

Women in Small Business

Make Your Working Capital Work For You

The number of women-owned small businesses continues to grow in 2019, but just 5% of women entrepreneurs say their companies are experiencing aggressive expansion in size/revenue. Women in small business often excel, but achieving lasting, profound business growth can feel like the exception, not the rule.

Alarmingly, a lack of capital/cash flow is the No. 1 challenge women in business face today.

As women entrepreneurs, you've worked hard to secure funding for your company. You also know obtaining more capital is key to scaling your business. Don't let working capital constraints or increased pressure from larger competitors undermine your success. Despite a decline in lending to small businesses over the past decade, alternative payment and credit options exist to help you thrive and compete with larger suppliers.



Use these three tips to increase cash flow and avoid costly pitfalls

01

Leverage outside capital

Offer Net30 terms to your customers to increase their spending power and average order size

Extend exclusive lines of credit, encouraging buyers to purchase more from your company instead of competitors

Look for alternative funding by partnering with a fintech company to avoid high interest rates from traditional lenders

The result?

Dedicate your working capital to scaling your business.

02

Maximize time and resources

Streamline and automate day-to-day processes using simple integrations your native ERP, CRM or eCommerce platform

Outsource collections to stay on top of accounts receivable to reduce DSO and cash flow gaps

Capitalize on business intelligence tools to make smarter decisions for your company

The result?

Funnel more effort into your business' future.

03

Increase loyalty through customer experience

Offer buyers their preferred payment options, such as invoicing at checkout online to give customers the purchasing power they deserve

Omni-channel sales are 25% more profitable. Establish your omni-channel strategy to close a deal no matter where your customer is in the buying journey

It takes most companies 2+ days to onboard a customer. Facilitate instant onboarding to shorten the checkout process for painless purchasing experiences

The result?

Ensure repeat shoppers and a stronger business.

To make progress in these three areas, identify a partner who can help you take strategic action and shoulder the financial risks associated with operating a small business.

A lot is on the line to make smart financial decisions, especially if you're one of the

62% of women entrepreneurs who depend on your business as your primary source of income. Now is the time to get the capital you need, remove the burden of collections and streamline your payment processes with buyers in mind — and finding the right partner is your best first step.



Explore Credit as a Service® as a financial lifeline

Turnkey Credit as a Service (CaaS) solutions help women in small business — and all entrepreneurs — accomplish the tips above and more.

What CaaS can do for you:

- Reduce the costs and risks that come with running your small business
- Underwrite and approve dedicated, extended lines of credit on your behalf in just minutes
- Increase your buyers' purchasing power to foster brand loyalty and help expedite purchases
- Lower transaction fees below credit card rates
- Deliver managed services through a white-label solution that never sacrifices your brand identity
- Build frictionless commerce experiences that your customers and employees love

When these responsibilities are off your plate, it's easier to focus on your core business and take your company to the next level. Because when your working capital works for you, then you're freed up to take on opportunities that will help your business thrive.

Watch our [CaaS demo](#) to learn more about your small business payment and credit options.



Contact us

For an analysis of how MSTs can easily integrate with and accelerate your business commerce.

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