

Proven Guidance To Solve Operational Challenges

“I’ve been wondering...”

- How do I improve performance: cashflow, profit, revenue?
- Why are my margins shrinking?
- What’s the best way to choose among growth priorities?
- How can I improve my 5-star rating?
- Do my operational and regulatory practices measure up?
- How can I negotiate more profitable deals with secondary suppliers?
- How do I evaluate merits of Specialty, LTC, 340-B??

HealthGrowth Capital— Ready to Help Now

Whether you want capital or business advice for maximizing growth and profitability, getting help is quick and easy.

**Call HGC today at
512-575-4500.**

Or visit
HealthGrowthCapital.com

to fill out an application or request a callback.

“ *HealthGrowth’s experienced team understands the intricacies, challenges and opportunities that community pharmacies face today. They provide critical financial options and advisory guidance that are not always available through traditional banking channels.* ”

- Doug Hoey, CEO, NCPA



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Suite B-100
Austin, TX 78746

Financial Help For A Successful Future

“I want to...”

- Consolidate debt and improve payment terms
- Cover cashflow shortfalls due to DIR/GER fees or other reasons
- Access cash for profitable business areas like 340B, LTC, or specialty
- Upgrade processes and IT to make my store easier for customers
- Create gold standard adherence programs
- Test the waters of cannabis market
- Promote and market my pharmacy



Who’s helping you?



HGC Financial & Capital Services

Even with all the challenges of running a pharmacy business, opportunities for growth have never been greater. Put HGC's suite of financial services to work for you:

- **Revolving Line of Credit** - Our flagship **PharmLine™** give access to capital when you need it, not available anywhere else
- **Asset-based** - For bigger borrowing bases, with more credit than the SBA (min \$1 Million)
- **SBA Term Loans** - We can help you through the complex process
- **Real Estate-based** - Leverage your ownership in commercial property
- **Receivables Advances** - Put your receivables to work for you
- **Equipment Finance** - Focused scope for a focused purchase

How Capital and Advisory Services Work Together.

Traditional banks or consultants apply generic metrics to assess your pharmacy business or evaluate credit-worthiness. But because we understand pharmacy, we offer a better way forward.

Working over decades with pharmacies just like yours, our experts have built up aggregate benchmarks and norms that give a truer view of your pharmacy's performance. Plus we keep on top of the regulatory environment and policies from intermediaries like PBMs.

Simple Steps To Build Momentum



Proven strategies for maximizing returns, or access to capital when banks or the SBA just can't or won't provide it.

HGC Advisory & Planning Services

Are you trying to pick a direction to grow your business next? Or, wondering why your business hasn't been performing as well as it used to?

Leverage our proprietary pharmacy-specific performance ratios, benchmarks and norms, to develop a specific plan for your untapped opportunities.

Our Expertise Covers:

- Prioritizing next investments
- Building a plan for growth
- Improving 5-star ratings
- Business expansion
- Efficiency & compliance review
- Non-retail segments
- Inventory turnover
- PSAO and other agreements
- Better supplier contracts & discounts



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