

CASHBOOK FINANCE - BRAND PRESENTATION

# INVOICE FINANCE & FACTORING



[WWW.CASHBOOK.FINANCE](http://WWW.CASHBOOK.FINANCE)

# PRESENTATION OUTLINE

## HIGHLIGHTS

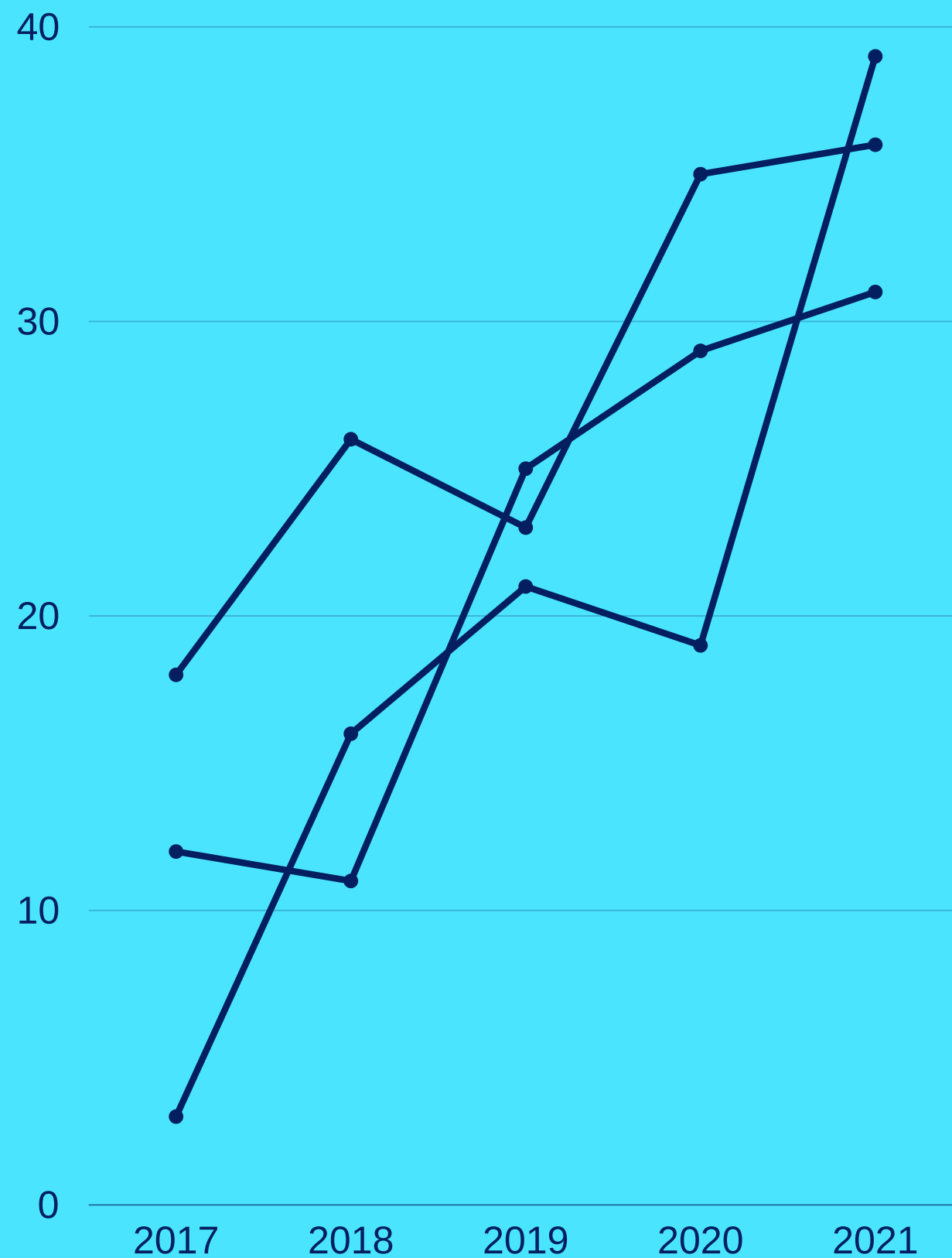
Cashbook Finance

What Is Invoice Finance?

How Does It Work In Practice?

How We Can Help Your Business!

Contact Information



# CASHBOOK FINANCE

WE ARE AN INVOICE FINANCE  
COMPANY REGISTERED WITH THE FCA  
(FINANCIAL CONDUCT AUTHORITY) IN THE UK.

We support the growth of ambitious start-ups and SMEs who are tired of waiting 30, 60, or 90+ days for payment.



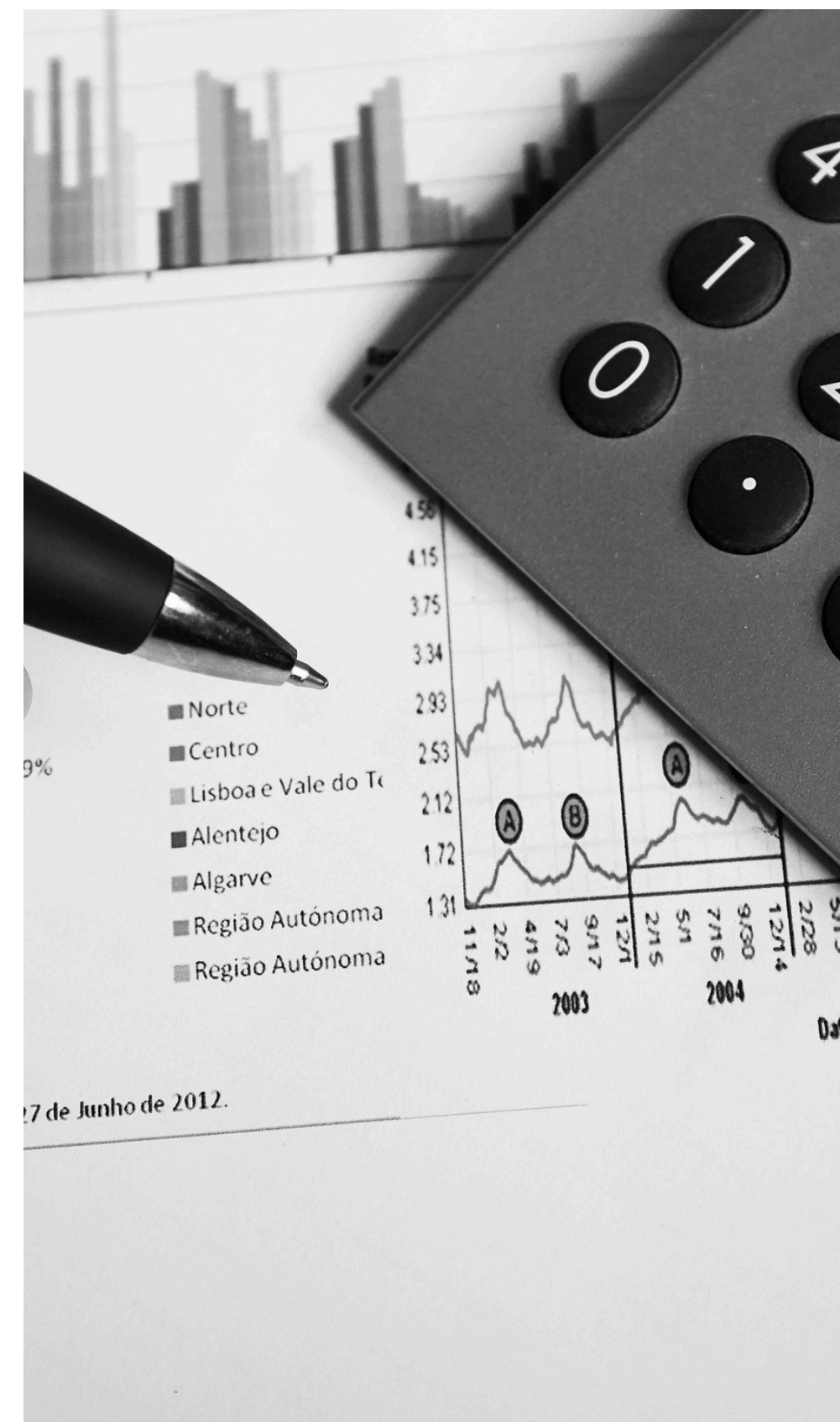
# Why Us?

With our dynamic and expert team, our company not only provides classical invoice finance services but also produces specially designed solutions by taking an innovative approach that satisfies the expectations of sectors and clients in the best way possible.

# WHAT IS INVOICE FINANCE?

**IT'S A WAY TO GET PAID QUICKLY!**

Invoice Finance is a method of obtaining cash advances on a business' unpaid invoices. The business will receive the invoice's value up-front, meaning that they won't have to wait the typical 30-90 days to receive the money they're owed.



# IT'S A SIMPLE 3-STEP PROCESS



## Step 1

A business will send an unpaid invoice to a finance provider



## Step 2

The finance provider will give the business the invoice's value right away



## Step 3

The original recipient will have the usual amount of time to pay the invoice

# INVOICE FINANCE CAN BE SPLIT INTO 2 DIFFERENT TYPES.

## 1. *INVOICE DISCOUNTING*

- A finance provider will advance 80-90% of an unpaid invoice
- They'll charge the business a one-time arrangement fee, a monthly fee, and a charge based on the amount of funding that was advanced
- The business will be responsible for collecting the payment

# INVOICE FINANCE CAN BE SPLIT INTO 2 DIFFERENT TYPES.

## 2. *SUPPLY CHAIN FINANCE*

- A business' supply chain is its network of suppliers and clients
- Supply chain finance is a cash advance based on the credit rating of a business' supply chain, rather than its own credit rating
- This means a business can often benefit from lower rates and better terms because of the higher credit rating of the businesses it deals with



TIME TO TAKE ACTION

# HOW DOES THIS WORK IN PRACTICE?

*PLEASE FOLLOW OUR EXAMPLE BELOW*

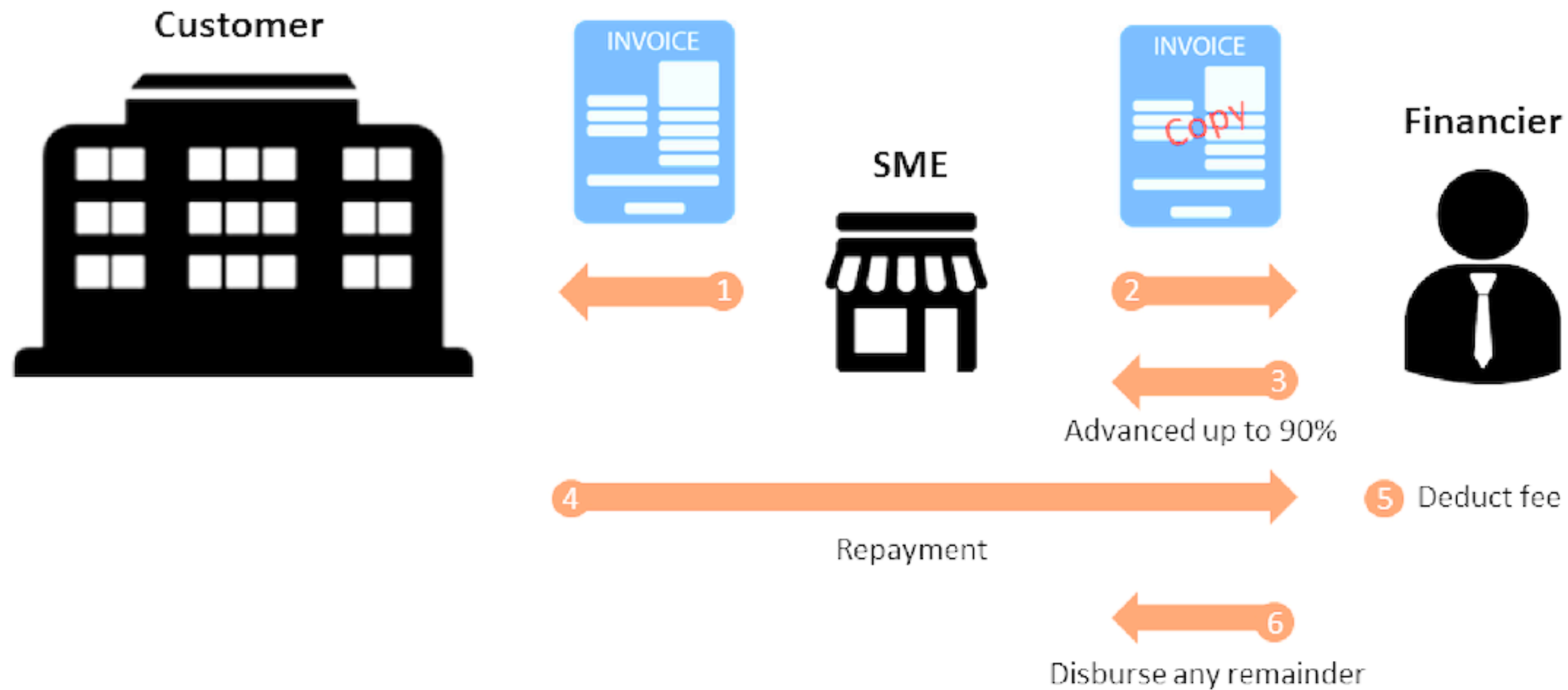
# BUSINESS FINANCE MADE EASY

## HOW DOES INVOICE FINANCE WORK IN PRACTICE?

ABC Ltd has an invoice finance agreement with XYZ Finance. ABC raises an invoice to a trade client for £1,000 and sends this invoice to XYZ. Upon receipt of the invoice, XYZ will immediately release an agreed amount of the invoice to ABC. This amount is typically in the region of 80%. So, in this case, the release of immediate funds from XYZ to ABC would be £800. The customer pays the full amount of the invoice to XYZ in 45 days. XYZ then pay the balance (20% in this example) to ABC less their fees.



# LET'S TRY THE VISUAL WAY!



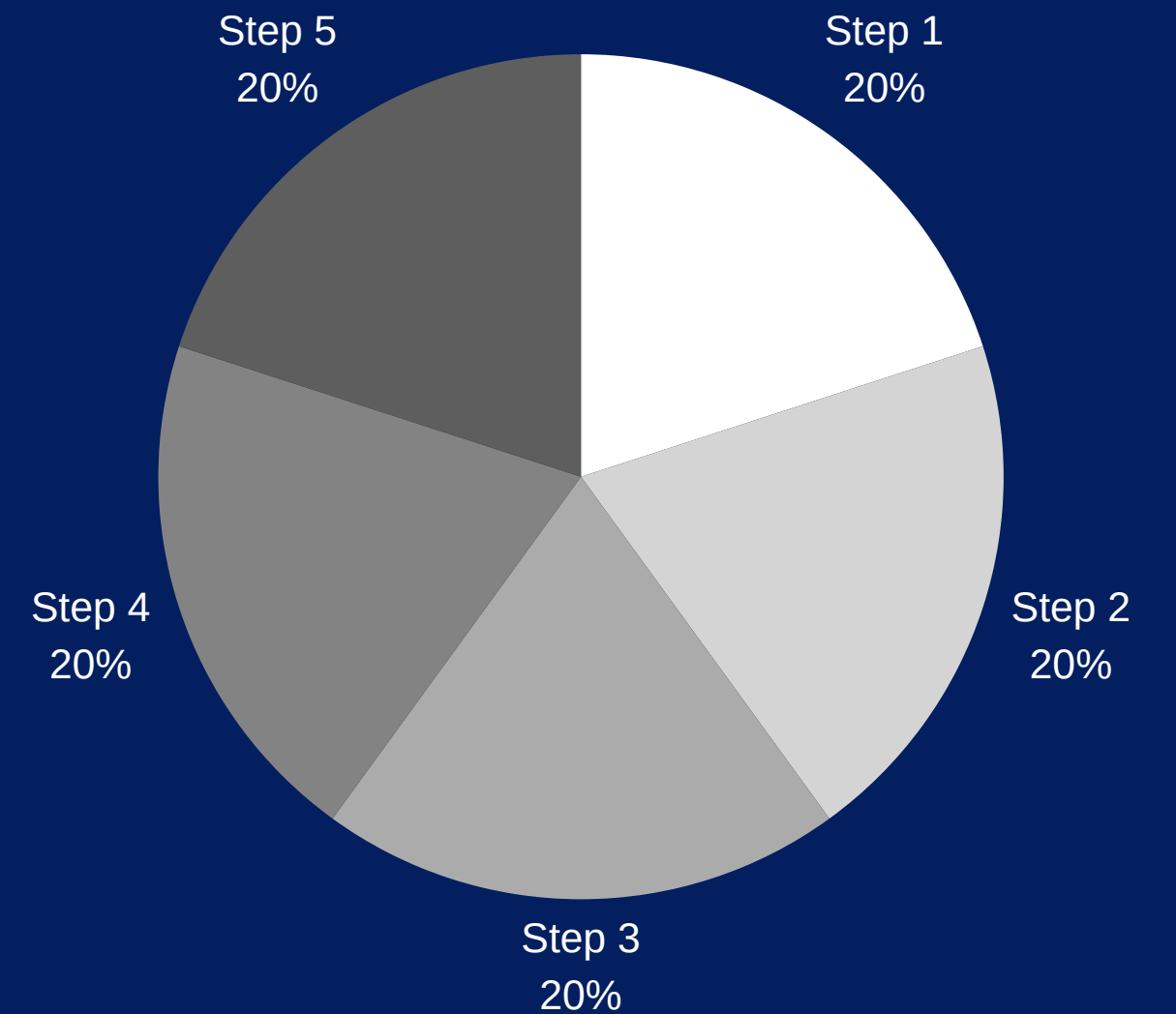
# SINGLE INVOICE FINANCE

*With the emerging of new funding providers, it is now possible to fund just a single invoice in order to borrow money against the amount that is due from your clients.*

# WHAT ABOUT THE TECHNICALITIES?

## SIMPLE 5-STEP PROCESS

Please follow our guide below.



# STEP 1

*Your company and the factor sign a contract.*

*When you sign up with a factor, you decide which clients you want to factor. The factor will conduct due diligence on the clients you want to factor, to see if they are good credit risks. The factor will then set an initial maximum sterling amount of your total outstanding invoices that you can factor.*


# STEP 2

*The factor will send out a “notice of assignment” to the clients you have chosen to factor.*

*The notice of assignment states that your company has assigned the factor as the entity to receive future payments for ALL invoices.*

# STEP 3

*You choose which invoices you want to factor.*



*You don't need to factor all the invoices for a client, even if they have been "assigned". You tell the factor which specific invoices you want to factor. When the factor receives payment for an invoice that hasn't been factored, they immediately pass the payment on to you.*



# STEP 4

*The factor provides the agreed upon cash, which is typically 80-90% of the value of the factored invoice.*

*This is what is known as the Advance Rate. Before providing cash to the company, the factor may follow up with the company's client in order to verify the invoice.*

# STEP 5

*The Factor collects the invoice and pays  
the remaining balance owed to you.*

*Minus their fees (arrangement, charge, monthly fee).*

# WHY INVOICE FINANCE IS SUCH A POPULAR FUNDING OPTION?

*WE PROVIDE FAST FUNDING WITHIN 48 HOURS!*



Conselho Directivo, à data de 27 de Junho de 2012.



## ADVANTAGES

**BANK LOANS ARE  
NO LONGER EASY TO COME BY.**

*Collateral is not needed in invoice financing.*



## ADVANTAGES

**INVOICE FINANCE IS A GREAT WAY TO FINANCE SHORT-TERM CASH FLOW SHORTFALLS.**

*The cost of money (effective interest rate) can be much cheaper than other forms of short-term financing.*

## ADVANTAGES

**INVOICE FACTORING IS ALSO MUCH MORE FLEXIBLE THAN OTHER TYPES OF FINANCING.**

*A company can factor specific invoices which match their working capital needs in terms of both sterling and timing. For example, if you need money to cover three weeks of expenses, you can pick an invoice to factor which gives you the cash to cover your next three weeks worth of expenses.*

# INVOICE FINANCE BENEFITS

## *Speed*

Access to cash within 24 hours to meet payments or make important purchases

## *Control*

We manage your credit control and sales ledger management

## *Convenience*

You can check your funding at any time with our 24/7 customer service

## *Confidentiality*

Our confidential service means we do not disclose you are using our service



**SO, IS YOUR BUSINESS SUITABLE FOR INVOICE FINANCING?**



*Yes:*

You provide goods and/or services to other businesses

*Yes:*

You issue your customers with credit terms of between 30 and 90 days

*Yes:*

You have strong credit management and control reporting tools

*Yes:*

You can demonstrate a capable management team

*Yes:*

You have been financially viable for a minimum of six months

*Yes:*

You prefer to manage your credit control

# FINAL TIPS TO KEEP IN MIND

## £ LIQUIDITY

Cash when you need it the most.

## £ TIME

Fast funding within 48 hours.

## £ FINANCIAL STRENGTH

Boost your business cash flow.

## £ SPECIALIST EXPERTISE

24/7 all-around customer support.

# OUR TEAM



***Endrit Beqaj***  
Director & CEO



***Bjorn Laku***  
Director & CMO



**FINANCIAL INSPIRATION:  
ACCORDING TO STATISTICS FROM  
UK FINANCE, THE NUMBER OF DAYS  
BUSINESSES WHO USE INVOICE FINANCE  
WAIT FOR PAYMENT IS 53 DAYS.**

*[www.cashbook.finance](http://www.cashbook.finance)*

# GET IN TOUCH WITH US!

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