



## Hampton Vendor Finance



### **HAMPTON VENDOR FINANCE: SELL MORE -- LESS RISK**

Hampton Vendor Finance partners with manufacturers, distributors, resellers and retailers to build and manage broad-based customer financing programs that work.

#### **Credit Insurance**

By working with Hampton Vendor Finance ("HVF") companies can engage a professional team with over 50 years experience cultivating strong industry relationships, managing financial partners and pioneering successful, customer-focused, financing programs and services.

To keep your business competitive, you must be able to meet the needs of your customers. This includes higher credit lines as well as extended payment terms. Your business must also stay healthy and avoid losses due to bad debts. Credit insurance is a risk management tool that can provide concrete solutions for the competitive or risk issues you may be facing. A credit insurance policy may indemnify a company for all or part of a loss incurred due to non-payment by one of its customers. Credit insurance can be used to cover one account or an entire portfolio. Our credit insurance programs are customized to meet the varied needs of our clients. They can be used to cover domestic or international accounts, or both.

Hampton Vendor Finance will secure the right credit insurance program that can help your company:

- Increase sales by expanding into new markets without increasing credit risk
- Obtain better rates and terms when financing receivables through banks or other financial institutions
- Protect your company from unforeseen losses due to bad debt.

- Offer higher credit lines
- Offer more competitive repayment terms to customers

**Example 1:** Your company wants to increase sales by expanding into a new geographic area. Unfortunately, your ability to assess credit in that market is minimal. By allowing the credit insurer to use their expertise in assessing credit in that market place, your company can enter that market while limiting your risk. The credit insurer sets a credit line that is automatically insured under a policy. Your company sells to the customer knowing that your risk is limited due to the insurance policy.

**Example 2:** Your company sells capital equipment on a global basis. Many of your customers require 3-year repayment terms to purchase the product. Your cash flow allows you to offer those terms but you are concerned about the risk. A credit insurance policy can allow you to obtain coverage for all or part of that risk.

**Example 3:** You know your customers better than anyone. Your company has standard credit and collection practices that are used consistently. Your losses have been relatively low but you are concerned about risk in general. A credit insurance policy can allow you to use your normal practices and procedures and automatically have those accounts covered under a policy without obtaining individual approvals from the insurer.

#### **Best Outsourced Solution: AIM (Assess, Implement, Manage)**

HVF's approach is to fully assess client goals and needs, implement the appropriate programs with the best financial partners and manage programs to ensure maximum results. Given our proven success in building and managing captive finance companies, we provide a true vendor's perspective to outsourced customer financing.

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**[ [www.HVFinance.com](http://www.HVFinance.com) ]**

