



**Starting a business and keeping it going is no simple task. Research indicates that 70% to 80% of small businesses in South Africa fail within the first five years.**

### **Why is this happening?**

There are many reasons why businesses collapse. They may lack clear business plans or fail to market their solutions effectively. Perhaps they are under-resourced or struggle to maintain a competitive edge in a challenging commercial environment.

Many businesses fail because they cannot manage cash flow. A cash flow crunch can cause knock-on effects such as not paying suppliers on time and landing up with bad credit record. Starved of cash, operations slow down, reducing production. Managing expenses, as well as tracking when customers are due for payments, can be a challenge – and a distraction from keeping the business running.

### **How can factoring help?**

Factoring empowers companies to manage their cash flows better, by unlocking working capital that is tied up in outstanding debtor balances.

With Merchant Factors as your factoring partner, you can free up working capital to meet all your business needs – and you can do this quickly, as Merchant Factors offers the shortest turnaround time from application to pay-out in the industry.

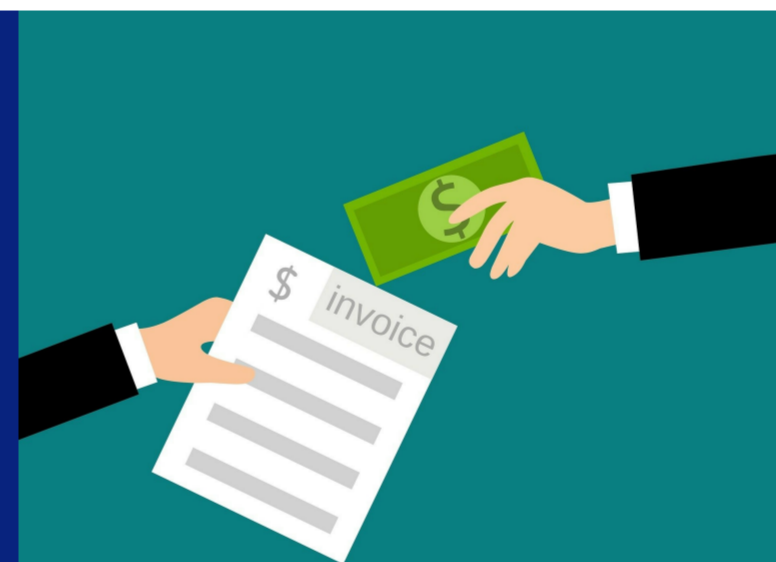
**For fast, flexible finance that's aligned with your business goals [Contact us today.](#)**

Yours in Finance,  
**Merchant Factors**

#### Services

Merchant Factors offers innovative finance solutions for working capital requirements including factoring, trade finance and bridging finance.

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#### Dispelling common misconceptions about factoring

Many growing companies in South Africa, especially SMEs, are seeking business finance that provides more flexibility than a traditional bank loan or overdraft facility.

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**Merchant Factors = Factoring = Invoice Factoring = Debtors = Immediate Cash Continuously = Strong Cash Flow**

