

Cashflow Advance

Give your clients a valuable boost of working capital when they need it most.



How can it help?

Cashflow Advance is our cashflow top up solution that releases additional funding which, combined with your client's core Invoice Finance facility, provides up to **100%** of their approved sales ledger. The timely injection of additional funds can support:

- Periods of sustained growth or high customer demand, for example due to seasonal fluctuations
- The purchase of assets or equipment
- Specific transactions such as Mergers and Acquisitions, Management Buy-Outs and Management Buy-Ins



Fast

Your client will receive an immediate injection of additional working capital



Flexible

Payable over the short to medium term, it's perfect for funding specific transactions



Easy

The funds are released through your client's existing Invoice Finance facility

How does it work?

We'll agree the additional funding and payback period (up to 24 months) with the client. The additional funding is co-terminus with the client's Invoice Finance facility.

The client repays the additional funding in equal instalments over the agreed payback period, via a transfer from their main Invoice Finance facility.

Example: A client has an Invoice Finance facility of €1 million at an advance rate of 85% of the approved sales ledger. We fund an additional €100,000 on a separate line, which is repayable over 24 months. The client will make a monthly repayment of €4,166 via their core Invoice Finance facility for 24 months. This could generate up to an additional 15% of the approved sales ledger.

Cashflow Advance is available subject to qualifying criteria. Additional supporting security may be required. To provide even more flexibility, we can offer repayment holidays and alternative repayment structures on request.

Target clients

- Turnover greater than €5,000,000
- Trading for a minimum of 24 months
- Well-established businesses with a track record of performance in their sector
- Profitable with a positive net worth in the balance sheet
- An experienced management team
- Underlying positive cash generation with existing debt comfortably serviced
- Ability to service the debt on a fully amortising structure
- Cashflow Advance only applies in tandem with our Invoice Finance facility

Find out more

If you have a client you think we can help, please contact your Business Development Manager. If you are new to BFS or don't currently have an up-to-date point of contact, call us on **012974911** or complete our form [here](#).



SUPPORTING
BUSINESS
AMBITION

BIBBY
FINANCIAL SERVICES

