

Trade Finance

You want the funding to fulfil a confirmed order or an individual sale, to a creditworthy customer.

Purchase Facility linked to a sales facility.

You have a confirmed order from a creditworthy customer but lack the cash to fulfil it.

How does it work?

The financier can advance up to 80% of the confirmed order value, to pay your supplier. They pay your supplier or open a letter of credit.

You deliver the goods and they invoice your customer once goods have been delivered to and accepted by them.

Charges are between 2% and 4% of invoice values.

Any monies available up to 80% of the sales invoice value, less the amounts paid to your suppliers, less our fees can be used.

They also collect the money from your customer and pay you the balance between the order value and the amount paid to your supplier, minus fees and cost of money used, once payment has been received.

Sales **Facility**.

You want additional funding to finance single or multiple transactions with creditworthy customers.

How does it work?

You deliver the goods to your customer obtaining proof of delivery and acceptance of the goods.

You invoice the financier for the goods at an agreed discount, usually between 2% and 4% of the sales price.

They advance you up to 80% of the value of your invoice.

They invoice your buyer for the full amount and collect payment according to your agreed terms.

They then pay you the balance less our administration fees and cost of money used, once payment has been received.

Purchase Facility linked to a Factoring facility.

You have a confirmed order from a creditworthy customer but lack the cash to fulfil it.

How does it work?

You place an order for the finished goods with your supplier.

The financier pays your supplier or open a letter of credit. You deliver the goods and invoice your customer.

You then send a copy of the invoice to the Factor who repays financier from your availability.

The Factor collects payments from your customers and pays you the balance less their fees once your customers have paid.

What **does it cost?**

An administration fee of between 2% and 3% is charged of the order value to your supplier, and a fee for the cost of money used.

What **to do next**.

If you would like to find out more about our trade finance solutions, then call Bibby Financial Services today on **01246 241002**

You'll be able to talk to an experienced member of our team who will answer your questions and explain in more detail how we can provide a flexible solution for your business.

