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How to factor accounts receivable

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We make the process simple to understand, flexible credit limits and same day decisions allows our prospective clients to set up their account within 3 to 5 working days. Our receivable finance program is not a loan, it is simply an ongoing transfer of your receivable assets for us to finance in a form of a purchase. There is no debt created, no payments to pay back, It is that easy!Funding your business can be difficult when you do not have good credit or assets that you can use as collateral for secured loans. When you are a new business or a company with bad credit, most banks will want nothing to do with you. If you do find a bank that will give you a loan, then be prepared to pay a high interest rate, high collateral to loan ratios and low credit limits just to get the operational funding you need.It can be frustrating when you have past due invoices that could easily help you pay your bills, but if late-paying customers are putting a crimp on your cash flow. The simple answer is factoring your invoices through Capital Credit.Your company worked hard to generate those invoices and we believe that your invoices are assets that should be used to help fund your ongoing operations. An invoice factoring program through Capital Credit will turn your invoices into cash and treat your invoices like the corporate assets they are. Your company should be allowed to grow and prosper based on the growth in your invoiced sales and Capital Credit can make it happen.BenefitsCapital Credit Can Help You Fund Growth Projects As WellCapital Credit can help with your ongoing expense funding and the financing you need to get those growth projects off the ground. It becomes easier to fund other projects when you are able to meet your daily economic needs through your own resources. If you continually have to borrow money from a bank to meet payroll, then your company's ability to fund growth projects and capital purchases should be called into question. Capital Credit provides that financial stability you need to start going back to your business plan and getting your growth projects off the ground.Call Now 1 (800) 818 4946REQUEST A QUOTECall Now 1 (800) 818 4946REQUEST A QUOTEAccounts Receivables Financing Can Be Temporary Or PermanentThe programs offered by Capital Credit are extremely flexible in many different ways. We have receivable funding programs that can meet all of your financial needs and help you meet the operational expense challenges that you come across on a regular basis. We can also help you fill temporary financial voids, or we can become the permanent way that your company handles its cash flow. In the end, the choice is yours. We have had plenty of customers who have come to us looking for a temporary solution, but they wound up making us a permanent part of the way they do business.Our application process requires only that you fill out and submit a two-page application. Capital Credit can make a decision the same day that we get your completed application packaged. Once we decide to approve your application, we can have your account fully operational in as little as three business days. Our process allows us to advance funds to your account within 24 hours of approving an invoice. We are fast enough to be the temporary solution you need to fill in the economic holes, and we are reliable enough to become a permanent part of the way your company operates. Numbers have factors: And expressions (like x2+4x+3) also have factors: Factoring Factoring (called "Factorising" in the UK) is the process of finding the factors: Factoring: Finding what to multiply together to get an expression. It is like "splitting" an expression into a multiplication of simpler expressions. Both 2y and 6 have a common factor of 2: So we can factor the whole expression into: 2y+6 = 2(y+3) So 2y+6 has been "factored into" 2 and y+3 Factoring is also the opposite of Expanding: Common Factor In the previous example we saw that 2y and 6 had a common factor of 2 But to do the job properly we need the highest common factor, including any variables Firstly, 3 and 12 have a common factor of 3. So we could have: 3y2+12y = 3(y2+4y) But we can do better! 3y2 and 12y also share the variable y. Together that makes 3y: 3y2 is 3y × y 12y is 3y × 4 So we can factor the whole expression into: 3y2+12y = 3y(y+4) Check: 3y(y+4) = 3y × y + 3y × 4 = 3y2+12y More Complicated Factoring Factoring Can Be Hard ! The examples have been simple so far, but factoring can be very tricky. Because we have to figure what got multiplied to produce the expression we are given! It is like trying to find which ingredients went into a cake to make it so delicious. It can be hard to figure out! Experience Helps With more experience factoring becomes easier. Hmmm... there don't seem to be any common factors. But knowing the Special Binomial Products gives us a clue called the "difference of squares": Because 4x2 is (2x)2, and 9 is (3)2, So we have: 4x2 − 9 = (2x)2 − (3)2 And that can be produced by the difference of squares formula: (a+b)(a−b) = a2 − b2 Where a is 2x, and b is 3. So let us try doing that: (2x+3)(2x−3) = (2x)2 − (3)2 = 4x2 − 9 Yes! So the factors of 4x2 − 9 are (2x+3) and (2x−3): Answer: 4x2 − 9 = (2x+3)(2x−3) How can you learn to do that? By getting lots of practice, and knowing "Identities"! Remember these Identities Here is a list of common "Identities" (including the "difference of squares" used above). It is worth remembering these, as they can make factoring easier. a2 − b2 = (a+b)(a−b) a2 + 2ab + b2 = (a+b)(a+b) a2 − 2ab + b2 = (a−b)(a−b) a3 + b3 = (a+b)(a2−ab+b2) a3 − b3 = (a−b)(a2+ab+b2) a3+3a2b+3ab2+b3 = (a+b)3 a3−3a2b+3ab2−b3 = (a−b)3 There are many more like those, but those are the most useful ones. Advice The factored form is usually best. When trying to factor, follow these steps: "Factor out" any common terms See if it fits any of the identities, plus any more you may know Keep going till you can't factor any more There are also Computer Algebra Systems (called "CAS") such as Axiom, Derive, Macsyma, Maple, Mathematica, MuPAD, Reduce and many more that are good at factoring. More Examples Experience does help, so here are more examples to help you on the way: An exponent of 4? Maybe we could try an exponent of 2: w4 − 16 = (w2)2 − 42 Yes, it is the difference of squares w4 − 16 = (w2 + 4)(w2 − 4) And "(w2 − 4)" is another difference of squares w4 − 16 = (w2 + 4)(w + 2)(w − 2) That is as far as I can go (unless I use imaginary numbers) Remove common factor "3u": 3u4 − 24uv3 = 3u(u3 − 8v3) Then a difference of cubes: 3u4 − 24uv3 = 3u(u3 − (2v)3) = 3u(u−2v)(u2+2uv+v2) That is as far as I can go. Try factoring the first two and second two separately: z2(z−1) − 9(z−1) Wow, (z-1) is on both, so let us use that: (z2−9)(z−1) And z2−9 is a difference of squares (z−3)(z+3)(z−1) That is as far as I can go. Now get some more experience: Copyright © 2017 MathsIsFun.com In many cases, Accounts Receivable Factoring can be a strategically beneficial move for your company. One thing you might notice is that without the worry over cash flow, you'll lower the levels of stress you feel in your role. Some other key benefits of factoring include: Get Your Money Sooner It's your money, and you want it now. Accounts Receivable Factoring enables you to do just that. With invoices, you traditionally have to wait a period of time before receiving payment. This length of time can range, with most invoices being a 30, 60, or 90-day timespan. With factoring, you can receive cash instantly, giving you flexibility in your supply chain. Plus, unlike with traditional bank loans, factoring doesn't require you to sign over assets as collateral — instead, your accounts receivables fill that role. Great For Growth Since Accounts Receivable Factoring gives companies access to instant cash flow, it is a great opportunity for small businesses to grow their organization. Businesses can get access to funding for department projects or hiring needs, with cash availability growing at scale alongside their company. Factoring helps to provide predictable working capital for businesses, creating a more resilient business function in times of disruption. This, in turn, leads to a more streamlined payables cycle, often resulting in early payment discounts. Disadvantages of Accounts Receivable Factoring While the lure of instant cash might be too good to resist, it is important to understand the drawbacks organizations might face when factoring in their accounts receivables. High-Interest Rates With Accounts Receivable Factoring, you will often face higher interest rates. These rates can vary from 1% for 30 days to upwards of 4%, reducing the amount of capital your company receives from the account. It is important to note that the actual cost of factoring is not just the advance rate. It is the total cost of the service. One way to look at factoring is to think of it as using a Payday Loan service. While you do get access to your money sooner, it comes at a cost to your capital. Something to note: when you initially sign an agreement, the factoring company reaches out to your customer, informing them of the transaction. Make sure to communicate with your customer throughout the process to dispel any misunderstandings. Time-Consuming Changing the contact information and payee information in systems can be very time-consuming and tedious. Every time you want an advance, you need to submit information about your schedule of accounts, invoices, and other required documentation. Plus, with the length of each agreement varying, contracts can quickly become lengthy. In a process like this, there are many opportunities for human error that can cause delays in the system.

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