



# **Your clients drive their business. We fuel their ambitions**

Your guide to our complete Invoice  
and Specialist Finance solutions

**Aldermore**

# Invoice Finance lets your clients release cash quickly by converting the value of unpaid invoices into ready working capital.

From expansion to new acquisitions, and relieving cash flow pressures, we've got the funds to help put your clients' plans in place and propel their businesses forward.

## Why Aldermore for Invoice Finance?

### Flexible funding that matches ambition

We understand that no two businesses are the same and that flexibility can help your clients' businesses to stay nimble. We can provide a facility that will evolve to meet business aspirations. Putting your clients in pole position for growth.

### Long-term partners

Our relationship managers are here to offer expertise and specialist advice about invoice finance and business planning. We really get to understand the nuts and bolts of your clients' businesses and their ambitions.

### We're here when you need us

When you need support, your dedicated relationship manager is available to chat – at the end of the phone, on email, or in person.

### We'll handle the day-to-day

Your clients can get access to funds on the same day, so they can get on with planning the important stuff – like the future of the business.

### Online account access

Your clients can also benefit from the convenience of E3, an online invoice finance portal, where they can upload, review and check funding availability at any time.

## How does it work?\*

- Client submits their outstanding invoices or contractual billing.
- We advance an agreed percentage, typically up to 90% of the value, to your client, usually within 24 hours (minus our fees).
- Once your client's customer pays us, we release the remainder to the client (minus our fees).
- We recalculate the funds available to your client after every transaction, so they always know where they stand.

## How can we help?

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**Do your clients need access to working capital to grow their business?**

To find out more, visit [aldermore.co.uk/invoicefinance](http://aldermore.co.uk/invoicefinance)

## Invoice Discounting

# Businesses can choose fast, easy access to working capital with Invoice Discounting.

Forget waiting for payments. If your clients have an established credit control department, this revolving facility can release the capital tied up in unpaid invoices. It helps relieve cash flow pressures to turn growth ambitions into reality, and is ideal for clients who sell products or services on credit.

### The benefits of Invoice Discounting

**Discreet.** A confidential version of the facility is available, so your client's customers needn't know they're using it.

**Built for your clients.** Individually designed packages with all costs agreed up front.

**In control.** Your client retains full control of their finances and cash flow management.

#### Note:

If your client doesn't have a credit control function in-house, the next section titled **Factoring** may be a better fit.



## Factoring

# Our easy-to-use, effective credit control capability reassures clients that outstanding customer payments are being chased up.

Factoring offers all the cash flow support of Invoice Discounting, with the added benefit of outsourcing credit control.

### The benefits of Factoring

**Frees up resources.** Our experienced credit control team takes care of every aspect of debt collection, leaving your client free to focus on what they do best: running their business.

**Built for the client.** Just like all our other Invoice Finance facilities, our Factoring facility is tailored to your client's business, with all costs agreed up front.

#### Note:

If your client has an in-house credit control function, **Invoice Discounting** may be a better fit.

## Asset Based Lending

# Asset Based Lending (ABL) offers clients a fast way to increase working capital, by releasing the value tied up in multiple assets.

If your clients need access to funds advanced against the underlying value of their asset, ABL could be the answer. It works in conjunction with an Invoice Finance facility, and may be suitable for larger businesses which need a higher level of funding. It may also be suitable if your clients have expansion plans or new acquisitions and need to quickly relieve cash flow pressures. We can release funds into a business secured against multiple assets including receivables, inventory, plant & machinery and property.

### The benefits of Asset Based Lending

**Capital for the future.** It's ideal for driving change such as MBOs, MBIs, mergers or acquisitions.

**Scalable and flexible.** Our receivable and inventory facilities are revolving facilities. This means available working capital can grow in line with your client's business.

**More for the assets.** Asset Based Lending provides a higher availability of working capital than traditional lending facilities.

## Contract Finance

# Contract Finance gives your clients a financial safety net by advancing cash against their contractual billing.

Contract Finance is designed to help a range of businesses and industries that operate under contracts. It conveniently lets your client pay staff and suppliers, or take on ambitious new projects, without the delay of waiting for customer payments.

### The benefits of Contract Finance

**Timely access to working capital.** We advance funding against your client's staged invoices, usually within 24 hours, providing an invaluable safety net for any unexpected late payments or project delays.

**An expert team behind you.** We apply our long-established track record of funding contractual debt and invest the time to help your client's business.

**Peace of mind.** Our understanding of your client's contracts could help identify any potential issues before they happen.





## Construction Finance

# Construction Finance offers fast access to working capital for businesses in the construction sector.

We understand construction businesses can face specific challenges, such as upfront cost of materials and extended and unpredictable payment cycles. With Construction Finance, we advance cash against your client's unpaid billing, so they can take on new projects and grow the business.

### The benefits of Construction Finance

**Timely access to working capital.** Funding is advanced against uncertified applications for payment or staged invoices, usually within 24 hours. It's an invaluable safety net for unexpected late payments or project delays.

**An expert team.** We apply our long-established track record with construction SMEs and invest the time to help your client's business.

**Peace of mind.** Our understanding of construction contracts could help identify any potential issues before they happen.

**Flexible benefits.** Should your client need them, they have access to quantity surveyors, dispute resolution and other industry-specific experts.

## Trade Finance

# Trade Finance provides flexible credit for non-perishable purchases from UK and overseas suppliers.

We can help your client avoid cash flow headaches with a tailored Trade Finance facility. By matching the client's seasonal trading patterns and growth ambitions, we can make payments directly to the client's suppliers, relieving the cash flow pressure when supplier credit isn't otherwise readily available.

### The benefits of Trade Finance

**Funding for the trade cycle.** We bridge the gap between placing orders with suppliers and getting paid by customers.

**Peace of mind.** Our expert team handles supplier payments for the goods, so your client can meet customer deadlines and focus on growing the business.

**Business on flexible terms.** We help your client meet scheduled purchasing requirements, and lend a hand with the finance of duties, taxes and transportation costs.

**Range of payment methods.** We can pay suppliers by telegraphic transfer, letter of credit or supplier undertaking, in British pounds, US dollars or euros.



## Bad Debt Protection

# Bad Debt Protection safeguards your clients against potential losses from customers who can't or won't pay their debt.

We know that bad debt can damage cash flow for any business. But with Bad Debt Protection in place, Invoice Finance customers can protect all or some of their sales ledger: up to 95% of debt outstanding, excluding VAT. This allows them to take on new orders with confidence.

### The benefits of Bad Debt Protection

**Secure cash flow.** If customers can't pay, your client still receives payment for all their sales, safeguarding the business against any potential losses.

**Confidence to grow.** Your client can take on new orders and develop a wider, more profitable customer base, safe in the knowledge that payments are secure.

**Business on flexible terms.** Your client can protect all customers or just a selection – we can protect up to 95% of the debt (ex. VAT), as long as the balance is over £500.

**Peace of mind.** Cash flow is maintained through an Invoice Finance facility until the customer pays, or a Bad Debt Protection payment is made.

# More information

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## Invoice Finance

Call us on **0333 355 7716** (Mon–Fri 9:00–17:00)  
or email [invoice.finance@aldermore.co.uk](mailto:invoice.finance@aldermore.co.uk)

## Specialist Finance (Construction, Trade, Contract Finance)

Call us on **0333 999 3378** (Mon–Fri 9:00–17:00)  
or email [sfsalesadmin@aldermore.co.uk](mailto:sfsalesadmin@aldermore.co.uk)

Discover more [aldermore.co.uk/invoicefinance](https://aldermore.co.uk/invoicefinance)

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# Aldermore

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