



# A GUIDE TO INVOICE FINANCE

USING FUNDING TO IMPROVE CASHFLOW

SUPPORTING BUSINESS. **AS USUAL.**

A man in a denim shirt and glasses is looking at a laptop in a workshop. The background shows a workbench with various tools and materials. The text 'HOW INVOICE FINANCE CAN IMPROVE YOUR CASHFLOW' is overlaid on the image in large white letters. There are red decorative bars at the top and bottom left of the image.

# 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.

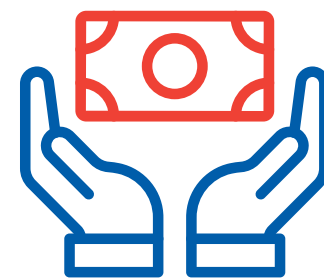
There are a variety of invoice finance solutions. Which one is right for you depends on your business type and the industry you're in.

### SOME THINGS TO THINK ABOUT...



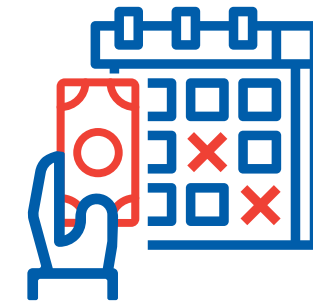
#### What if I need help with credit control?

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.



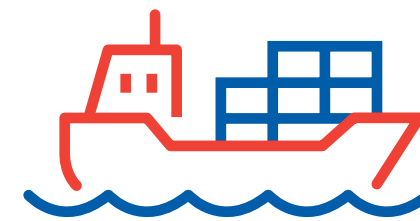
#### What if I want to manage customer payments myself?

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.

# 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



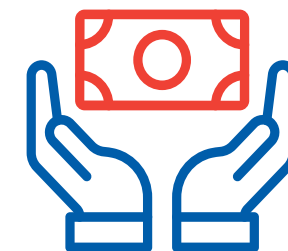
**WE PAY UP TO 80% OF THE  
VALUE OF YOUR INVOICE**  
Within 24hrs, allowing you to pay your  
staff, suppliers and take on new orders



**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 80% OF THE  
VALUE OF YOUR INVOICE**

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



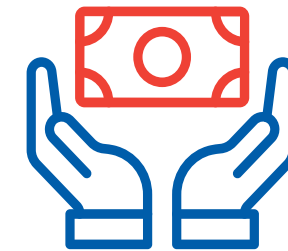
**YOU COLLECT PAYMENT**

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?



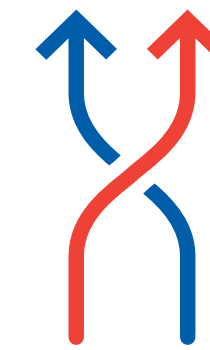
## Trusted

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 innovative CID funding solution provided by BFSSG has provided certainty to our business as we are no longer plagued by cashflow strain due to late payments from our debtors. We are delighted to partner BFS which is a leading international SME funder with clear footprints in Singapore and regional markets and thus, can also support our funding needs should we expand overseas.”



“They are easy to work with and the process is simple. They respond on time and the process is quick and easy.”



“I think many things, the staff at Bibby are very on top of things. I think they so far so good, I think they are very good.”

To find out more about Bibby Financial Services, visit:

[www.bibbyfinancialservices.sg](http://www.bibbyfinancialservices.sg)

Or speak to our experts on: **800 1204 743**

Connect with us on:



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