



A GUIDE TO INVOICE FINANCE

USING FUNDING TO IMPROVE CASHFLOW

SUPPORTING BUSINESS. **AS USUAL.**



HOW INVOICE FINANCE CAN IMPROVE YOUR CASHFLOW

Invoice Finance gives you access to your cash quicker than waiting to be paid.

Managing cashflow is essential to the success of any business. If you issue invoices for goods or services to other businesses, invoice finance could give you the funding you need.

What could you do if all your outstanding invoices were paid tomorrow?

Your customers may pay you on credit terms of 30, 60 or even 90 days and they may not pay on time.

With Invoice Finance you can access your cash within **24 hours** of setting up a facility, meaning you can manage your cashflow, and your business, more effectively. Plus, funding your business through invoice finance means not taking on the additional debt that you would with a business loan.

INVOICE FINANCE

FLEXIBLE FOR YOUR BUSINESS NEEDS

Invoice Finance allows you to release a large proportion of the value of an invoice, within 24 hours of raising it. Then, once your customer has made their payment, the remaining balance is paid to you, minus any fees.

There are a variety of invoice finance solutions. Which one is right for you depends on your business type and the industry you're in.

SOME THINGS TO THINK ABOUT...



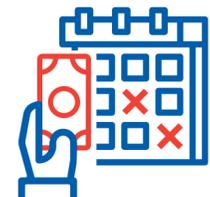
What if I need help with credit control?

If you would rather focus your team more on keeping your business moving and less on collecting customer payments, **factoring** could be the right solution for you. Our dedicated credit control team collect your outstanding invoices, freeing up your time to concentrate on running your business.



What if I want to manage customer payments myself?

If you choose **invoice discounting**, you'll benefit from your cash in advance of customers paying, but you'll maintain responsibility for collecting customer payments. Your use of invoice finance will be kept completely confidential from your customers.



What if I get paid in stages?

We have **specialist finance solutions** to support businesses that work on a contractual basis. This type of financing works well for industries like construction where contracts are often long and invoiced in stages.



What if I have customers overseas?

Depending on how much you trade overseas, our specialist **export finance** solution could be more suitable. Our **foreign exchange services** can also help you trade more effectively and reduce exposure to currency fluctuations.



What if I need to import supplies?

If you import, or are thinking about importing, talk to our team about **trade finance**. It can provide the funds you need to purchase stock, negotiate better prices and improve efficiencies.



What if my customer doesn't pay?

Many businesses that use invoice finance also choose **bad debt protection** to make sure that they still receive payment if their customers can't settle their invoices.

INVOICE FINANCE

HERE'S HOW INVOICE FACTORING WORKS



**COMPLETE YOUR
WORK OR SELL
YOUR GOODS**



**INVOICE YOUR
CUSTOMER**
And upload the details using
our secure online portal



**WE PAY UP TO 95% OF THE
VALUE OF YOUR INVOICE**
Within 24hrs, allowing you to pay your
staff, suppliers and take on new orders



**WE COLLECT PAYMENT
ON YOUR BEHALF**
Leaving you to focus on
running your business



**YOUR CUSTOMER
WILL PAY US**



**WE PAY YOU THE
REMAINING BALANCE**
Minus any agreed fees



INVOICE FINANCE

HERE'S HOW INVOICE DISCOUNTING WORKS



**COMPLETE YOUR
WORK OR SELL
YOUR GOODS**



**INVOICE YOUR
CUSTOMER**

And upload the details using
our secure online portal



**WE PAY UP TO 95% OF THE
VALUE OF YOUR INVOICE**

Within 24hrs, allowing you to pay your
staff, suppliers and take on new orders



YOU COLLECT PAYMENT

Maintaining responsibility for
your customer relationships



YOUR CUSTOMER PAYS US

You maintain confidentiality



**WE PAY YOU THE
REMAINING BALANCE**

Minus any agreed fees



WHY CHOOSE BIBBY FINANCIAL SERVICES?



Trusted

We are rated excellent on Trustpilot and a new client joins us every 83 minutes!



Human

We believe business is personal. We pride ourselves on building relationships with our clients and understanding their needs.



Flexible

Our flexible funding is tailored to meet your needs and grows in line with your sales.



Experienced

We've been supporting businesses for four decades and fund over 300 industry sectors.

WHAT OUR CLIENTS SAY...



“The relationship-based approach has enabled our business to continue to grow without cashflow stagnation. Having over 30 years’ experience in the home appliances industry, we wanted to work with a funder that understood our individual business needs and requirements as a niche all-in-one supply and installations firm. Having a funder with expertise in the construction sector, such as BFS, is a huge advantage to us.”

MATT PITT
MANAGING DIRECTOR, KABOODLE



“Bibby Financial Services has been providing our firm with funding for over 18 years and we rely on a steady stream of funding to operate our business efficiently throughout the year. The additional funding also provides us with capital that we can put back into the business to grow our fleet of vehicles. As a haulage provider our fleet is at the heart of our business.”

GEMMA BUSH
DIRECTOR, MOR CROSS



“BFS really got to understand our business and this is what sets it apart from other finance companies. Its tailored approach to funding is very much in keeping with our own philosophy as a business, making it the perfect business partner as we strive to grow the company further.”

ROGER PHILLIPS
MD, CAPITAL VALLEY PLASTICS

To find out more about Bibby Financial Services, visit:

www.bibbyfinancialservices.com

Or speak to our experts on: **0808 273 1041**

Connect with us on:



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