

AN OVERVIEW OF OUR FINANCE SOLUTIONS



SUPPORTING BUSINESS. **AS USUAL.**



HOW OUR FINANCE SOLUTIONS COULD HELP YOUR BUSINESS

Bibby Financial Services has been supporting business cashflow for four decades and offers a range of finance solutions that enable businesses to thrive and grow.

- **Invoice Finance**
- **Construction Finance**
- **Foreign Exchange**
- **Export Finance**
- **Recruitment Finance**
- **Asset Finance**
- **Bad Debt Protection**

INVOICE FINANCE

An alternative to bank loans, overdrafts or credit cards, it bridges the gap between raising invoices and getting paid. You can choose between Invoice Factoring or Invoice Discounting.

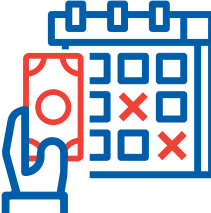
FEATURES AND BENEFITS



Release up to 90% of the value of your outstanding invoices within 24 hours of raising them.



The cash accessed grows in line with your sales and you can check your funding at any time with our **24/7 Client Online Service**.



Choose between 12 and 24 month contracts, or a flexible 30-day notice rolling contract, **giving you greater flexibility**.



With factoring we collect your customers' payments on your behalf leaving you to focus on running your business and this can be done on a confidential basis.



With Invoice Discounting you continue to liaise with your customers for payment by managing your own credit control and sales ledger.



CONSTRUCTION FINANCE

We support you by advancing cash against your applications for payment (certified and uncertified) and invoices. This allows you to meet your payment obligations throughout the various stages of a contract and take on more work, knowing you have reliable funding in place.

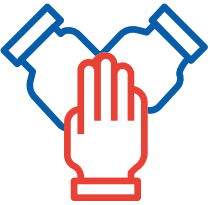
FEATURES AND BENEFITS



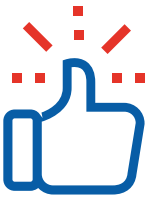
Access funding when an application for payment is submitted, rather than waiting for certification, giving you access to cash within 24 hours of uploading customer billing into our online system.



Complete credit control service that chases and collects outstanding payments leaving you to focus on the running of your business.



Access to industry specialists, Gateley Vinden, who can review contracts and offer additional advisory services.



The process is confidential so your customers don't know you are using our products.



24/7 Client Online service, so you can check the application status for every contract and your available funding at any time.



FOREIGN EXCHANGE

Our FX service allows businesses to make and receive payments easily and swiftly across the world. We offer spot conversions for immediate needs or forward contracts to minimise risk for future currency requirements. Our FX product can be used as a standalone service or as part of our Invoice Finance facilities.

FEATURES AND BENEFITS



Flexibility with a choice between **Spot Conversions for immediate requirements** or **Forward Contracts for future needs**.



View rate, make and receive payments through our **easy to use self-service online portal**.



Market leading exchange rates with zero fees on payments and no deposit on Forward Contracts.



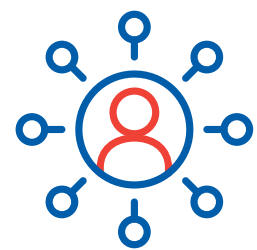
EXPORT FINANCE

Designed specifically for exporters, our solution can help your clients better manage relationships with overseas customers and bridge the gap between raising an invoice and getting paid. It is supported by our specialist Export Finance team who can provide language, currency, time zone and legal support through our partners.

FEATURES AND BENEFITS



Release up to 85% of the value of your invoices and get faster access to funding before the buyer has taken delivery of the goods.



No limit to funding available for international sales for one or several customers.



Support with collecting your overseas customer payments with foreign language capability. The process can be confidential.

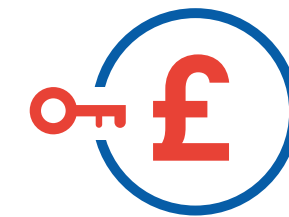


Check your funding at any time with our **24/7 Client Online Service.**

RECRUITMENT FINANCE

Funding and payroll support for recruitment agencies. It can help you ease the pressure of cashflow constraints, while our team of experts help manage your payroll and credit control, helping you to run your business more efficiently.

FEATURES AND BENEFITS



Release up to 90% of the value in your invoices giving you access to cash within 24 hours minus the agreed fee and PAYE reserve (if applicable).



The cash accessed grows in line with your sales and you can check your funding at any time with our **24/7 Client Online Service.**



With one simple fee based on your turnover and a flexible contract, you can **manage your finances without the worry of being tied into a long-term contract.**

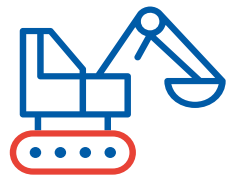
ASSET FINANCE

Asset Finance gives you the flexibility to purchase the equipment you need with affordable payments, instead of a large upfront cost, helping you to manage your cashflow and grow your business efficiently.

FEATURES AND BENEFITS



Hire Purchase allows you to own the asset outright at the end of the term.



Leasing lets you use the latest equipment for a monthly fee without the commitment of ownership.

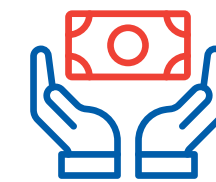


We also enable you to **refinance your existing assets**, whether you own them outright or they are funded by another provider.

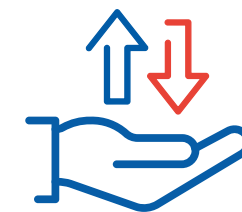
BAD DEBT PROTECTION

You can combine our funding solutions with our Bad Debt Protection service, enabling you to protect your business against the impact of a customer's insolvency or inability to pay.

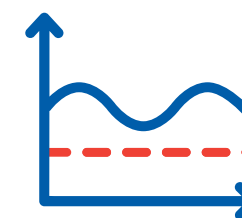
FEATURES AND BENEFITS



Protect up to 90% of your bad debts with customers who have balances of over £500.



Flexibility to choose which of your customers should be covered. You can choose to protect all or selected customers.



Protection on all debts will be automatically updated by up to 60 days from when you take on the service.

To find out more about Bibby Financial Services, visit:

www.bibbyfinancialservices.com

Or speak to our experts on: **0808 273 1041**

Connect with us on:



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