



# A GUIDE TO CORPORATE FUNDING

SUPPORTING BUSINESS. **AS USUAL.**





# OUR CORPORATE FINANCE SOLUTIONS CAN HELP FUEL BUSINESS AMBITIONS

## Do your clients find it difficult to raise the funding they need from traditional lenders?

Bibby Financial Services are different. We provide a flexible approach to finance, offering multiple funding solutions that support businesses through each stage of their business lifecycle and offer funding that grows with their business. This could be day to day finance needs, such as managing seasonal cashflow fluctuations, or for significant change like a business restructure.

We are a relationship-focused funder, offering working capital solutions for businesses with a borrowing requirement of up to £10 million. We take the time to understand the needs of your clients to ensure they receive the right funding support across domestic and international markets.

Four decades of experience has taught us that the needs of our clients are varied. That's why we have specialist teams, including a team dedicated to our larger clients, to ensure we provide the right service. All our clients have an experienced and specific point of contact, so they know who in the team to call, not just a number!



# CORPORATE FUNDING

## ADDRESSING THE FUNDING NEEDS OF YOUR CLIENTS

Our funding solutions can support your clients throughout their business lifecycle in both normal and exceptional times.

### Enabling 'Business as usual'

- Meeting day to day working capital needs
- Managing seasonal cashflow fluctuations
- Securing new contracts
- Funding growth, including internationally

### Enabling change

- Business refinancing
- Management Buy Outs
- Management Buy Ins and Acquisitions
- Business restructuring
- Business expansion





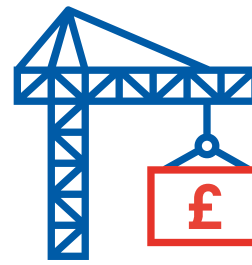
# CORPORATE FUNDING

## OUR FUNDING SOLUTIONS



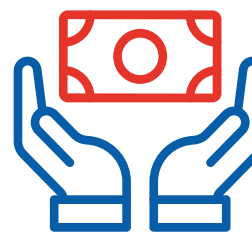
### Invoice Finance

Our Invoice Finance facilities unlock the value from unpaid domestic and international invoices within 24 hours of raising them. They give your clients the funds needed to take on new orders, expand into new markets and grow their business, without taking on the additional debt they would with a business loan.



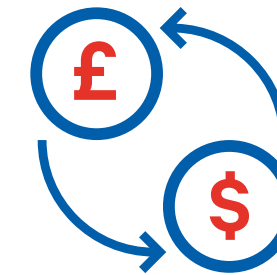
### Construction Finance

As the first independent funder to offer finance to the construction sector nearly two decades ago, we have an unparalleled understanding of the market. Our specialist Construction Finance solution advances cash against both certified and uncertified applications for payment and invoices raised at completion.



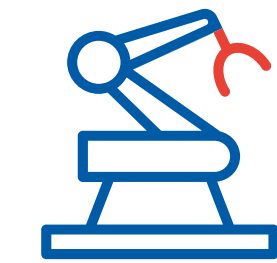
### Trade Finance

Our Trade Finance solutions work in tandem with our Invoice Finance facilities, enabling your clients to maximise international and domestic trading opportunities. Our facilities allow businesses to bridge the cashflow gap between paying suppliers and receiving payment from customers, through upfront payment to suppliers based on both purchase orders and forecasted sales.



### Foreign Exchange (FX)

Our FX service enables businesses to make and receive payments easily and quickly across the world, for both one-off currency transfers or regular payments with clients or suppliers overseas. With no fees on deposits, market leading exchange rates and a convenient self-service portal, our FX services offer value for money, convenience, and peace of mind.



### Asset Finance

Do your clients have assets in their business not being used to their maximum financial potential? Through our Asset Finance solutions (Leasing, Hire Purchase and Refinancing), they can release cash from existing assets or remove the need for significant upfront investment. Our approach is refreshingly different to other funders. We take the time to understand your client's business and will structure repayments to reflect their specific needs.



### Export Finance

Designed specifically for exporters, our solution can help your clients better manage relationships with overseas customers and bridge the gap between raising an invoice and getting paid. It is supported by our specialist Export Finance team who can provide language, currency, time zone and legal support through our partners.



# WHY CHOOSE BIBBY FINANCIAL SERVICES?



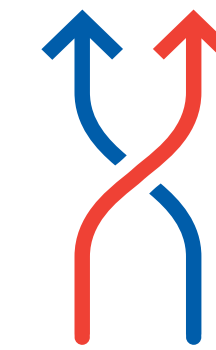
## **Trusted**

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...



“We needed finance to further enhance our position as the market leading packaging manufacturer into the e-commerce market sector. Other funders would only consider financing the equipment we needed after it was commissioned, but Bibby Financial Services were able to structure a package that funded the asset pre-assembly and commissioning, which was a huge benefit to us.”

**KAVI JUNDU**  
CEO, DIAMOND BOX



“The new funding from BFS will provide the business with the working capital needed to continue with our expansion into Europe. We were impressed by the level of flexibility that BFS were able to offer, particularly in the current climate. We’re very happy to partner with the team as we take the business into the next phase of growth.”

**STEVE SPENCER**  
DIRECTOR, BRIGHT GREEN PLASTICS LTD



To find out more about Bibby Financial Services, visit:

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

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

Connect with us on:



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