

# Invoice discounting... the fast track to success

If you are running a growing business, you will understand the importance of cashflow. Invoice Discounting is a versatile and efficient source of finance that enables you to convert your trade debts into cash. It is a flexible way to generate cash, because the amount you can borrow may increase as your sales increase, making it ideal for both growing and established businesses.

## With Invoice Discounting you can:

- Enjoy an efficient and effective source of funding at a competitive price
- Access a secure automated online account management system (I2D online) - 24 hours a day, 365 days a year
- Operate on a confidential basis or disclose to your customers
- There is usually no need to pledge additional security as the facility is secured on your sales ledger

## Who can use Invoice Discounting?

- Profitable, fast growing businesses
- Sole Traders, Partnerships and Limited Companies
- Management Buy Outs

## How does this work?

- You supply goods or services to your customers and issue invoices for payment
- You notify us of the details of your invoices on a regular basis using our online account management system (I2D online)
- We then release typically 85% of the value of the invoices with the balance available to you, less our charges, when your customers pay
- If this arrangement is confidential then you will manage your own sales ledger and credit control and remit your customer receipts to us with no reference to our funding relationship



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