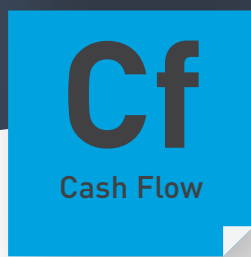
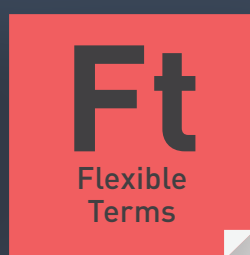
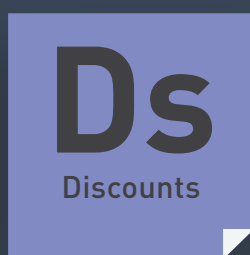


# The Elements of BusinessManager®

BusinessManager works because it improves several key areas of your business performance. Like the elements of the Periodic Table, these areas are essential. They include...



## GROWTH

BusinessManager is a growth vehicle for small businesses. In fact, many owners are first drawn to the program because they've had to start turning away business due to cash flow constraints. By allowing you to fund new invoices upon receipt, BusinessManager positions you to manage growth with ease. During the program's long history, businesses have seen growth rates ranging from 5% to more than 300% per year.



## CASH FLOW

What would life be like if every time you placed a new invoice in the mail, you received cash back within 24 hours? How would that impact the way you manage your accounts day-to-day? By financing your accounts receivable in a predictable fashion, you are free to manage your business as you see fit. No more running to the mailbox 10 times a day looking for that big check from a major client.



## LINE MANAGEMENT

Many businesses have trouble managing their traditional lines of credit over time, because they fail to properly revolve their line by paying down the principle as their accounts receivable pay them. Eventually their line terms out, damaging their banking relationship and increasing their debt burden. With BusinessManager, you don't have to think about how and when to pay down your line. Your customers' payments are automatically posted to your line of credit, reliably reducing the balance and creating new credit availability.



## DISCOUNTS

If you could pay all your suppliers within five days of invoice, would they give you prompt-pay or volume discounts in return? Could you negotiate better prices for the materials? Many owners have the option of 2/10 Net 30, but they simply don't have the cash flow to take advantage of it. They're trapped waiting for their own clients to pay, and it is costing them. With BusinessManager, you should never have to miss a discount.



## VENDOR RELATIONSHIPS

Stronger vendor relationships create opportunities for your business. Consistently paying your vendors early will make you a preferred client. This was evidenced time and again after the 2008 recession. Vendors dropped their inventory levels to manage overhead. When competing orders came in and they had to decide which one to fill first, they consistently chose those clients who paid them in a prompt, predictable fashion.



## PEACE OF MIND

Many business owners have commented that they sleep better at night knowing they have the cash on hand to run their business, instead of worrying whether they'll get paid in time to make the next payroll or buy materials to fill upcoming orders.



## FLEXIBLE TERMS

Being able to offer flexible payment terms to your customers can significantly boost your bottom line. But too many business owners are held back from doing so by tight cash flow. By using BusinessManager to convert your accounts receivable to cash, you can help your best clients manage their terms, which in turn helps with their own cash flow. Do you have clients who would buy more of your product or service if you could offer more flexibility?

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The above elements have made BusinessManager a preferred cash flow management vehicle for small businesses for nearly three decades. Learn how your business can start benefiting from better cash flow today.

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