



Recession Proofing Your Business

A recession forces businesses to re-evaluate their business plans, develop new strategies and grow their business methodically. Ormita can help you speed up collections, get more out of your customers and expand your market share while saving you valuable cash.

When people are uncertain about their economic security, they tend to save, or at least moderate their spending. When consumers refuse to spend money demand falls below the supply putting a downward pressure on the prices. As an example one can think of housing prices. Today the demand for housing has suddenly dried-up, putting sever pressure on supply side (sellers) resulting in a marked reduction in prices (US, UK, Australia, New Zealand etc).

Companies today are now forced to write off impaired assets, stock-in-hand and goodwill while balance sheets are coming under greater scrutiny by lenders.

Unfortunately the flow of money in and out of your business is not necessarily linked to the availability of assets within the community.

If your business is exploring ways to proactively strengthen its financial position then Ormita is the solution you need.

By allowing a business to spread its overhead, purchase at a lower cost, and reduce the cost of borrowing Ormita helps businesses compete even in difficult times.

Surplus time, empty seats, unsold tickets, idle inventory, stock overruns, liquidation items, time-sensitive products, seasonal stock, idle production capacity, vacant rooms, extra airtime and slow-moving stock are all valuable commodities.









Using Ormita you can reduce your existing cash outlay by selling your excess capacity in return for credits which can be used to purchase market-value goods or services from other participants.

Trade what you have for what you need – a simple concept.







And if you wish to expand your business or grow your customer base you won't have to interrupt your existing lines of credit to do so. Ormita offers interest free finance which you can repay solely by selling your goods or services to customers we bring you.

Ormita is the perfect way to convert non-producing assets into needed products and services.

Summary of Benefits

-  **Save** a minimum of \$2,000 in cash every month.¹
-  **Offset** recurring cash expenses with revenue generated from new sales.
-  **Recover** bad debts and convert them into instant revenue.
-  **Earn** full market value for your time-sensitive products and services.
-  **Retain** your existing customers and improve their overall expenditure during difficult times.
-  **Increase** your marketing budget to attract more cash customers.
-  **Maintain** pricing integrity while taking your surplus or over-run products off-market.
-  **Spend** more without needing to outlay additional cash.

A Unique Offering

-  The customers we bring you pay you cash to cover your transaction costs, sales taxes and other expenses.
-  24 hour, 7 day a week live brokerage services.
-  Buy, sell and transfer funds online.
-  No monthly fees and no annual fees.¹
-  Lowest overall price in the industry.
-  No cash outlay until we have met both your buying and selling needs.

¹Subject to customer meeting minimum trading volumes per month.

Read more on the next page

Some other Benefits of the Ormita Service

Save Cash

- Realise full market value for non-recoverable, non-recyclable, limited commodities or otherwise unsold stock or time.
- Access interest free credit and repay borrowings with new sales.

Increase Your Asset Base

- Buy at a discount of up to 90%.
- Invest in other businesses without the need for cash.

Increase Your Financial Liquidity

- Convert existing bad debts to assets.
- Pay existing creditors from new sales.
- Convert equity from slow moving inventory or unsold appointment time.

Attract New Cash Paying Customers

- Access innovative ways to new cash contract tenders.

Build Your Brand

- Build a community network around your brand.
- Expand distribution channels and market reach.
- Align your business with charities and community enterprises.
- Gain repeat business and take customers away from the competition.
- Improve your social standing, customer and staff loyalty.
- Create local business opportunities within your community.

Retain Staff and Customers

- Create customer loyalty programmes.
- Provide staff incentives.
- Implement a staff donation/giving programme.
- Pay for client entertainment.

Become More Efficient

- Substitute imports with higher quality, locally provided goods or services at wholesale price.
- Decrease wastage and develop new consumer habits.
- Get more out of your employees with employee rewards and buying programmes
- Take overstocked, last season or end-of-line items off-market while earning full retail value.

With Ormita your new customers cover your transaction costs, sales taxes and other expenses.

Turn Non-Producing Assets Into

... Advertising, Asset Purchases, Business Supplies, Capital Expenditure, Client Entertainment, Equipment Purchases, Food, Freight, Graphic Design, Hardware Leases, Health and Beauty, Holidays, Maintenance & Repairs, Marketing, Medical Services, Needed Goods, Office Supplies, Packaging, Promotional Items, Refurbishments, Signage, Staff Rewards, Stationery, Technical Supplies & Services, Travel, Wholesale Items...

... and much more...

And our customers pay your sales tax, our fees and most of the replacement cost of your product – in cash.

How we make it happen

- Step 1** You register your interest online with Ormita.
- Step 2** One of our Client Directors will meet with you to create a needs analysis of your regular and upcoming business expenses, community commitments, investment goals and lifestyle enhancement ideas.
- Step 3** A buying schedule will be created - representing a minimum of \$2,000 worth of you cash expenses per month.
- Step 4** Your Client Director will find suitable suppliers to provide many or all of these expenses.
- Step 5** Once our suppliers agree to sell, your business begins its commitment to provide a fixed amount of your product or service to our other customers.

You are only charged fees once we have a commitment from our other businesses to supply to you.

You only begin selling once we have a regular spend cycle in place for you.

No false commitments – just a business working to meet your needs.

Become a Member Today:

Do you want to know more about Ormita or become a member?

Enter your details at www.ormita.com and one of our representatives will contact you shortly.

You can also phone us on any of our numbers across the country, speak to your local representative or email us at customer-service@ormita.com.



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