

# Waddle Referral Checklist | = \$\$\$

Ask your client the following 'Qualifying' questions:

1. **Is your business an incorporated company (Pty Ltd) entity?**  
*[PTY LTD is preferred for Waddle]*
2. **Do you Trade with other businesses or with consumers (B2B or B2C)?**  
*[Only B2B qualifies for Invoice Finance – Look for a term loan solution for B2C]*
3. **Do you invoice your customers on completion of work/sale of your product only or do you invoice progressively such as in project work/contractual work?**  
*[On completion only for Waddle]*
4. **Does your accounts receivable ledger range between \$10k and \$1M month on month? How much is the balance now?**
5. **Which accounting software do you use to raise your invoices?**  
*[For ledger sizes \$10K to \$50K any accounting software package is okay]*  
*[For Ledger sizes \$51K + only the following cloud-based accounting software: Xero, Myob Account Right/Advanced, Quickbooks Online or Netsuite]*
6. **Have you been trading for 6+ months?**
7. **Do you have 3 or more customers whom you work with at any one time?**

## **Suggested Script for Referral:**

Based on what we have discussed today, there is a possibility you can qualify for a business line of credit facility secured by your receivables. This is not a typical loan product where you would borrow a set amount and then repay it in small portions (on a weekly/monthly basis). This product at its core is an invoice finance facility.

### How it works:

For example, you raise an invoice today for \$10,000 and send this to your customer for payment. \$8,000 cash will become available in your line of credit facility immediately.

The funds you draw will be deposited into your business bank account same day and can be used how you wish.

When your customer pays the above invoice, the amount you have used will be paid back to your loan, as well as any interest/fees and the rest will go straight into your business bank account where it is going to now.

Yes, you will need to advise your client to pay into your new bank account (Lender opens this when you are approved) but the whole process is fully confidential. Your customers will never know you have an invoice finance facility in place and the set-up process is simple.

This business line of credit facility has no expiration date, no minimum spend requirement, and if you don't use it you pay nothing. It works effortlessly with your accounting software. Interest rates are competitive and varies depending on industry, ledger size and other factors like who your customers are and how often they pay your invoices.

Would you like me to arrange for a lending manager to give you a call and help you further with an obligation free trial or would you like me to send you some details so you can sign up for the trial yourself now?

\*\*Don't worry, there is no credit check for you to try this out, it's all secure and completely obligation free.

Referrer name:	Referrer Company Name:	Referrer contact number:
Contact company name:	Contact Name:	Best contact #:
Email address:	Accounting Software:	Current Ledger size:

- Send this form to [mick@waddle.com.au](mailto:mick@waddle.com.au) | Call will be made within 4 business hours -

**Suggested script if your client is concerned about their data security when providing access to Waddle online to generate an offer:**

The data security and link between Waddle and your accounting software is very secure. Waddle has been thoroughly vetted by your accounting software provider and is a certified app partner. Waddle has legal agreements in place with your accounting software provider around what information can be accessed for credit decisioning purposes only, any access Waddle has is read only, and they will never use or disclose any of your personal information. You can read more about your security and privacy on the Waddle website [here](#).

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**If your client wants to sign up for a trial now:**

1. Guide your client to [Waddle](#) >>> **Get Funded** and ask them to follow the prompts  
Or
2. Send the below email

**Please note:** This automated offer will only work for clients who are using the following accounting software packages: [Xero](#), [Myob Account Right](#), [Myob Advanced](#), [Quickbooks Online](#) or [Netsuite](#)

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Hi

As we discussed, here is a link below where you can trial the [Waddle business line of credit](#).

Click on “**Get Quote**” for an indication of how much cash can be unlocked from your receivable ledger immediately.

You can then continue to set up a trial account, navigate the dashboard, nominate which customers you would like to fund and even place a drawdown request.

It is quite intuitive and easy to use because this dashboard works hand in hand with your accounting software.

Try it [here](#) and let me know how you go?

No credit check is completed during the above.

**Next steps** from here will be for me to obtain pricing for your consideration, and if you're happy with the offer we can put in an application.