

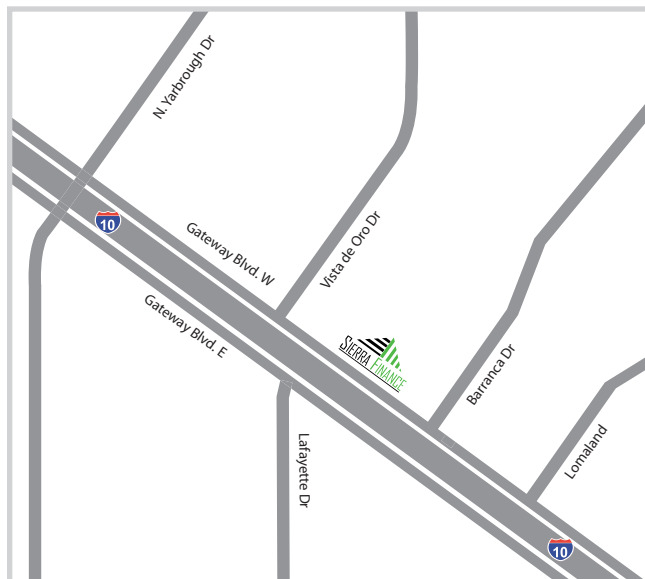
Business is stressful enough... financing it should not be.

- ▶ Does your company have immediate cash needs for payroll, repairs or inventory?
- ▶ Is your company new and without credit history?
- ▶ Do you have the opportunity to grow your business but can't secure a bank credit line?
- ▶ Is your cash tied up in accounts receivables?
- ▶ Do you have good credit customers but cannot wait to receive payment for 45 days or more?
- ▶ Are you spending too much time on credit and cash flow concerns instead of focusing on productivity and increased sales?



Call to speak to one of our representatives

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SIERRA FINANCE
Financial Solutions for Small Business

Sierra Finance Serves

- ▶ General Business
- ▶ Trucking & Transportation
- ▶ Government & Military Contracts
- ▶ International (Mexico)
- ▶ Employee Staffing

Sierra Finance

Is a full service finance company with a variety of financing solutions to address the capital needs of businesses like yours. We understand that every business faces challenges with financing day to day operations and that every business has a unique set of requirements. We are here to help understand your needs and to help you determine the best solutions to help you finance your business and your success.

Customized Funding Solutions

Not all companies fit in a box like most financial institutions would like. Unlike a bank, Sierra Finance is not limited to regular financing options with rigid requirements. We are in a position to help evaluate your funding needs and customize a plan that works specifically for your company and your financial circumstances no matter what type of business you are operating.

Additionally, our factoring services offer small to medium sized companies the instant cash advantage that was once available to only large companies. With factoring, there is automatic access to credit and collection services and no need to spend your profits on maintaining accounts receivables.

What is Factoring?

Factoring is the purchase of a company's commercial accounts receivable for immediate cash. It is that simple.

This enables a business to have immediate access of up to 95% of the face value of an invoice. Factoring gives businesses the ability to ensure growth without reducing equity or taking on more debt. Our company also serves as your accounts receivable department, handling credit reviews, invoice mailing and processing and providing collection services so that you can focus on your business.

Your company can benefit from factoring if:

- ▶ You want to increase sales and profits;
- ▶ Your company is growing and growth is hampered by your cash being tied up in receivables for 30, 45 days or even longer;
- ▶ You are having difficulty in obtaining sources of financing to expand your business;
- ▶ If you have credit worthy customers who pay invoices within terms who want you to provide more services for them;
- ▶ You want to eliminate the frustration, cost and headaches of collecting on your invoices;
- ▶ Your business needs cash now to cover emergencies, payroll, equipment repairs or pay off other debts;
- ▶ You need to purchase new equipment to grow

Not Like a Loan

Factoring is far simpler and faster than typical bank financing. With factoring, there are no monthly payments, no new debts, no loss of control, no giving up of equity and no lengthy approval process. Factoring involves the transfer of assets (your receivables) rather than a loan of money.

Personal Service

At Sierra Finance, you can count on us to work quickly and professionally to address your funding needs. Furthermore, we know that you have worked hard to obtain your customers, thus we will take on the responsibility for your collections in a friendly and professional manner.

How it works

1. We will credit check your customers and establish a credit limit.
2. Once you prepare your invoices for your customers, you will send them to us with proof of delivery or proof that your service was performed.
3. We will verify that your customer received your product or service.
4. We will mail your invoices and give you cash equal to the predetermined percentage less any fees.
5. Your customers will remit payment to our address.

Benefits of Factoring with Sierra Finance

- ▶ Increase working capital without increasing debt
- ▶ Up to 95% Advance Rate
- ▶ Same day funding
- ▶ Instant credit verification
- ▶ Eliminate collections
- ▶ No Hidden fees
- ▶ Personal Service
- ▶ More flexibility
- ▶ Get your cash immediately



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