



A QUICK GUIDE TO OUR PRODUCTS

Bibby Financial Services has been established for over 35 years and offers a range of flexible working capital solutions to enable a business to realise its potential.

FACTORING

An alternative to bank loans, overdrafts or credit cards, it bridges the gap between raising invoices and getting paid. Factoring provides access to the value of outstanding invoices, while we manage your credit control and collect payments from your customers. This can also be done on a confidential basis. For smaller businesses below £300,000 turnover we provide Forward Finance, with funding of up to £50k, no long-term contracts or set up charges and one simple fee.

Features and Benefits

- ✓ Release up to 90% of the value of your outstanding invoices to meet payments or make purchases.
- ✓ The cash accessed grows in line with your sales and you can check your funding at any time with our 24/7 Client Online Service.
- ✓ We collect your customers' payments on your behalf leaving you to focus on running your business and this can be done on a confidential basis.

INVOICE DISCOUNTING

A business funding product of up to £15m suited to larger more established businesses with the client remaining in control of collecting customer payments. For larger business above £5 million turnover, we have additional Asset Based Lending solutions available to fund fixed assets, stock or provide additional cashflow loans.

Features and Benefits

- ✓ Release up to 90% of the value of your outstanding invoices to meet payments or make purchases.
- ✓ The cash accessed grows in line with your sales and you can check your funding at any time with our 24/7 Client Online Service.
- ✓ Choose between 12 and 24 month contracts, or a flexible 30-day notice rolling contract, giving you greater flexibility.
- ✓ You continue to liaise with your customers for payment by managing your own credit control and sales ledger.

RECRUITMENT FINANCE

Funding and payroll support for recruitment agencies. It can help you ease the pressure of cashflow constraints, while our team of experts help manage your payroll and credit control, helping you to run your business more efficiently.

Features and Benefits

- ✓ Release up to 90% of the value in your invoices giving you access to cash within 24 hours minus the agreed fee and PAYE reserve (if applicable).
- ✓ With one simple fee based on your turnover and a flexible contract, you can manage your finances without the worry of being tied into a long-term contract.

CONSTRUCTION FINANCE

We support you by advancing cash against your applications for payment and invoices raised at completion. This allows you to meet your payment obligations throughout the various stages of a contract and take on more work knowing you have reliable funding in place.

Features and Benefits

- ✓ Access funding when an application for payment is submitted, rather than waiting for certification, giving you access to cash within 24 hours of uploading customer billing into our online system.
- ✓ Complete credit control service that chases and collects outstanding payments leaving you to focus on the running of your business.
- ✓ Access to industry specialists, The Vinden Partnership, who can review contracts and offer additional advisory services.
- ✓ The process is confidential so your customers don't know you are using our products.
- ✓ Check the application status for every contract, and your available funding, at any time with our 24/7 Client Online service.

WE BELIEVE IN YOUR BUSINESS

INVOICE FINANCE • ASSET FINANCE • EXPORT FINANCE • STOCK FINANCE • TRADE FINANCE • FX

EXPORT FINANCE

Supported by our Export Finance team who can provide language, currency, time zone and legal support through our partners.

Features

- ✓ Release up to 85% of the value of your invoices and get faster access to funding before the buyer has taken delivery of the goods.
- ✓ No limit to funding available for international sales for one or several customers.
- ✓ Support with collecting your overseas customer payments with foreign language capability. The process can be confidential.
- ✓ Use our Foreign Exchange services to minimise the risks of currency fluctuations.
- ✓ Check your funding at any time with our 24/7 Client Online Service.

TRADE FINANCE

Flexible funding options through the trade cycle from initial order to customer payment, enabling you to fulfil existing orders and accept new ones, both domestically and overseas.

Features

- ✓ We can provide funding to pay for goods before they are shipped; either by deposit or full pre-payment (ex-works) which means you could benefit from supplier discounts or prompt payment.
- ✓ Letters of credit or Supplier Undertaking provided within 24 hours to promise suppliers that they'll get paid if they deliver the goods.
- ✓ Suppliers paid on the day goods are shipped and duty, VAT and freight paid the same day goods arrive meaning there are no delays.

FOREIGN EXCHANGE

Our FX service allows businesses to make and receive payments easily and swiftly across the world. We offer spot conversions for immediate needs or forward contracts to minimise risk for future currency requirements. Our FX product can be used as a standalone service or as part of our Invoice Finance facilities.

Features

- ✓ Flexibility with a choice between Spot Conversions for immediate requirements or Forward Contracts for future needs.
- ✓ View rate, make and receive payments through our easy to use self-service online portal.
- ✓ Market leading exchange rates with zero fees on payments and no deposit on Forward Contracts.
- ✓ Exchange currencies and send on the same day to the business of your customers' choice.

ADDITIONAL PRODUCTS - BAD DEBT PROTECTION AND ASSET FINANCE

Alongside our established Invoice Finance products, we have developed some great offerings in our Bad Debt Protection and Asset Finance products.

Bad Debt Protection

We can offer Bad Debt Protection and take on your bad debt risk. You can choose to add Bad Debt Protection to safeguard your business and reduce the risk of not being paid by your customers. This protects up to 90% of your bad debts with customers who have balances of over £500.

Asset Finance

We can help you to fund the essential items your business needs. Asset Finance gives you the flexibility to purchase the equipment you need with affordable repayments, instead of a large upfront cost, helping you to manage your cashflow and grow your business efficiently.

- Hire Purchase allows you to own the asset outright at the end of the term.
- Leasing lets you use the latest equipment for a monthly fee without the commitment of ownership.
- We also enable you to refinance your existing assets, whether you own them outright or they are funded by another provider.

To find out how we could help call today on:

 08082 718 800

 www.bibbyfs.com



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