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FINANCIAL SOLUTIONS

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Vaccaro Trucking Industry: Freight and Transportation

It's all about cash flow. No one knows this fact better than Joe and Donna Vaccaro, owners of Vaccaro Trucking, a Chicago-area freight and transportation company. Since starting the company in 1984, they have faced several financial challenges. "Even with good-paying clients, we just couldn't afford to wait 30 or 45 days for payments to come in on invoices. We needed cash on hand to grow and diversify our business," says Donna.

Donna, who has more than twenty years of accounting and finance experience, set out to find a way to unlock money frozen in accounts receivable. She found her answer at a local bank—the BusinessManager program, which provides immediate cash for receivables. "There's so much the program does to make life easier for us every day. I just submit invoice information to the bank over the Internet and they deposit the money into our account."

Focusing on the business instead of worrying about cash flow, Donna and Joe have seen Vaccaro Trucking triple its customer base, nearly double its revenue, and expand its services. Donna Vaccaro credits much of that growth to the BusinessManager program. "We have a very good working relationship with our bank. Through BusinessManager, our banker takes a big interest in the company and stays in constant contact with us about the financial health of our business," says Donna.

The Vaccaros recommend BusinessManager to other companies experiencing cash flow problems. Looking ahead, they're planning to purchase a new building, buy additional rigs, and attract more customers. "As we move forward, we will keep using BusinessManager. The program has and will continue to help Vaccaro Trucking expand business."



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