

## What is Paragon's Unique Selling Proposition?

There are many invoice factoring companies and working capital funders to pick from, why pick Paragon? First, what is a Unique Selling Proposition (USP)? A USP is how you differentiate yourself from your competition. I am sure you have your own USP to help your company stand out and close more deals. Here is Paragon's Unique Selling Proposition, which we use to separate us from the myriad of funding choices for your business.

**We credit protect you.** Why is this important and how does it separate Paragon from other AR factoring companies? Less than 20% of invoice factoring companies utilize credit insurance. Why so few? It is expensive and many invoice factors do not meet the stringent requirements of the credit insurance providers. Most importantly, Paragon being entrepreneurial like our clients sees that safety and the ability to live to fight another day is paramount.

**We can work with tax issues.** Many companies must deal with legacy tax issues because of their accounts receivable going bad (See #1). We have expertise in funding clients with both unpaid back taxes and tax liens in place.

**We can handle client concentration.** Most factoring companies cannot work with clients whose sales are concentrated in only 1 or 2 clients. At Paragon, we have many clients where 100% of their sales are to one large company. We understand your relationship with your clients is critical and we work in a cordial and professional way with your customer that strengthen your relationship and improves cash flow.

**We fund start-ups.** Twenty-five years ago, Paragon was a start-up so we understand the unique challenges entrepreneurs face on a daily basis. As long as the principals have industry expertise and company sales can get to \$25k/month relatively quickly, Paragon wants to help.

**We welcome Government Receivables.** Many banks and accounts receivable funders specifically exclude Government Receivables from availability. We understand the Federal Acquisition Regulation (FAR) and the culture of dealing with and being paid by the Government. In addition, we know one of the best ways to grow your business is through sales to Government entities and we want to be there for your company's working capital needs.

**Paragon is lean and entrepreneurial just like our clients and has been for 25 years.** With only a few decision makers at Paragon, we quickly get you the critical working capital your business needs. We can truly fund fast and understand your situation and industry. Those 24 years of solid history gives our clients and referral sources a sense of comfort. Paragon has the deep resources and will always be there for you!

**What is needed to get started? [A Simple One-Page Application!](#)**

For 25+ years, Paragon Financial Group has provided working capital solutions for growing and non or under-bankable companies throughout the United States.

**For fast funding or more information, please contact Chris Curtin at [chris@ParagonFinancial.net](mailto:chris@ParagonFinancial.net) or toll-free (800) 897-5431 ext 1.**

