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OnePoint™ eNewsletter

BPO SERVICES

Dear Michelle,

We hope you enjoy news from OnePoint and are pleased to bring back this publication after much too long hiatus. We work hard to be "your offsite online accounting department that feels like it is down the hall" and welcome your comments.

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Economic Stimulus Package -- \$35000 loans available for small businesses only!!



Need a little extra capital to weather the recession?

The economic stimulus package has a little-known, but fantastic program to extend up to \$35000 to small businesses that need a little extra help.

The Small Business Administration will guarantee 100 percent of loans of up to \$35,000 issued by banks to small businesses that are struggling to make

Paper or Plastic?

Paper or Plastic? No, we're not talking about bagging your groceries -- we're talking about paychecks. Do you still have employees who still get paper paychecks? Use this Visa PAYCHEK PLUS card to bring the advantages of direct deposit to employees without bank accounts. No more check cashing hassles. No more check signing. No more lost or stolen checks. No more anxiety of making sure paychecks arrive by payday.



Your employees' pay can be electronically deposited to a Visa PAYCHEK PLUS card in a process that mirrors traditional direct deposit to a bank account. The Visa PAYCHEK PLUS is not a credit card and everyone qualifies. Your employees can use the Visa PAYCHEK PLUS card wherever VISA is accepted and at ATMs everywhere. To learn more about the Visa Paycard, click to receive [More Info re Visa PAYCHEK PLUS](#).

Nurturing Great Vendor Relationships

Your vendors are an important part of your business and the relationship with your key vendors should be built, nourished and periodically evaluated. Take a few minutes to pick up the phone and review your account with all your key vendors. If you've always had the good fortune to promptly pay your account, ask your vendor if you may be eligible for a discount and better payment terms. If you have been slow to pay at times, make sure your vendor knows that they are a priority and you are working to improve your cash flow in order to pay within the terms of your account. If you anticipate rough times ahead, talk to your vendors in advance. They are more willing to work with you before you get behind than if you wait until your balances are past due. Also, keep in mind that you can



payments on existing debt. The SBA will subsidize the interest on the loan, and small businesses will have a year before they have to start repaying it.

We spoke with an executive of a national bank with a large SBA program, she said "these loans should be easy to get because they are 100% backed by the government, so the bank isn't risking any of its capital."

Testimonial

"My CPA loved the year end tax package that you sent. The package was so complete and accurate that she wished all her clients would use OnePoint. Expect her to call with referrals."
Patricia, busy restaurateur

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designate vendors as "HOT -can't be late", "If late, there are consequences" and "No consequences if late" to help you manage your cash flow.

Other suggestions: (1) give feedback about what works and what doesn't - your vendor may have solutions to offer if you have any issues with their service or products; (2) offer your testimonial for exceptional vendors or vendors that take good care of you; or (3) ask if there are additional products or services that might be appropriate for your business.

Don't Pay TOO MUCH!

You could be paying too much for merchant processing fees. So many companies offer a low discount rate only to find out you are paying too much in transaction fees, authorization fees, gateway fees, etc.

General Rule of Thumb - if your total fees exceed 2.25% of your total credit card submissions, you are paying too much. Call us for a complimentary analysis of your merchant statement.

Sincerely,

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