

Invoice Finance



Specialists in providing cash flow solutions for business

Each business is unique, and yet they're all slowed down by the same issues: cash flow, late payment, bad debt, as well as the never-ending paperwork and legislation that takes up so much valuable time.

Whatever business you're in, your cash should be working harder for you. Without a reliable cash flow, how can you bring business plans to life, grab new opportunities, or negotiate the best terms with your suppliers?

Unlike banks and traditional lenders who are more risk averse and increasingly turning down funding requests from small and medium-sized firms, Invoice Finance is our area of expertise.

We know that every business has their own individual requirements and we've developed a range of flexible Invoice Finance solutions to help businesses like yours overcome these challenges.

Access the money you're owed quickly

We understand how frustrating it is when working capital is locked away in your business, tied up in outstanding customer invoices. As a specialist provider we can release this cash back into your business via our flexible Invoice Finance solutions.

Each time you raise an invoice, Bibby Financial Services will release up to 85% of its value to you within 24 hours. The remaining balance, less a small fee, will be paid to your business once your customer has settled the invoice

payment in full. This provides both an immediate and ongoing supply of cash into your business, meaning that you will never need to worry about supplier and staff payments again.

Working together

We'll ensure each facility is matched to your requirements and the right funding solution is in place to suit your needs:

- We gather information both over the telephone and face to face, to provide us with details of your business and the level of funding you need
- We work with you and our management team to provide the most appropriate funding facility
- We will undertake relevant checks, once the offer is accepted and raise the legal documentation for you to sign
- Once all paperwork is signed, we'll transfer the funds to you within 24 hours
- Our Invoice Finance services operate out of our Dublin office, you will be allocated a client manager and credit controllers who will work with you to manage your facility effectively



“For me, cash flow is vital. But because I spend my day out of the office, I haven’t the time for chasing payments. Fortunately, Bibby take care of it all, so I can concentrate on driving my business forward.”

Ryan Clements, R & K Haulage.

We've developed a range of flexible funding solutions for businesses just like yours

Spend less time chasing payment and more time chasing new business

Chasing invoice payments can waste valuable time – time that you could spend on developing your business. Bibby Financial Services can manage your sales ledger as part of our Invoice Finance services. Our dedicated and experienced credit management team chase and collect outstanding invoice payments on your behalf, balancing the sensitivity of dealing with your customers, with the need to collect invoice payments quickly and efficiently.

And by having local teams on hand, Bibby can ensure that it continues to deliver to you the most tailored service possible. What's more, our independence and flexibility means, that unlike banks and other financial institutions, we can make important decisions quicker.

“A lot of my time is spent in other people's offices, which means it's difficult chasing payments. Bibby sorts this out for me, so I can focus on running my business, and not the chasing.”

Alan Connolly, Allpro Services.



Ensure you stay in control of your finances

To help you stay in control of your customer accounts we can provide access to our fast, secure and easy to use online system. This provides 24 hour access to your account information, enabling you to keep track of payments received and the amount of funding available to you.

Bad debt protection for peace of mind

Many businesses through no fault of their own can become the victim of a customer non payment. The specialist bad debt protection facility, designed to work in conjunction with our Invoice Finance services, will ensure you get paid even in the unfortunate event of a customer's insolvency or inability to pay. You have peace of mind that you can increase your sales to new customers without having to worry about your profits being wiped out by bad debts.

Flexible, tailor made solutions

- Our Invoice Finance solutions can be tailored to fit your specific requirements
- We can also provide a comprehensive package of financial solutions designed specifically for new start businesses, those involved in international trade and the recruitment sector.

“Invoice finance gives us the flexibility we need to grow our business, in fact since utilising Bibby Financial Services facilities our turnover has doubled, this just wouldn't have been possible without them. The facility gives me peace of mind allowing me to concentrate on growing my business without having to worry about unpaid invoices and its effect on our cash flow.”

Brian Crowley, TTM Recruitment.

Every business has its challenges, but not every business has Bibby Financial Services

Choose a financial partner who understands your needs

In the current economic climate, choosing a financial partner, whose expertise is tried and trusted, has never been more important. Bibby Financial Services are in a strong position and are well equipped to understand the challenges faced by growing businesses.

- **We have 200 years of trading history behind us**
- **Our service delivery teams work to the highest standards and our customer satisfaction rates are second to none - 83% of our clients would recommend Bibby Financial Services**
- **We are proudly independent and perfectly positioned to understand your business plans and to help you realise them.**



"I have worked with invoice financiers before, but as part of a big bank, they just weren't flexible. As a specialist provider, Bibby Financial Services were able to tailor a facility much more suited to our needs, and more importantly, one that changes as our requirements do."
Joanne McGarry, Caragh Nurseries Ltd.

Do business with the best

At Bibby Financial Services we provide a level of expertise and tailored support that traditional funding providers often can't match. Our aim is to support the cash flow position and growth of our clients, both in Ireland and overseas.

Our heritage of surviving in the toughest markets, extensive experience and dedicated teams of finance specialists, means we can work with you to develop the best solutions for your business.

Every business has its challenges, but not every business has Bibby Financial Services as its Invoice Finance provider.

What next

If you would like to find out more about our Invoice Finance solutions and how they can help you access the cash in your business call us today on **01 297 4911**. Our business development managers are on hand to discuss your requirements in more detail and tailor a solution that meets your business' exact needs.



Bibby Financial Services is proud to be supported by our parent, Bibby Line Group which has 200 years of trading experience that we draw upon to truly understand the challenges you face year after year and why we know how vital flexible, responsive solutions are to growing your business.

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