

What Sets Interface Apart?

The ultimate professional franchise providing short-term working capital to small businesses!

What sets Interface apart from other financial services franchises?

Interface is the leading alternative funding source for small business



Small business is the backbone of our economy, yet the banks are essentially closed to small business owners — they simply cannot qualify for bank loans because of the banks’ credit restrictions. So, small business owners look at the secondary lending market, such as factoring, purchase order financing, and asset-based lending. However, they often face the same problem — they don’t qualify because their monthly/annual sales volume is too small, they haven’t been in business long enough, &/or their credit rating isn’t good enough.

IFG’s Invoice Discounting program has been the answer for small business owners for nearly 40 years. Interface franchisees purchase current, quality invoices from the small business owner at a small discount. There are no loans, no long-term commitments, and no extra or hidden fees. The small business gets the money they need immediately (within 24-48 hours for existing clients), and they can use IFG’s Invoice Discounting program as frequently or infrequently as they need/want.

Interface is an established and proven franchise

- ◆ Interface has been in the Invoice Discounting business since 1972 — that’s nearly 40 years of industry-specific experience.
- ◆ Interface began franchising in 1992 — that’s nearly 20 years of franchising experience.
- ◆ Interface’s management team has nearly 400 years combined relevant experience.
- ◆ Interface has a very well defined market niche — small business, in business less than 4 years, \$250,000 to \$5,000,000 annual sales, 1 to 19 employees, “C” credit or less, and have cash flow issues. Banks and factors do not operate in this unique market niche.
- ◆ Interface is an international franchise — we have 150 franchisees in 7 countries: the US, Canada, Australia, New Zealand, the Republic of Ireland, Singapore, and the United Kingdom.



Interface has an outstanding franchise model



- ◆ Owning an Interface franchise involves a modest initial investment — the franchise fee is only \$36,000. Start up costs are approximately \$5,500 and that includes travel and lodging costs for Formal Training and the Annual Conference; a computer, printer, business telephone line, and fax capability (if your client doesn’t already have these); fees for Chamber and Networking memberships (which we strongly recommend); and of course, gas for their car as they will be visiting local referral sources and clients.
- ◆ The Interface franchise is home-based and usually is a 1-2 person arrangement which means
 - No employees to hire, manage, or fire
 - No storefronts to lease, build out, and maintain
 - No inventory to purchase, monitor, and reorder
 - No long hours or extensive travel, because they work locally, usually within a 90-minute drive.
- ◆ Interface has no pre-set capital requirements — Interface franchisees can start with a modest amount of working capital and build their working capital as they build their business.
- ◆ Last, but certainly not least, Interface provides an outstanding ROI. We don’t make earnings claims, so there is no Item 19 in our FDD, however – just give us a call and we will be happy to discuss the ROI with you personally.

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Interface provides extraordinary franchisee training and support

After a new franchisee thoroughly studies the 11-volume Operation Manual, they attend Formal Training (at our Training Center in Bethesda, Maryland), which is conducted by senior IFG executives and seasoned franchisees. This 2-day course focuses on Interface background, transaction methodology, risk management models, transaction flow, record keeping, documentation, and the Interface marketing approach.

Field Training, conducted at the franchisee's location by a senior IFG executive, follows Formal Training. This is practical marketing training. Appointments with banks and other referral sources are pre-set by Interface. The first day, "we do the talking" presenting the Interface Invoice Discounting program. The second day, the franchisee does the presentations. Field Training begins the relationship-building process (with referral sources) for the new franchisee.

Our "Franchisee Start-up Road Map" and IFG's Personal Coaching Program work in tandem to help new franchisees stay on the right path to build their business. The road map covers 13 weeks of activities. The Coaching Program follows this road map during 13 weeks of personal calls with the new franchisee, reviewing the franchisee's weekly activities, addressing and answering questions, training on IFG's customized transaction software, and providing help and assistance with referral sources and prospective clients.

Interface also hold regular on-going training webinars for all franchisees. These webinars, conducted by senior IFG executives, are re-enforcement training in due diligence, risk management, industry-specific issues, etc.

Interface support doesn't stop there. Management is always available to consult with franchisees about transactions — in fact we will review any/all franchisee transactions for the life of their franchise (10 years plus renewals), marketing, and anything else the franchisee wants and needs help with. Interface management is always just a call away.



We refer to Interface as *The Ultimate Professional Franchise* and now you know why.