

Bibby Financial Services:

# Opportunity spotting

## What is Invoice Finance?

Invoice Finance allows your clients to access cash tied up in unpaid invoices more quickly, helping them manage cash flow and business operations effectively. By providing a percentage of the invoice value upfront, it bridges the gap between raising an invoice and receiving payment. Invoice Finance facilities can be arranged for clients on a confidential (non-disclosed) basis.

## Benefits of Invoice Finance?



Release up to 90% of the value of outstanding invoices within 24 hours of raising them



Provide an ongoing supply of working capital that grows in line with the business



Offers a choice of contract term, or a flexible 30-day notice rolling contract, providing your clients with greater flexibility



With Factoring, we handle customer payments on a client's behalf, allowing them to focus on growing their business



With Invoice Discounting, your clients retain control of their credit management and sales ledger, while we provide the funding they need

## Spotting opportunities

There are various scenarios to introduce business to us:

### Financial and cashflow pressures:

- Is your client having funding challenges with their existing provider?
- Is your client struggling to source funding through the usual avenues, such as business loans or overdrafts?
- Is your client finding it difficult to fulfil orders or pay wages?
- Is your client having difficulties with late payments from customers?
- Are there signs of financial distress such as late paying fees or bounced cheques?

### Looking for growth:

Is your client's funding insufficient for their needs and is limiting growth opportunities?

### Trading internationally:

Is your client trading internationally and in need of a Foreign Exchange solution?

## Companies eligible for Invoice Finance

- Any company that trades business to business
- The company should be invoicing in arrears and offering their customers payment terms (e.g. 30 days)
- They sell to their own customers and don't act as an agent

## Industry types

We support a wide range of industry sectors, including:

- Wholesale
- Manufacturing
- Engineering
- Construction
- Recruitment
- Printing
- Business services
- IT
- Transport
- Professional services

## Client types

- Limited companies
- Partnerships and sole traders
- Start ups
- Restart businesses
- CVAs
- MBOs
- MBIs



If you have an opportunity that we could help with, please contact your local Bibby Financial Services business development manager.

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FINANCIAL SERVICES

