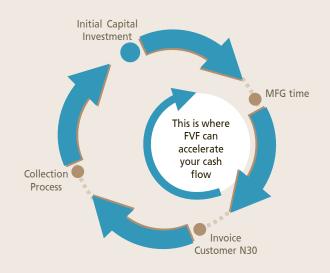


### FVF can say 'yes' when the banks have told you 'no'

#### The Power of Yes

"Yes!" What a powerful word that can be! When you are a business owner it can mean so many positive things for you and your company. At FVF our cash flow solutions give you the power to say yes to your customers, your employees, and your suppliers.

By eliminating the time you wait to get paid on invoices, you are able to better manage your business for maximum profitability & growth.



### Why can FVF say Yes when my bank told me No?

Although FVF is a lender, we are not a bank. This means that we look at your company and your situation differently than a traditional lender does. We do not require you to pledge your home as collateral. We look at the creditworthiness of your customers and use the strength of your receivables to create available cash in a more timely manner for you.

## How can FVF's working capital solutions help my company?

We've helped thousands of companies with various challenges during the past 30-plus years, but our solutions typically allow our clients to have:

- · Financial strength & stability
- Quick cash flow turn around
- Improved purchasing power
- Ability to increase production
- Managed growth
- Complete accounts receivable portfolio management
- Increased likelihood of establishing future traditional lending relationships





#### Why should I call FVF?

Longevity & experience! FVF is one of the few companies that has withstood the test of time. Since 1974 we have worked with thousands of companies in various industries and have helped them solve their challenges during both strong and weak economies.

**Understanding & Knowledge.** We understand your business and know the challenges you face. We understand where you are and where you want to go. We know how to help you get there.

**Personal & Local.** With offices throughout the United States and Canada, you can have personal attention and guidance from a knowledgeable FVF representative who understands your business, your local business climate, and how our services can best meet your needs.

Answers & Information. Once your completed package has been submitted, we can provide you with a customized proposed plan of action within 3 to 5 business days so that you can make an informed decision.

#### Yes! We can work with you.

FVF works with businesses that provide services or products to other businesses and have annual sales at or projected to be at least \$250,000 to a maximum of \$20 million. If your company is challenged by any of the following issues, call FVF so that we can help you say, 'Yes!'

- Unable to take advantage of supplier discounts
- Your sales are growing rapidly
- You are having difficulty obtaining adequate financing from your bank
- Unsure you can meet the increased demands with customer orders
- Your cashflow is not keeping up with payroll obligations



# The Leader in Working Capital Solutions for Emerging Companies

For more information call us 1-800-663-0721

or visit us at www.FVF.ca