

Bibby Financial Services:

Flexible finance solutions

Supporting your client's growth

We are one of the UK's largest independent SME funders, providing working capital finance to SMEs for over 40 years. We manage over £9 billion of client turnover annually, and work with businesses across multiple sectors. We have the capability to offer funding lines from £50k up to £20m, and a product suite which offers a range of options to support your client's growth.

Our Solutions

Cashflow and working capital



Invoice Finance

Gives your clients more immediate access to cash tied up in unpaid invoices.



Asset Finance

Enables your clients to release cash from existing assets or remove the need for upfront investment.



Marine finance

Provides funding and expertise to clients in the Maritime sector.

Supporting international trade



Foreign Exchange

Offers your clients spot conversions for immediate needs or forward contracts to minimise the risk of future currency fluctuations.



Export Finance

Helps your clients who are exporters better manage overseas relationships, bridging the gap between raising an invoice and getting paid.

Specialist solutions



Construction Finance

Advances cash against applications for payment and invoices, allowing your clients to meet payment obligations throughout the stages of a contract.



Contractual Debt Finance

Supports clients that work on a Contractual Debt Finance basis by advancing funds against part payments within a contract.

- + **Cashflow Advance:** Releases additional funding which, combined with your client's Invoice Finance facility, provides up to a combined 100% of their approved sales ledger.
- + **Cashflow Loan:** Provides additional funding of up to 20% of the value of your client's Invoice Finance facility to support acquisitions, debt refinancing, and strategic growth opportunities.

Working with our broker partners

Our partners receive commission on new client relationships introduced to us. Alongside the commercial advantages of partnering with us, here are some other keys benefits:

- 1. Relationship-focused**
You'll be assigned a dedicated sales contact who will support you from when you submit a lead through to transaction payout.
- 2. Experienced**
We're a trusted, professional financial partner to more than 8,500 businesses throughout Europe and Asia, in 300 industry sectors.
- 3. Flexible**
As a family owned, independent funder, we have the flexibility to tailor the needs of both you as a partner and your client.

How to log a lead

Send your client's details via email to our designated lead email at leads@bibbyfinancialservices.com.

We will need your client's registered company name or trading style, trading address, contact name, email and phone number.

Criteria for businesses' eligibility

Business conducts business-to-business transactions on credit terms.



Do you have a client you think we can help?

Call 0808 501 6619

Visit bibbyfinancialservices.com/introducer

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How we help businesses



Sector: Food & Beverage
Funding provided: £1 million
Type of funding: Invoice Finance & Foreign Exchange Facility

We supported The Black Farmer in their growth ambitions, providing a combined solution that ensures the business has the necessary working capital and international trading efficiency to expand and scale operations. Wilfred Emmanuel-Jones, Founder of The Black Farmer, commented:

"We needed the confidence that our funder is both an expert in their field and committed to supporting our goals and BFS provided exactly that. They engaged with our ambitions from the start, working to understand our business. Their offer of an extended funding limit and a higher advance rate was a perfect solution and demonstrated their confidence in our business."



Sector: Recycling
Funding provided: £4.9 million
Type of funding: Invoice Finance & Asset Finance

We supported Levenseat Resource Management Limited, based in Scotland, with an Asset-Based Lending (ABL) facility. The facility, which included both Invoice Finance and Asset Finance, enabled Levenseat to continue providing essential public recycling services while safeguarding over 170 jobs. Angus Hamilton, Managing Director of Levenseat Resource Management Ltd, said:

"The funding from BFS has put us in a stronger, leaner position, helping us restructure and focus on future growth. We appreciate the team's support and understanding of our business."



Sector: Wholesale
Funding provided: £1 million plus £250,000 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.



Sector: Security services
Funding provided: £50,000
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.



Sector: Construction
Funding provided: £750,000
Type of funding: Construction Finance

We provided a £750,000 Construction Finance facility to a specialist access company in the South West to support their growth. The funding provided immediate access to working capital, ensuring the company could meet its payroll obligations and cover an outstanding HMRC bill without delay.



Sector: Recruitment
Funding provided: £600,000
Type of funding: Invoice Discounting facility

We provided a £600,000 Confidential Invoice Discounting (CID) facility to a temporary recruitment agency specialising in the dental sector.

The facility was completed in just five days, ensuring the business could continue to operate smoothly. With the bank unable to release funds, our swift actions, including arranging a deed of priority, ensured 400 staff received their pay package, safeguarding jobs and livelihoods.



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