

What is Factoring?

Factoring is a long standing and increasingly utilized financial tool that speeds up the cash flow a company has available.

Many Subcontractors, Manufacturers and Suppliers leverage this powerful advantage by factoring their credit worthy accounts receivable at a small discount on order to convert their invoices into immediate cash.

Who Should Factor?

For any business, cash flow is essential. A well managed factoring partnership will relieve the working capital shortfall that can occur at any point in the life of a good company.

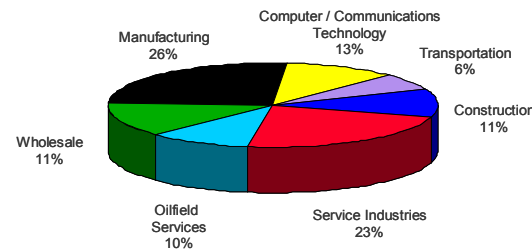
Additionally, the following businesses will benefit from the immediate cash flow of factoring:

- New Businesses that do not yet qualify for a bank line of credit
- Rapidly expanding companies
- Companies with seasonal growth spikes
- Merging and acquiring companies
- Companies having experienced a recent financial downturn
- Companies in or recently emerged from Bankruptcy
- Companies wanting to clean up their A/R and add cash to the Balance Sheet

No debt is created when factoring so there is no negative impact on your financials. You are not using long-term debt to satisfy a short-term need for cash. This increases your appeal to traditional

financing because factoring creates cash in your bank account not debt on your Balance Sheet.

Who Factors?



What are Factoring Benefits?

Some of the many benefits we provide are:

- Increase cash flow
- Cash within 24 hours on approved accounts
- No loss of equity
- No required monthly minimum
- No application fees
- No termination fees
- No audit fees
- Factoring is not a loan
- Factor what you want, quit when you want

The funds generated from factoring can be used to buy new equipment, purchase inventory, make facility improvements and expand marketing programs.

Factoring is the only means of business finance that can grow or contract as needed without penalty.

Further, American Prudential Capital is extremely proficient at verifying commercial credit. This enables businesses to make more informed sales decisions and minimize bad debt write-offs.

Take advantage of early payment discounts to suppliers

Minimize some of your factoring costs by leveraging supplier offered discounts for early payment and simultaneously increase your credit rating.

Feature	Benefit
24 hour funding	Immediate Cash Flow
Flat Discount Fee	No hidden expenses
No Audit Fees	Reduced Cost

No start up expenses

Maintain focus on core business
Reduce risk and increase sales

“As a subcontractor in the Commercial Construction industry for nearly 12 years, I understand how difficult it can be to survive in a competitive market which is characterized by seasonal fluctuation and increasing demand for strong performance. My association with “American Prudential Capital has been a lifesaver for my business.”

“Not only have I received the financial assistance that I needed, but my good friends at APC have been there to help me make right decisions for our company. What I discovered by utilizing their service was that they truly care about their clients and want to help others succeed. The degree of integrity with which APC conducts its business is unsurpassed. I trust them completely and I would highly recommend their services to any organization.”

“Creating working capital without incurring long term debt or losing equity, that is the most important contribution made by factoring to my business.”

CFO Racine, Wisconsin

“American Prudential has been factoring our invoices for over a year. They have been absolutely great to work with. Very simple process administered by a solid group of professionals. I have no reservations about referring this company to anyone.”

President Houston, Texas

“We have been associated with American Prudential Capital using their invoice factoring services for over 7-years. Their helpful and dedicated staff has been a great asset to our business. The invoice factoring services are a great help with our cash flow that enables us to receive payment for our services within 24-hours after delivery. This helps us to manage our materials cost for new orders to meet the needs of our customers.”

Owner Pasadena, Texas

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