

# Invoice Finance



## What is invoice finance?

Invoice finance is a vital funding option if you are growing your business by raising funds against your outstanding invoices.

You can borrow the money for up to 120 days depending on your circumstances and the debt is repaid when your customer pays you.

You can have a facility if you are new start business or long standing operation.

## How can it work for my business?

Any b2b business can have an invoice finance facility. There are sector specific products for recruitment, construction, manufacturing and wholesale businesses.

There are different types of facility depending on what you need including confidential, selective and full asset based services.

# Different types of invoice finance

- Confidential - where you keep control of your credit control
- Factoring - where the funder carries out your credit control. this is deal for start ups so you can manage the day to day running of your business
- Selective - fund a single or set of specific debtors
- Full asset - leverage up against invoices, fixed assets and stock

## What do I need to apply?

- the last 2 years full accounts (or if new start a cash flow forecast)
- 3 months business bank statements
- a copy of your debtors and creditors listings
- copies of any contracts you have in place that need funding
- we will also need some personal data from you



*get in touch with us*

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