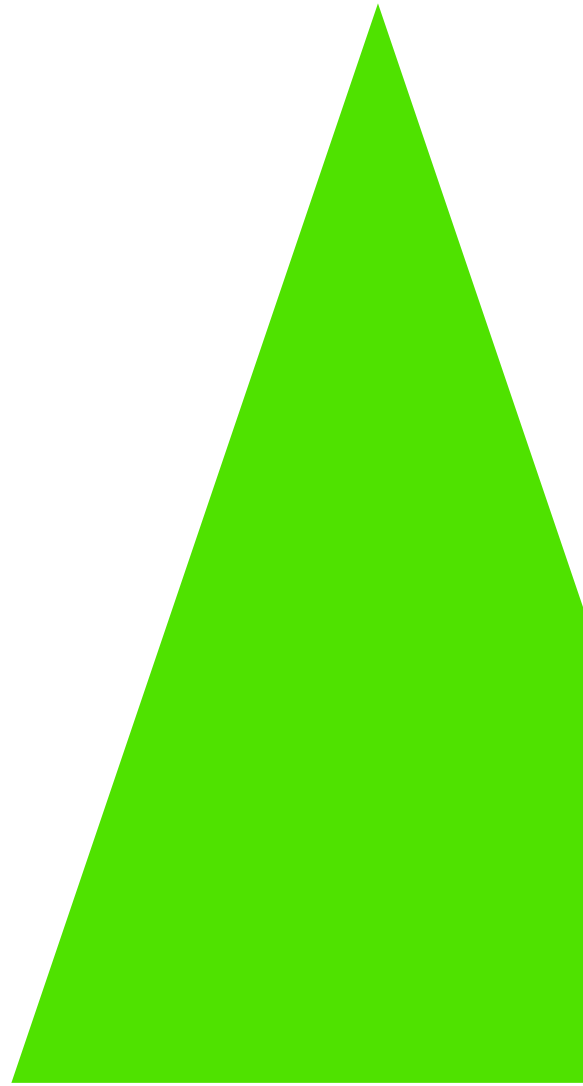


**Aldermore**



**Invoice discounting guide**

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# FAST ACCESS TO WORKING CAPITAL

## We know cash flow is crucial. That's why our products give you quick access to the cash your business needs.

We'll work with you to understand your business and design a funding facility that's tailored to you.

### Finance your growth

We provide practical, flexible finance, designed for growing businesses. Whether you're looking to expand, acquire a business, relieve cash flow pressures or free up resource to reduce finance costs, we can help make more possible.



► Convert up to 90% of unpaid invoices



► Individually designed packages built for you



► Manage your facility online



► Dedicated Relationship Manager

### Invoice discounting at a glance

- **Release funding, fast** - convert up to 90% of your unpaid invoices into ready capital, usually available within 24 hours of sending us each invoice
- **Finance that grows with you** - the amount of available funding is based on your invoices, so as your business grows, so does the capital you can access
- **Confidential** - your customers don't need to know you're using the facility
- **Retain control** - you stay in control of your own invoice collections and without offering other business assets as security
- **Upgrade your service** - with added extras including Bad Debt Protection.



## Is Invoice discounting right for my business?

You should consider Invoice discounting if your business:



- ▶ Sells products or services on credit to other businesses, generating invoices for payment
- ▶ Has an annual sales turnover typically above £250,000
- ▶ Has an established credit control department

If you don't have a credit control function in-house, then you may find that **Factoring** is a better fit for your business. Speak to your Aldermore contact to find out more.

## How much will it cost?



We'll work with you to design a funding package that perfectly suits your business, agreeing all costs upfront.

Our charges are competitive and totally transparent, and will be outlined in your facility offer letter. You'll also receive a Client Guide, which will detail any additional fees that would apply for services you may need or use. An arrangement fee will also normally apply.

## How does it work?



1. We'll advance an agreed percentage of your outstanding invoices, typically up to 90% of the value.
2. When you send us your details, we'll release the funds.
3. You then chase the customer payment as normal, and funds are paid directly to Aldermore.
4. When your customers have paid, we'll release the remaining funds - minus our fee.
5. We'll then recalculate the funds available to you after every new transaction - so you always know how where you are.

## 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 dedicated locally based Relationship Managers who are on hand to help you as little or as much as you need.
- ▶ **Part of your team** we understand business isn't always straightforward. We really get to understand your plans and ambitions, which means we can support both 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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