



A GUIDE TO INVOICE FINANCE

USING FUNDING TO IMPROVE CASHFLOW

SUPPORTING BUSINESS. **AS USUAL.**

BIBBY
FINANCIAL SERVICES





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 agreed 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...



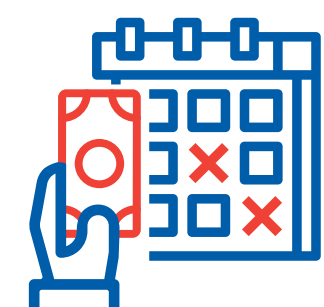
What if I need help with credit control?

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.



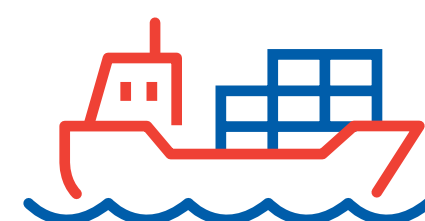
What if I want to manage customer payments myself?

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 payroll support?

Our **Recruitment Finance** solution can provide both funding and payroll support, reducing your overheads and freeing up your time.



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

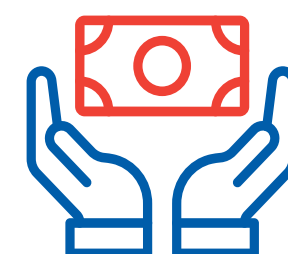


**WE COLLECT PAYMENT
ON YOUR BEHALF**

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



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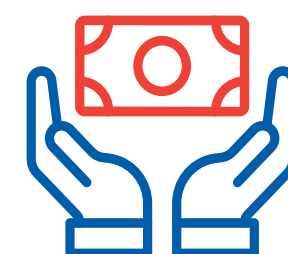
**WE PAY UP TO 95% OF THE
VALUE OF YOUR INVOICE**
Within 24hrs, allowing you to pay your
staff, suppliers and take on new orders



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?



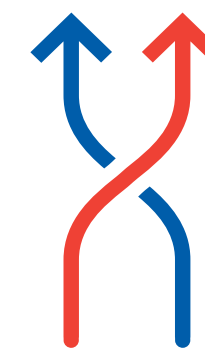
Trusted

We are rated excellent on Trustpilot and a new client joins us every 86 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.

HOW WE HAVE HELPED OTHER BUSINESSES:

Industry sector: Retail

Funding provided: £3 million

Type of funding: Invoice Finance

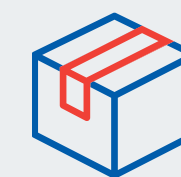


We provided £3 million of funding to a retail point of sales manufacturer. This enabled them to upgrade their factory facility and safeguard their local workforce.

Industry sector: Wholesale

Funding provided: £1 million plus £250k Cashflow Advance

Type of funding: Invoice Finance with Cashflow Advance

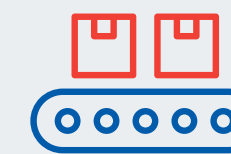


We funded the acquisition of a Midlands-based cash and carry business, using a combination of a £1m Invoice Finance facility alongside a £250k advance through our Cashflow Advance solution. The two year loan with a six month repayment holiday, alongside the Invoice Finance facility, enabled our client to purchase 100% of the business shares.

Industry sector: Manufacturing

Funding provided: £750k

Type of funding: Invoice Finance

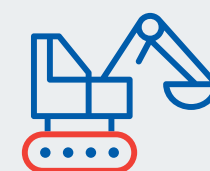


Our client has been with us since they started trading 21 years ago. Our funding has enabled them to grow over the years, and take away their cashflow worries. They needed credit control support at first, but have since been able to bring this in-house.

Industry sector: Construction

Funding provided: £500k

Type of funding: Construction Finance



We funded a specialist electrical and mechanical engineering business with a £500k Confidential Construction Finance facility to support working capital and growth aspirations. Our client chose to work with us because of our specialist knowledge and experience within the sector, and our ability to fund various types of contracts for a variety of end customers.

Industry sector: Security Services

Funding provided: £50k

Type of funding: Forward Finance



We supported a business providing manned security services to one of London's finest restaurants with a £50k Forward Finance funding line. This provided the client with a cost effective solution to help them comfortably manage cashflow whilst continuing to grow the business.

Industry sector: Recruitment

Funding provided: £8 million

Type of funding: Invoice Finance



We supported an established recruitment business through a restructure with an £8m confidential Invoice Finance facility. The business was hard hit by the pandemic and our supported enabled the management team to take the business forward, as well as secure the employment of circa 2,000 workers.

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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