

the elements of BusinessManager®

jack henry™

BusinessManager works by improving several key areas of your business's performance. Like the elements of the Periodic Table, these areas are essential. They include...

Gr
Growth

Ds
Discounts

Pm
Peace of Mind

Vr
Vendor Relationships

Ft
Flexible Terms

Cf
Cash Flow

Lm
Line Management

Gr

growth

BusinessManager is a growth vehicle for small businesses. In fact, many owners are first drawn to the program because they've had to start turning away business due to cash flow constraints. By allowing you to fund new invoices upon receipt, BusinessManager positions you to manage growth with ease. **During the program's long history, businesses have seen growth rates ranging from 5% to more than 300% per year.**

Cf

cash flow

What would life be like if every time you placed a new invoice in the mail, you receive cashback within 24 hours? How would that impact the way you manage your accounts day-to-day? By financing your accounts receivable in a predictable fashion, you are free to manage your business as you see fit. No more running to the mailbox 10 times a day looking for that big check from a major client.

Lm

line management

Many businesses have trouble managing their traditional lines of credit over time because they fail to properly revolve their line and pay down the principal as their accounts receivable pays them. Eventually, their line terms out – damaging their banking relationship and increasing their debt burden. With BusinessManager, you don't have to think about how and when to pay down your line. Your customers' payments are automatically posted to your line of credit – reliably reducing the balance and creating new credit availability.

Ds

discounts

If you could pay all your suppliers within five days of invoice, would they give you prompt-pay or volume discounts in return? Could you negotiate better prices for the materials? Many owners have the option of 2/10 Net 30, but they simply don't have the cash flow to take advantage of it. They're trapped waiting for their own clients to pay – and it is costing them. With BusinessManager, you'll never miss a discount.

Vr

vendor relationships

Stronger vendor relationships create opportunities for your business. Consistently paying your vendors early will help you become a preferred client. This is proven time and time again in recessionary periods when vendors drop their inventory levels to manage overhead or when resources become scarce. In a time when competing orders came in, vendors had to decide which ones to fill first ... and they regularly chose clients who paid them in a prompt, predictable fashion.

Pm

peace of mind

Many business owners have indicated they sleep better at night knowing they have the cash on hand to run their business, instead of worrying whether they'll get paid in time to make the next payroll or buy materials to fill upcoming orders.

Ft

flexible terms

Being able to offer flexible payment terms to your customers can significantly boost your bottom line. But too many business owners are held back from doing so by tight cash flow. With BusinessManager, you can convert your accounts receivable to cash and help your best clients manage their terms – which in turn boosts their own cash flow. How many of your clients would buy more of your products or services if you offered greater flexibility?

The above elements have made BusinessManager a preferred cash flow management vehicle for small businesses for nearly three decades.

[Learn how](#) your business can start benefiting from better cash flow today.

For more information about Jack Henry™, visit jackhenry.com.