

Invoice Finance

Access cash tied up in unpaid invoices



How can Invoice Finance help?

Managing cashflow is essential to the success of any business. Your customers may pay you on credit terms of 30, 60 or even 90 days and they may not pay on time. Invoice Finance gives you access to your cash that's tied up in invoices within 24 hours of setting up a facility. This means 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 could be right for your business if you sell to other businesses, you trade on credit terms and you want to improve your cashflow.



Fast

Receive funds within 24 hours of raising an invoice



Scalable

Funding increases as your turnover grows



Secure

Protect against the impact of customers not paying with Bad Debt Protection

How does it work?

Invoice Finance can be flexible depending on your needs and business type.

Invoice Factoring: If you want to maintain responsibility for collecting customer payments and keep your use of Invoice Finance confidential from your customers.

Factoring: If you would rather our dedicated credit control team collect your outstanding invoices on your behalf.

1. Invoice your customers and upload the details to our secure online portal
2. We pay you up to 95% of the value of your invoice(s) within 24 hours, allowing you to pay your staff, suppliers and take on new orders
3. If you choose **Factoring**, we handle your credit control and collect payment from your customers on your behalf. If you choose **Invoice Factoring**, you maintain responsibility for collecting customer payments
4. Once your customer pays, we pay you the remainder, minus any pre-agreed fees

Why choose us?

- **Experienced:** we've been providing funding to small and medium sized businesses for more than 40 years
- **Trusted:** rated Excellent on Trustpilot
- **Flexible:** As a family business, our independence enables us to provide a tailored approach
- **Relationship-focused:** our clients know who to call, not just a number

Find out more

If you would like to learn more about how our funding can help, call **0808 5016461** or visit www.bibbyfinancialservices.com

