

The economy stinks, so why start a business now?

Good observation and a good question! The current state of the economy certainly gives one pause. However, there is good news in the bad economy scenario . . . and that good news is The Interface Financial Group (IFG) franchise.

All the usual advantages of owning a franchise apply — “in business for yourself but not by yourself” means you buy a proven business model, get the training you need to run a successful IFG business, and have an exceptional support system from the IFG organization.

And, with the Interface franchise there’s even more good news. *IFG is uniquely positioned to take advantage of today’s rapidly changing economic and financial needs. The consequence of past and current lending practices plays right into IFG’s hands.*

How? IFG franchisees operate in a very specific market niche – the small business sector, which has been abandoned by the banking industry. When the bank says NO, the small business owner has very limited options for finding the working capital they need to finance their growth plans. **Enter the IFG franchisee.**

IFG franchisees provide the much-needed short-term working capital through an innovated Invoice Discounting system. This is not factoring, and IFG franchisees do not lend money. Invoice Discounting is a straightforward buy/sell transaction — purchasing current, quality invoices at a discount. The small business client receives instant cash for the invoice/s (instant for new clients means 4-5 days, and for an existing client it’s a matter of 24-48 hours). At the end of the credit period, the IFG franchisee is paid 100% of the invoice/s value directly from the client’s customer. Clients come from the manufacturing, construction, business/professional services, transportation, and wholesale/distribution industries.



With increased referrals from banks IFG franchisees are handling more business than usual and making higher profits. During the month of June – an historically slow business month – Interface franchisees purchased approximately **\$1,000,000** dollars worth of invoices just as a direct result of referral from banks. With banks’ reluctance to finance small business we expect this trend to continue for Interface franchisees.

The Interface Financial Group has been servicing small business clients with its Invoice Discounting service for 39 years – definitely a “proven” business model. IFG operates in 7 countries – the US, Canada, Australia, New Zealand, the Republic of Ireland, Singapore, and the United Kingdom. The franchise is home based with no employees, no storefronts, no inventories, no specialized equipment or signage and that means low overhead costs. IFG franchisees can provide their services anywhere, though we do suggest limiting their business to a local area because a key tenet of IFG is that we do business face to face (so there’s no extensive travel and no long hours). The investment is modest – less than \$100,000.

The economy may “stink”, but with The Interface Financial Group there’s good news in bad times.