



# We Speak Business Growth

How to scale your business in a streamlined way, anywhere in the world

For many businesses, growth often involves doing business beyond domestic borders. Whether you are manufacturing products in another country, expanding into new markets, or even shipping internationally, you are a global business. You likely began scaling your business in this way due to the immense opportunities it can offer – but for many businesses, it also comes with a chaotic web of international challenges.

## One of the most complicated aspects of global expansion: banking.

Banking is likely not why you started your business or what you're passionate about. However, it's an important part of running a successful business, so you increasingly find yourself having to spend time on:



### Relationship Management

It takes up a lot of your valuable time to manage multiple relationships – and it can add complexity if your partners aren't in close communication. Even for businesses not yet juggling partnerships, it's often on their minds as they lay the foundation for future growth.

control due to many factors, such as issues collecting payments from customers in a timely manner and other inconsistencies that impact payment schedules.



**Access to Credit** The process for getting a line of credit can take time – time that many businesses that are scaling their growth do not have. In order to successfully take on new opportunities, you're probably seeking out ways to expedite this process.



**Cash Flow** Everyone knows that you have to spend money to make money. However, businesses can quickly lose



31% of SMEs expect cash flow management to be among their biggest challenges in the next year\*

## HSBC speaks world, so you can focus on the bigger picture of your business.

If you conduct business internationally – on any scale and in any form – you need a banking partner that speaks world. HSBC can support your success now and as you grow, allowing you to focus on growth while we take on your banking challenges.



### Here's how:

**Dedicated Relationship Manager.** Your dedicated relationship manager serves as your single point of contact for all of your banking activities. Regular contact means we're aware of your business goals and can help you identify opportunities.

**Easy Access to Credit.** Access to credit is essential for growing businesses, but it's often difficult to contact a financial provider. HSBC makes it easy for you to connect with us quickly to expedite the process.

**Unified Platform.** HSBCnet allows you to have visibility of all your banking activities with HSBC, all in one place. You'll have real-time access to your balance and transaction information, so you're always in control of your banking.

**Total Cash Management Control.** HSBC's Global Liquidity and Cash Management services gives your business greater control over cash and collections, helping you manage liquidity efficiently. And, with our e-banking platform, payments can be made seamlessly between countries and currencies.

**Strong Global Network.** HSBC has a strong global network with an on-the-ground presence, everywhere you want to conduct business.

**Local Market Expertise.** With a presence in more than 60 countries, HSBC is able to support your business as it grows. This allows you to identify the right opportunities and partnerships at the local level, quickly and easily.

The benefits of banking with HSBC can make a world of difference for your business.

- ◆ Scale your growth
- ◆ More seamless banking operations
- ◆ Increase time-efficiency
- ◆ Increase cost-efficiency
- ◆ Access more opportunities

### Speak to an HSBC representative to learn more.

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