

## Attention Factoring Consultants

Get the premier  
**Factoring Marketing Tool**  
**Profitability Analysis Software**  
Specifically designed for  
*Financial Professionals.*

This extraordinary consulting tool is called the  
**Invoice Profitability Calculator**  
**(IPC).**

Use the **IPC** to create your **Factoring Income**.  
If you seek to earn **\$50,000** to **\$100,000** a year  
in income, invest in **IPC** tools that would  
guarantee that result.

# IPC Marketing Techniques

With the advent of the **IPC** you can let the **IPC** answer most of the questions that any **Client Prospect** might have about **Factoring**. All **Prospects** want to know how **Factoring** impacts the bottom line and the **IPC** gives them the answers they seek. With the **IPC** the benefits of **Factoring** sells itself, thereby, making it much easier to obtain **Factoring Applications** (built into the **IPC**). Instead of taking **6 months** to become comfortable in making presentations and being able to answer all of the questions the prospects tend to ask, just let the **IPC** answer most of them for you. For that reason you can become an accomplished **Factoring Financial Professional** much quicker.

How difficult do you believe it will be in getting a prospect interested in hearing what you have to say using the following?

**"I have discovered a way for a business to sell Invoices for more than Face Value – about 1% to 5% more. If you are interested in hearing about this, I would like to share with you how it is done. I will show you Profitability Analysis software that you can use to verify that your business would be more profitable. Could I meet with you on Monday at...?"**

You should **"Get the Appointment"** in about 20 seconds. We have other scripts in our **Learning Center** to assist **Consultants** in obtaining the appointment that work just as well.

*"It 's not how much **Revenue** a business receives every year. It's about how much of that **Revenue** the business gets to keep. The business has three choices. 1) Continue the current financial strategy and have no increase in **Profitability**. 2) Use **Debt Services** and lose **Profitability** by the amount of the associated interest amount. 3) Sell **Invoices** and increase **Profitability** by about 1% to 5% of the **Invoice Face Value**."*

The marketing technique that works best for **Financial Professionals** makes use of both online and offline **IPC** software to assist in making presentations to prospects. All the Financial Professionals have to do is use the online **IPC** software to assist the **Prospect** to determine, if the **Prospect's** business could *increase Profits*, by *selling Invoices*. The **IPC Online** quickly shows the **Prospect** how **Factoring** would *impact* on the bottom line, e.g. selling a million dollars of **Invoices** in a year could yield **\$10,000 to \$50,000** in additional after tax **Profits**. The **IPC Online** only yields **Profitability Analysis** results. In order for the **Prospect** to examine the details of the **Profitability** mechanism, the **Prospect** would have to use the **IPC** that runs in **Microsoft® Excel**. The **Prospect** would have to get the **IPC** (executives do not have a problem purchasing **Financial Analysis** tools for their business) or have the **Financial Professional** provide the **IPC** for them. Either way the **Prospect** could then input their sensitive financial data on their own computer to view the detailed **Profitability Analysis** results.

*This marketing process works very effectively. All the **Financial Professional** has to do is to learn the details of this approach and master the communications with **Prospects**. Normally, it takes only 30 to 90 days of advanced study to become a master of this technique as long as you have the **IPC** and the **Advanced Consultant Training (ACT) Factoring Marketing** tools. Without these tools it is next to impossible to learn what is necessary to become successful in this business.*

Recognize the fact that you will be delivering valuable knowledge and services to **Prospects** in a very short period of time and they will appreciate your effort. So don't be afraid to show the **IPC** to any **Prospect**, you will earn their respect. As it turns out **Microsoft® Excel** is the **Premier Financial Analysis and Reporting Tool** used by almost every business in the country, and the **IPC** runs in **Microsoft® Excel**. Your prospect CEO, CFO, Accountant, etc. already knows how to use **Microsoft® Excel** (they will have no trouble using the **IPC**).

**Financial Professionals** need to learn enough about the **Financials** used by businesses everywhere, i.e. the **Income Statement**, the **Balance Sheet**, the **Aging Report**, etc. for starters, so that, they can communicate with the top executives of a business in an intelligent manner. All of our products assist Financial Professionals in learning how to inform ordinary business executives and accountants on *how* and *why* **Invoices can be sold for more than Face Value**.

If you, as a **Financial Professional**, are concerned about the cost of our products that will help you to become successful in this business, then you should also be concerned about your skill level in closing **Financial Services** a year from now. Please understand that without these fast track tools; it might take years to achieve the skills necessary to become successful.

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PO Box 209, Morrisville, PA 19067

www.3wi.com

Telephone: 215-736-1107



## Invoice Profitability Calculator

For Businesses with Account Debtors

[IPC Online Video Help](#)



[Buy the IPC Now](#)

*Online*

Alter the values of the input variables. Click Calculate to see the results.

<b>Annual Revenue of the Best Customer</b>	\$	<input type="text" value="1200000"/>	<a href="#">help</a>
<b>Variable Cost</b>		<input type="text" value="60"/> %	<a href="#">help</a>
<b>Fixed Cost</b>		<input type="text" value="30"/> %	<a href="#">help</a>
<b>Before Tax Net Profit</b>		<input type="text" value="10"/> %	<a href="#">help</a>
<b>Number of Days Accounts Receivable is Outstanding</b>		<input type="text" value="45"/> Days	<a href="#">help</a>
<b>Invoice Buyer's Advance Payment Percentage</b>		<input type="text" value="70"/> %	<a href="#">help</a>

Calculate

Start Again

### Balance Sheet Enhancements due to Selling Invoices

These results estimate the minimum profitability expectations.

<b>Working Capital Investment Savings</b>	\$	<input type="text" value="90856"/>	<a href="#">help</a>
<b>Corporate Tax Savings</b> [15% Federal Income Tax Bracket - State Taxes not included]	\$	<input type="text" value="9900"/>	<a href="#">help</a>
<b>1st Year Allowance for Bad Debts Savings</b> [2% of Total Accounts Receivable Savings]	\$	<input type="text" value="2029"/>	<a href="#">help</a>
<b>Total Cost of Financing</b>	\$	<input type="text" value="-66000"/>	<a href="#">help</a>
-----			
<b>Total Balance Sheet Enhancements</b>	\$	<input type="text" value="36785"/>	<a href="#">help</a>
[Enhancement as +/- Percentage of Invoice Face Value]		<input type="text" value="3"/> %	<a href="#">help</a>
<b>Total Accounts Receivable Savings</b>	\$	<input type="text" value="101458"/>	<a href="#">help</a>
-----			
<b>Total Balance Sheet Enhancements</b> Including Accounts Receivable Savings	\$	<input type="text" value="123523"/>	<a href="#">help</a>

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## IPC Customer Input Worksheet



### 3W Internet Corporation Invoice Profitability Calculator

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**To Save the Customer Input Data please Click Here**

Current Company and Customer Income Parameters	Input Data
<b>Company Information</b>	
Name of the Company	XYZ Widget Company
Annual Sales Revenue of the Company	\$4,800,000
Federal Income Tax Bracket of the Company	15.00%
State Income Tax Bracket of the entire Company	0.00%
Allowance For Bad Debts Percentage for the Company	2.00%
<b>Customer Information</b>	
Name of the Customer	General Electric
<b>Sales Revenue from the Customer - Input Annual or Monthly Revenue</b>	
Customer Annual Sales Revenue or Customer Monthly Sales Revenue	\$100,000
<b>Variable Cost (Cost of Goods Sold) - Input Percentage or Annual or Monthly COGS</b>	
Cost of Goods Sold as Percentage of Customer Sales Revenue or Customer Annual Cost of Goods Sold or Customer Monthly Cost of Goods Sold	60.00%
<b>Fixed Cost - Input Percentage or Annual or Monthly Fixed Cost</b>	
Fixed Cost as Percentage of Customer Sales Revenue or Customer Annual Fixed Cost or Customer Monthly Fixed Cost	30.00%
<b>Company Growth Rate Parameters</b>	
<b>Planned Growth Rate of the Company</b>	
Company Planned Annual Sales Growth Rate	10.00%
Company Planned Annual Overhead Growth Rate	3.00%
<b>Projected Growth Rate of the Company with Additional Financing</b>	
Company Projected Annual Sales Growth Rate	10.00%
Company Projected Annual Overhead Growth Rate	3.00%
<b>Customer Invoice Parameters</b>	
<b>Input Data</b>	
Customer Average Invoice Size	\$2,500
Average Number of Days Vendors are Paid Prior to Invoicing	15
Average Number of Days the Customer Pays their Invoices	45
Input Data generates the Net Investment Cash Asset Increase of ==>	\$27,356
This Input Data generates a Tax Benefit Increase of ==>	\$9,900
This Input Data Reduces the Allocation for Bad Debts by ==>	\$2,029
This Input Data generates Total Balance Sheet Enhancements of ==>	\$39,285
Do you need <b>Instructions</b> on <b>How to Collect</b> the required <b>IPC Input Data</b> ? Please click here.	

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# IPC Invoice Buyer Input Worksheet



## 3W Internet Corporation Invoice Profitability Calculator

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Invoice Buyer Discount Parameters	Input Data
<b>Discount Percentage</b>	
<b>Fixed Invoice Face Value Discount Percentage</b>	
<b>Variable Invoice Face Value Discount Percentage</b>	<b>5.50%</b>
from 1 to Data Entry days,	15
the Invoice Face Value is discounted Data Entry % plus	2.00%
for every Data Entry days thereafter	15
add another Data Entry % discount.	1.75%
<b>Total Invoice Face Value Discount Percentage for a 45 A/R</b>	<b>5.50%</b>

**NOTE:**

When the Customer pays the Invoice, the Discount is Calculated as follows:  
 from 1 to 15 days, the Invoice Face Value is Discounted 2% plus  
 for every 15 days thereafter add another 1.75% Discount.  
 The total calculated Invoice Discount 5.5%.

Invoice Buyer Cash Disbursement Parameters	Input Data
<b>Cash Advance to the Company from the Invoice Buyer</b>	
Cash Advance Percentage of Invoice Face Value	70.00%
Number of Days to Wait for the Cash Advance	2
<b>Cash Rebate to the Company from the Invoice Buyer</b>	
Number of Days to Wait for the Cash Rebate	7
<b>Total Cash Rebate % to Company after Customer pays the Bill</b>	<b>24.50%</b>
Input Data generates the Net Investment Cash Asset Increase of ==>	\$27,356
This Input Data generates a Tax Benefit Increase of ==>	\$9,900
This Input Data Reduces the Allocation for Bad Debts by ==>	\$2,029
This Input Data generates Total Balance Sheet Enhancements of ==>	\$39,285
This Input Data generates a Profit Increase of ==>	\$24,856

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## 3W Internet Corporation Invoice Profitability Calculator

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### XYZ Widget Company

<b>Financial Summary for General Electric Accounts Receivable</b>	
Selling Invoices at a Discount Strategy	
<b>Profitability Analysis - Zero Growth Rate Summary</b>	
<b>Balance Sheet Positives</b>	<b>Balance Sheet Negatives</b>
<b>Assets</b>	<b>Assets</b>
Working Capital Cash grows by \$27,356	None
Federal and State Income Tax Cash grows by \$9,900	
Total Cash Assets goes up by \$37,256	
Accounts Receivable shrinks by \$101,458 (-88.58%)	
<b>Liabilities</b>	<b>Liabilities</b>
First Year Allowance for Bad Debts diminishes by \$2,029	None
Debt is not required to Finance Working Capital	
Total Liabilities goes down by \$2,029	
Total Balance Sheet Enhancements goes up by \$39,285	
Balance Sheet with AVR is enhanced by as much as \$138,714	
<b>Business Operation Positives</b>	<b>Business Operation Negatives</b>
Working Capital Investment shrinks by \$33,356 (-78.88%)	Revenue goes down by -\$86,000 (-5.50%)
Business Risk is reduced by \$33,356 (-78.88%)	
Effective Before Tax Net Profits go up by \$27,356 (22.80%)	
Investment Internal Rate of Return improves by 102.84%	
<b>Profitability Analysis - Projected Growth Rate Summary</b>	
<b>Balance Sheet Positives</b>	<b>Balance Sheet Negatives</b>
<b>Assets</b>	<b>Assets</b>
Working Capital Cash grows by \$30,092	None
Federal and State Income Tax Cash grows by \$10,890	
Total Cash Assets goes up by \$40,982	
Accounts Receivable shrinks by \$111,603 (-88.58%)	
<b>Liabilities</b>	<b>Liabilities</b>
First Year Allowance for Bad Debts diminishes by \$2,232	None
Debt is not required to Finance Working Capital	
Total Liabilities goes down by \$2,232	
Total Balance Sheet Enhancements goes up by \$43,214	
Balance Sheet with AVR is enhanced by as much as \$40,982	
<b>Business Operation Positives</b>	<b>Business Operation Negatives</b>
Working Capital Investment shrinks by \$102,692 (-78.88%)	Revenue goes down by -\$72,800 (-5.50%)
Business Risk is reduced by \$102,692 (-78.88%)	
Effective Before Tax Net Profits go up by \$30,092 (19.14%)	
Investment Internal Rate of Return improves by 102.84%	

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**Advanced  
Consultant  
Training**

**Advanced Financial Services Training For Consultants**

**Get the extraordinary  
Financial Marketing Tool**

**Specifically designed for**

**Financial Services Consultants**

This astonishing **Consulting Tool** is called the  
**Advanced Client Training (ACT)**  
**For Consultants.**

Use the **ACT** to *guarantee* your success as a  
**Financial Services Consultant.**

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**3W Internet Corporation**

## *Sell Invoices for 1% to 5% more than the Invoice Face Value.*

This is a slogan **Consultants** should master.  
(The slogan will force open doors that were extremely difficult to open in the past.)

### **How in the world is that possible?**

*If you can explain that to a prospect, then you have a great possibility selling your financial services.*

**Financial Service Professionals** can learn exactly how most businesses extract **1% - 5% Extra Cash** with no additional investment whatsoever. *Can you imagine how much money that represents in a business?* The **ACT** product was designed to assist **Financial Service Professionals** in learning the best marketing techniques that create **Financial** (debt or factoring) **Service Applications**.

It is very difficult to make a living in this business unless you get applications for financing from your prospects. The **ACT** product goes a long way in preparing an individual to make the *best use of their resources*, i.e. time and money. The **ACT** product costs *very little* and allows the individual to *increase productivity* immediately. The **ACT** product *increases your knowledge* about what motivates the business executive to use your financial services. Most high-level executives are charged with **Fiduciary** responsibility and are always concerned with **Cash Assets** and **Liabilities** of the business. They tend to agree to do anything that will increase the **Net Worth** (*increase Cash Assets* or *decrease Liabilities*) of the business, and are great **Targets of Opportunity** for **Financial Service Professionals**.

Many individuals who received their **Basic Training** in **Financial Services** were under the assumption that it was easy to be successful in this **Financial Services** business. That may be the case for a few individuals, but for most of us, we have to work harder. The **ACT** product provides **Advanced Training** for **Consultants** that will teach you how the **Cash Assets** are *impacted* by your financial services, show you how to *overcome Objections* for your financial services, show you how to deliver *positive Presentations* to prospects, teach you about the *value* of **Marketing Scripts**, etc. In short, the **Consultant** will learn how to jump over all of the hurdles and gain the respect from each prospect, which will enhance your productivity in obtaining **Financial Service Applications**. *Isn't that the goal that every Consultant wants to achieve?*

The **ACT** product is a movie that consists of 11 different videos that explain the concepts, methods, and ideas for selling financial services. These **Marketing Techniques** were not revealed to you when you attended your **Basic Training** for financial services class. It was not possible to cover all of the details and special knowledge in the time allotted. The **ACT** product provides the needed **Advanced Training**.

The **Script** for the audio portion of the entire **ACT** movie is also available and can be used to generate your own customized **Marketing Scripts** for your particular financial services arena. Each of your **Scripts** would target presentations to your prospects for various purposes. These **Scripts** are the best way to strengthen the confidence, knowledge, and presentation skills that allow **Consultants** to become productive quickly.

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# **ADVANCED FACTORING MARKETING TRAINING**

## ***For Financial Services Consultants***

### ***Consultant Edition***

**#1 Introduction to Advanced Training:** **Cash** is the lifeblood of any business, and is one of the principal **Assets** in the **Balance Sheet**. We show how by incorporating **Factoring** the **Cash Assets** *can be increased* without adding any extra **Liabilities** in the **Balance Sheet**. **Factoring** is the only **Cash Flow** instrument that can increase the worthiness of the **Balance Sheet** in any business.

**#2 Remembering Past Factoring Training:** Remember your first introduction to **Factoring** in your initial training program. You must realize by now, that new concepts, methods, and ideas were being presented to you at a very fast clip, and now you are having difficulty in recalling important knowledge about **Factoring**. The primary mission of this video is to explain to you, why **Factoring** is the only financial vehicle that will increase the **Net Worth** of any business with **Accounts Receivable**. An overview of the training is presented and analyzed.

**#3 Introduction to Financial Statements:** Business **Financials** are introduced and analyzed. The key ones are the **Income Statement**, the **Balance Sheet**, and the **Cash Flow Statement**. The **Income Statement** is analyzed and reviewed in detail. The presentation explains in detail how **Factoring** impacts the **Balance Sheet** and **Cash Flow**.

**#4 The Factoring Financial Model:** The **Factoring Financial Model** is presented graphically. There are four (4) different time periods in the **Factoring Model** - the **Pre-Invoice investment period**, the **delay** it takes to receive the **Advance** payment, the balance of the **Accounts Receivable** period that was revealed in the **Aging Report** for the **Customer**, and the **delay** it takes to receive the final **Rebate** payment from the **Factor**. The **Factoring Model** and **Cash Flow** are analyzed in detail for **Accounts Receivable Revenue** and the **Working Capital Investment** in **Cost of Goods Sold** for businesses *using Factoring* and for those businesses *not using Factoring*.

**#5 Calculating the Working Capital Investment:** In this section we examine how the **Investment in Working Capital** is calculated. We show you how to measure the *exact amount* of improvement of the **Cash Assets** in the **Balance Sheet**, and why it is important to the executives in their business. The **Investment Risk** in the **Working Capital Investment** is analyzed and calculated in detail for businesses *using Factoring* and *not using Factoring* services. This is a long video that explains the **How** and **Why Factoring** *reduces* the **Risk** of doing business and *increases* the **Cash Assets** of the business.

**#6 Calculating the Working Capital Investment continued:** The **Income Statement** compares business **Strategies** (*using Factoring* and *not using Factoring* services) for a projected business level of Revenue. The **Income Statement** has additional rows inserted that define the exact impact that **Factoring** has on the **Balance Sheet** at the same time the **Income Statement** is viewed. This presentation is unique, because anyone can view the influence the improved **Cash Flow** has on the **Effective** bottom line. The word **Effective** is used to signify the actual impact the increased **Cash Assets** have on the business, even though the **Income Statement** is being viewed. Again this is a rather long video that focuses on the **Investment in the Working Capital** required for the **Variable Costs**, so that, the precise amount of **Working Capital Investment Savings** can be determined.

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**#7 Marketing Factoring Services:** Your **Basic Training** in **Factoring Financial Services** permitted you to learn fundamental knowledge of the internals of the **Factoring Financial** vehicle i.e. **Advance, Discount Fee, Rebate, Internal Rate of Return** on the **Working Capital Investment, Income Statement, Aging Reports**, etc. Lessons on the **Balance Sheet** were minimal at best.. Additionally, certain **Marketing** techniques were revealed for selling **Factoring Services** to prospects. When you became comfortable with the terminology and marketing techniques, you tried to explain the benefits of **Factoring** to your business prospects. It is suspected, however, that approach has not worked out very well, because the prospect immediately objected to **Factoring** and had very little respect for you. This section begins your preparation on how to handle **Objections to Factoring** for any prospect. There is a better way of making approaches to prospects and to make presentations to them. It is an "**Art Form**" that each of us must learn.

**#8 Delivering A Positive Presentation:** There are positive aspects about **Factoring**. This begins by understanding the basic **Features** and **Benefits** of **Factoring**. Every **Consultant** must be able to explain why increased **Cash Flow** will *reduce* investment in **Working Capital**, *provide* **Tax Relief**, and *increase* the **Cash Assets** of any business *without* any investment whatsoever by doing the same business. An educated **Consultant** can immediately tell the executive how that is possible and gain the immediate respect from the prospect. The presentation includes language that business executives want to hear, because they respect what the **Consultant** has to say and want to learn more.

**#9 Overcoming Objections to Factoring:** **Overcoming Objections** is a key component in creating any kind of sales of financial services. Topics are discussed that assist **Consultants** in overcoming objections to **Factoring** with their prospects. It all begins by recognizing the three primary financial vehicles that can fund the **Variable Cost Working Capital Requirement** for any business, namely, **Cash, Debt Services**, and/or **Factoring Services**. There are two primary negatives of **Factoring**. Executives view *any loss* of **Revenue** and **Profits** as **Negatives**, because their performance as an officer of the company is largely measured on growing the **Revenue** and **Profits** of the business, and **Factoring** reduces that **Revenue** and **Profits** due to the **Discount Fee**. There is a secondary negative of **Factoring** that is frequently encountered, i.e. when they realize their **Customers** will now be paying their **Invoices** to a financial institution instead of to their own business. The video explains how to handle each objection. The balance of this video reflects on the Positives and Negatives for each of the three primary financial vehicles that can fund the **Variable Cost Working Capital Requirement** for any business.

**#10 Marketing Scripts for Business Prospects:** The best way to master any dialogue is by organizing your preparation, by repetitive study, by asking questions, and most importantly, by setting several hours each week for learning the concepts, methods, and ideas. Realize that **Professional Athletes** have done many, many "**Repetitions**" or "**Reps**" in their sport in order to learn their business and become proficient. You must do the same, if you want to become a **Professional Consultant**. Learning this business is not easy. It is best to write down everything you will have to say to a prospect, i.e. create a set of **Scripts**. It is expected that every **Financial Professional** viewing this movie will have been introduced on *how to overcome* the **Objections to Factoring**. Whenever those objections come up in a **Presentation to Prospects**, you must react promptly. It is best to use one of your "*prepared*" responses to overcome the objection quickly and sensibly. Now that takes forethought, preparation, and practice - just like successful **Professional Athletes**. Once the **Consultant** desires to make a full time career change, it is very beneficial to create **Scripts** (documents) that you can edit and print. Use these **Scripts** to practice your approach, your **Presentation to get Appointments**, your **Presentation** to the top **Executives** and to the **Back Office** people in a business, your **Presentation** asking for the **Financial Information**, your **Profitability Analysis Presentation**, and most importantly, asking for the **Factoring Application Presentation**.

**#11 Where do we go from here?** Here is a slogan **Consultants** should master. "**No Games! Just Cash! 1% - 3% Extra Cash for every Invoice every Year.**" *The slogan will force open doors that were extremely difficult to open in the past.* **How in the world is that possible?** This entire movie is devoted in assisting the **Consultant** in learning *how to answer* that question. These answers were not provided in your **Basic Training** at all. The only way to learn the answers is to obtain additional **Advanced Training**. This specialized knowledge is not widespread in the business community. Savvy **Financial Services Professionals** can benefit their full time career objectives by purchasing this **Advanced Training** Program.

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