

Cashflow Loan

Give your clients the capital they need,
right when it matters most.



How can Cashflow Loan help?

Cashflow loan offers businesses additional funding of up to 20% of the value of their Invoice Finance facility, with amounts ranging from £250k to £1m. It provides flexible working capital and runs alongside their Invoice Finance facility. This timely injection of funds can support:

- Periods of sustained growth or high customer demand, for example due to seasonal fluctuations
- The purchase of assets or equipment
- Specific transactions such as Mergers and Acquisitions, Management Buy-Outs and Management Buy-Ins
- Debt restructuring and refinancing of term debt



Fast

Your client will receive an immediate injection of additional working capital



Flexible

Payable over the short to medium term, with tailored repayment options, including holidays and structured plans, to suit your client's needs



Easy

The loan is serviced through your client's Invoice Finance facility

How does it work?

We'll agree the Cashflow Loan and payback period (up to 24 months) with the client. The loan repayment is deducted from their Invoice Finance facility.

Example: A client has an Invoice Finance facility of £2.5 million and receives an additional £500,000 through a Cashflow Loan (20% of the value of the facility). If repayable over 24 months, the client would make monthly repayments of £20,833 deducted via their IF facility.

Cashflow Loan is available subject to qualifying criteria, and additional supporting security may be required. To provide greater flexibility, we can offer repayment holidays and tailored repayment structures, such as straight-line amortising, bullet, or hybrid options, upon request.

Target clients

- Turnover greater than £5 million
- Well-established businesses with a track record of performance in their sector
- Profitable with a positive net worth in the balance sheet
- An experienced management team
- Underlying positive cash generation with existing debt comfortably serviced
- Ability to service the debt on a fully amortising structure
- Must be setting up an Invoice Finance facility

Find out more

If you have a client you think we can help, please contact your Business Development Manager. If you are new to BFS or don't currently have an up-to-date point of contact, call us on **0808 501 6619** or complete our form [here](#).



SUPPORTING
BUSINESS.
AS USUAL.

BIBBY
FINANCIAL SERVICES

