

In partnership with **BARCLAYS** 

# WHAT'S INVOICE FINANCE? Let's take a look

## Invoice

#### /ˈɪnvɔɪs/

*noun:* a list of goods sent or services provided, with a statement of the sum due for these; a bill *verb:* send an invoice to (someone)

## **Finance**

/ˈfʌɪnans,fʌɪˈnans,fɪˈnans/

*noun:* the management of large amounts of money, especially by governments or large companies *verb:* provide funding for (a person or enterprise)

## **Invoice Finance**

#### /ˈɪnvɔɪs/ /ˈfʌɪnans,fʌɪˈnans,fɪˈnans/

*noun:* advancing funds against your outstanding invoices due from customers *verb:* provide funding for an invoice

For most growing businesses, the invoices they issue are their biggest asset. The challenge, however, is that they might not be paid for 30, 60 or even 90 days. This waiting game creates a massive gap in cash flow.

That's where invoice finance comes in. With invoice finance, a business leverages its outstanding invoices for cash upfront – it's as simple as that. A finance provider (like us) will give an advance of up to 90% of the invoice face value, so the business doesn't have to wait for their debtors to pay. The best part is that they can get funding against some – or all – of their invoices without having to sacrifice the relationship with their debtors.

It's the most flexible and cost-efficient option for many business owners because they can pick and choose the invoices they want to finance and the facility scales with the business. Invoice finance could help businesses improve cash flow, pay staff or suppliers on time and seize those exciting new opportunities that knock at the door.

This solution has a simple fee structure, options with no minimum term and only requires businesses to pay interest on the funds they use. So they can stop worrying about cash flow and start focusing on the things they love, with help from MarketFinance.