

# Invoice Financing\*\*

## Purpose:

- Improve cash flow – for businesses who have funds tied up with debtors and needs access to those funds earlier
- Not restrictive– allow a business not to be restrictive and deal with large clients or government agencies who may have longer debtor terms
- Growth enabler – Allow businesses with limited cash to maximise investment or growth opportunities
- No loan option – when a business loan is not an option due to cost and credit criteria
- Cost of funds – Business looking to minimise cost of funds. Fees paid ONLY when invoice financing facility is used

## Product:

- Need to provide business bank statements, debtors ledger, financials, contracts
- Using unpaid invoices as Collateral – no property security required
- Up to 95% of invoice value (subject to lending criteria)
- Quick Approval and setup
- Revolving product – ongoing access to facility

## Proposition:

- Min amount \$20k and Max amount \$300k
- Quick access to funds tight up with business debtors
- Fee for facility deducted from balance of invoice
- Suited for clients with debtors 30 to 120 days terms
- Businesses in B2B and B2G sectors
- Cost of invoice financing can be factored into invoice to clients
- No asset security required – secured by invoices

***To find out more please  
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*\*\* Subject to change and invoice/debtor assessment by lender*