

**Aldermore**

**Receivables finance guide**

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# FAST ACCESS TO ADVANCE FUNDING

## Want fast access to funds if you defer payments to suppliers over a one to three year period?

Receivables finance can help businesses in sectors like entertainment, land sales, and sales of licensed content who sell goods or services to high quality debtors with bespoke advance funding solutions to make more possible.

### Finance your growth

Lots of high-growth businesses need finance to support their ambitions, especially where payments are deferred over a long period of time. Often there are few working capital options available, and this is where Receivables finance could be the solution. It works by advancing cash against deferred payments under your sales contracts, providing a financial safety net for your business. When you want to push on with your next project, there's no need to wait for customer payments first.



► Fast working capital access



► An expert team



► Peace of mind with contracts



► Dedicated manager

### Receivables finance at a glance

- **Release funding, fast** - we'll advance funding against payments due under contract up to three years later, giving you access to working capital and offering a safety net for your business.
- **An expert team by your side** - we get to know your business and apply our long established track record of funding contractual debt to make more possible.
- **Transparent approach** - we'll keep you informed every step of the way, clearly explaining how the facility will work and what it will cost.business assets as security.



## Is Receivables finance right for my business?

Our expert Receivables finance team could help your business if:



- ▶ You supply goods or services under contract, where payment is deferred over a one to three year period.
- ▶ Your deferred payments range from £1m - £50m and over.
- ▶ Your debtors are of high quality, meaning investment graded or the transaction is capable of being fully insured.
- ▶ You need working capital to help realise your ambitions.

## How much will it cost?



We always agree our competitive and transparent charges with you upfront, as we work together to design the perfect funding, packaged for your business.

All costs will be outlined in your facility offer letter.

## How does it work?



**Once your facility has been approved accessing your money is straight forward:**

1. You provide us all the contracts detailing the deferred payments.
2. We structure a legal agreement to include advance funding of the deferred payments.
3. We will release the outstanding deferred amounts, minus our fee.
4. We will jointly notify your customer/s that all amounts are to be paid directly to Aldermore.

## Why choose us

- ▶ **Flexible & transparent** with a tailored proposal for your business, that includes a clear structure of your funding and pricing, so you know exactly what you're getting.
- ▶ **Day to day support** from a dedicated manager who will be on hand to help you as little or as much as you need.
- ▶ **Part of your team.** We understand business isn't always straight forward. We really get to understand your plans and ambitions, which means we can support steady growth and ambitious go-getters.

### See how we can make more possible



Visit our website at

**[aldermore.co.uk/businessfinance](https://aldermore.co.uk/businessfinance)**

to find out more

# Aldermore

**Subject to status. Security may be required. Any property or asset used as security may be at risk if you do not repay any debt secured on it.**

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