

# Corporate finance and funding for SMEs

Flexible funding to power business growth



## We're here to fund your business

We offer multiple funding solutions that support businesses through each stage of their business lifecycle and grow with their business. As well as providing standalone finance solutions through our Invoice Finance, Foreign Exchange and Asset Finance products, we can also structure tailored, Asset Based Lending packages to maximise the support we can make available.

We are the UK's largest independent SME funder and have been supporting businesses for over 40 years, managing more than £6bn in turnover each year on behalf of our clients. We have £1bn in funding support available for SMEs and we offer working capital solutions for businesses with a borrowing requirement of up to £20 million. We are a relationship-focused funder, with specialist teams dedicated to supporting our larger clients.

## How our finance solutions can help

We can help strengthen your cashflow, support growth opportunities and enable business change.



### Business as usual

- Meeting day to day working capital needs
- Managing cashflow fluctuations
- Funding R&D
- Re-financing



### Investing for growth

- Funding growth or expansion, including internationally
- Securing new contracts
- Investing in infrastructure



### Enabling business change

- Merger or acquisition
- Restructure
- Stabilising a business turnaround
- Management buy-out or management buy in

## Client scenario: Supporting growth

**Product:** Confidential Invoice Discounting

**Funding line:** £12 million

**Sector:** Recruitment

We supported a group of five companies providing temporary staff across the care sector. The business' growth ambitions weren't supported by their previous lender, and our increased facility frees up cashflow and unlocks the working capital to drive both organic and acquisitive growth. We were chosen due to our ability to react quickly, understand the complexity of a multi-entity structure and increase funding limits.

## Client scenario: Enabling acquisition

**Product:** Invoice Discounting with Cashflow Loan

**Funding line:** £6.75 million

**Sector:** Construction recruitment

Our £6m Invoice Discounting facility with a £750k Cashflow Loan helped a private equity firm acquire a recruitment business and support their plan to become the UK's largest construction-focused agency. The business had been trading for 47 years, and operating with their current lender for 34 of those. We were chosen as the funder due to our speed to formal sanction and clarity of timeline around onboarding.

## Find out more

If you would like to learn more about how we can help, call **0808 196 1692** or visit [www.bibbyfinancialservices.com](http://www.bibbyfinancialservices.com)

