



## **Hi and welcome to Torque Factor!**

Torque Factor is a unique offering for the Smash Repair industry in that it allows you to cash in your outstanding insurance company receivables on **DAY 1 OF THE REPAIR JOB**, rather than at completion.

Torque Factor can assist your Smash Repair business in several different ways:

### **Core Working Capital Provider**

Torque Factor can replace your core banking requirements by utilising your insurance company debtors to fund your business.

No need to use your house to fund your business any longer!

Employing the expertise of our sister company Growth Factor Services, we can assist in untangling your security from the banks and help your business stand on its own merits, without the support of your family home and/or other important assets.

### **Seasonal Working Capital Needs**

Torque Factor can exist alongside a bank. We can eliminate the difficulties usually encountered in securing additional cash flows for seasonal requirements.

At times, securing short term funding can be next to impossible, not to mention the banks expectation of additional security.

It is possible that Torque Factor can assist in these circumstances FAST using the invoice as the security and NOT your hard-earned assets.

### **Event Driven Working Capital Requirements**

Like during seasonal fluctuations in cash requirements, Torque Factor can come to the party and increase your limits overnight to help you deal with an event such as a Hail Storm for example.

You have seen times when an influx of repair jobs has occurred and to meet this demand your cost base has blown out.

With Torque Factor, your facility limits can move with your volumes, reducing the possibility of you missing that additional work.

AGAIN, this can be done without your hard-earned assets being used to secure your cash flow.

Give the team a call and we'll be happy to talk about Torque Factor with you with no obligation.

Whether it be to take out your bank, release your assets, and restructure your total financing needs or just to assist with funding a couple of vehicles or equipment to meet a short- term requirement, we are here to help.

We understand your sector and we want to understand your business.

We would love to hear from you!

A handwritten signature in black ink, appearing to be 'James Tonna', written over a light blue horizontal line.

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