invoices

Charter Capital specializes in providing working capital funds to small businesses through its invoice factoring services. Basically, factoring converts your unpaid invoices into immediate working capital.

Sometimes, even the most savvy business owners are not aware of the hidden cash within their accounts receivable. Moreover, we can convert your accounts receivable into a readily available cash flow source in as little as 3 to 5 business days.

Charter Capital's invoice factoring services are geared to accommodate businesses in financial transition—a period during which your financial condition makes it challenging to receive funding from traditional commercial lenders.

Charter Capital has earned a reputation for assisting small businesses when other providers cannot.



We are committed to helping entrepreneurs realize their full potential.

Headquartered in Houston, Texas, the principals of Charter Capital have been providing specialized financial solutions to small businesses everywhere since the nation suffered its largest, ever, banking crisis in the late 1980s.

### THE BENEFITS

Obtaining the freedom to convert your invoices to cash when you need it gives you a powerful edge and provides you with:

- ✓ Fuel to accelerate growth and profits without incurring additional debt.
- ✓ Ability to settle outstanding debt obligations.
- ✓ Ability to negotiate supplier discounts.
- ✓ Ability to underwrite acquisitions
- ✓ Ability to meet critical operating cash obligations such as payroll.

Other cost saving benefits include: accounts receivable and treasury management services; customer credit evaluations and support; lockbox services; aging, collection and receipts reporting.

### IDEAL CANDIDATES

Charter Capital's underwriting process primarily looks at the quality of your accounts receivable and the integrity of your billing procedures. Little or no emphasis is placed upon the current financial condition or history of you or your business.

Charter Capital stands ready to accommodate the working capital needs of financially stressed businesses that are invoicing on credit from \$15,000 to \$250,000 per month.

Well served industries include: trucking; manufacturing; wholesale; service businesses such as delivery, staffing, consulting, installation, repair, light construction, security and maintenance.

- Funding in as little as 24 hours
- No new debt – Accounts Receivable Factoring is not a loan.
- Immediate cash flow into your business.
- Pay off creditors
- Use cash to take advantage of quick-pay discounts.
- Professional staff to service your accounts receivable.