

Compare your
Funding

HELPING BUSINESSES COMPARE | SAVE | GROW



> Invoice Discounting

> Invoice Factoring

> Asset Based Lending

> Business Loans



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ABOUT OUR COMPANY

We are Compare Your Funding Helping businesses compare, save and grow.

We're your business funding experts, specialising in invoice funding and asset based lending – the smart way to fund your business and improve your cashflow.

We take the hassle out of funding and help you get on with growing your business. Our experts negotiate hard for you and take care of the paperwork, getting you the best funding deal – whether it be better rates, package or service.

Compare Your Funding saves you money and time whilst making sure the product is right and supports your growth.

95% CUSTOMERS
STAY WITH US FOR THE DURATION OF THEIR FACILITY

GREAT LINKS
WITH ALL MAJOR FUNDERS

£MILLIONS
FUNDING SECURED

15+ YEARS
INDUSTRY EXPERIENCE

98% CUSTOMERS
WOULD RECOMMEND US

EVERY
INDUSTRY COVERED

OUR APPROACH

A photograph showing two men in business suits sitting at a desk, looking down at some papers. One man is pointing at a chart on the table. They appear to be in an office environment with large windows in the background.

It's simple, to be your trusted
business funding partner.

Guiding you, as a completely
independent broker, from your very
first enquiry through to renewals and
beyond.

HOW WE HELP

START UPS

One of the major challenges for anyone starting a new business is securing funding. This is where our products really shine. They get you fast access to cash without the worry of building up debt.

Invoice funding and asset based lending is the smart way to fund your start up. Because it is flexible, your credit can increase quickly to accomodate your growing sales, allowing you to build your business more easily.

Plus, if you select invoice factoring to fund your business, your time will also be freed up as the funder chases invoice payments for you. This lets you really focus on getting your start up off the ground.

Now that's smart!

GROWING BUSINESSES

Without the necessary funding in place, plans of expanding your business can often come to a halt.

Cashflow is key to effectively running your daily operations and matters even more so when a business is looking to grow.

Our products help turn your ambitions into a reality, in a way that minimises risk and can act fast.

Don't delay, grow your business today!

ENTER NEW MARKETS

Selling goods or services overseas can be really exciting and a fantatsic way to take your business further, but it can present a number of financial challenges.

Our products can help you overcome unpredictable payment cycles and stop you waiting for bills to be paid. You can take comfort through invoice funding that you will receive regular payments whilst entering the unknown.

We give you a safer way to take the leap!



Quality

Providing the best service and sourcing
the best product for your business

Partnership

Working with you, understanding your
business and your needs

Experts

Having the knowledge and networks
required to package bespoke solutions

OUR VALUES

Our team of experts care – we are passionate
about helping our customers through a
partnership approach to ensure quality always
and in everything we do.

WHAT WE OFFER

COMPARE

- Understand your requirements – better rate, package, service
- Search the market for you
- Use our strong links with funders to your advantage

SAVE

- Our fees are paid direct from the funder
- Great rates you wouldn't get by going direct
- Excellent packages, with up to 100% invoice cash available on the day invoices are raised

GROW

- No impact on cash flow due to late payment issues
- Flexible source of working capital that grows with sales
- Frees up time and resources



SOME OF OUR FUNDERS

HITACHI
Inspire the Next

 **RBS**
The Royal Bank of Scotland

 **BARCLAYS**

 **Close Brothers**
Invoice Finance


aldermore


ultimate
finance group plc


METRO BANK


LLOYDS BANK

 **Santander**


BIBBY
FINANCIAL SERVICES


**Clydesdale
Bank**


**SKIPTON
BUILDING SOCIETY**


**Shawbrook
Bank**


paragon


advantagedge
COMMERCIAL FINANCE

PRODUCT PORTFOLIO

With an expert product knowledge, proven track record and strong links with funders, rest assured we can find you the right product for your business.

INVOICE FACTORING

Financier manages payments with your customers on your behalf.

INVOICE DISCOUNTING

You manage your sales ledger and customer relationships.

ASSET BASED LENDING

Money is released against other business assets for a significant cash boost.

BUSINESS LOANS

Funds released with fixed payment terms and interest rates added on.



THE MARKET



**INVOICE FUNDING IS
NOW MAINSTREAM**
Most popular funding
route for SMEs

**ASSET BASED
LENDING IS AT A
RECORD HIGH**
With new business
totalling almost
£33bn per year

**TREND FOR LOW
RISK LENDING**
Matches our
products perfectly



Fast cash that grows with your business

HELPING BUSINESSES WITH INVOICE **FACTORING**

What is it?

There are two products available within invoice funding. [Invoice factoring](#) is one of them.

When you issue an invoice, you send it to the funder who pays a large portion of it to you within 24 hours. Then on your company's behalf they seek payment from your customer directly.

Who is it for?

Any business, any size, in any industry.

It is great for smaller businesses who may not have the resource to manage and chase invoice payments. Or large ones who don't want an in-house function to manage payment collection.

How does it work?

Release cash tied up in outstanding invoices and free up time by having the funder complete your credit control and sales ledger. They chase payments, so you don't have to.

There is an option to add bad debt protection to your package, giving you peace of mind that you'll get paid should your customers become insolvent or are unable to pay.

1 When you raise an invoice, the funder purchases the debt owed to you by your customer.

2 The funder makes a percentage of the total invoice available to you instantly.

3 **The funder collects the full amount of the invoice direct from your customer.**

4 Once the funder receives the money from your customer the full remaining balance is made available to you.

5 A small charge for the facility is then payable from you to the funder.

INSTANT
FUNDING

INVOICES
PAID WITHIN 24
HOURS

FREE TIME
FUNDER MANAGES
YOUR SALES LEDGER

STAY IN
CONTROL

WITH LIVE ACCOUNT
INFORMATION AT
YOUR FINGERTIPS

ACCOUNT
MANAGER
ONE POINT OF
CONTACT



Fast cash that grows with your business

HELPING BUSINESSES WITH INVOICE **DISCOUNTING**

What is it?

There are two products available within invoice funding. [Invoice discounting](#) is one of them.

Similar to invoice factoring it gives you access to cash as you issue new invoices. Send the funder your customer invoices and get a large portion of it paid within 24 hours.

The key difference is that you will be responsible for collecting your payments, while your use of an invoice finance product will be kept completely confidential from your customers.

Who is it for?

Any business, any size, in any industry.

It is great for both small and large businesses. It brings a steady income and gives you confidence in your business cashflow.

How does it work?

Release cash tied up in outstanding invoices whilst still being in full control of your customer relations. There is an option to add bad debt protection to your package, giving you peace of mind that you'll get paid should your customers become insolvent or are unable to pay.

1 When you raise an invoice, the funder purchases the debt owed to you by your customer.

2 The funder makes a percentage of the total invoice available to you instantly.

3 **You collect the full amount of the invoice direct from your customer and it is paid straight to the funder.**

4 Once the funder receives the money the full remaining balance is made available to you.

5 A small charge for the facility is then payable from you to the funder.

INSTANT
FUNDING

INVOICES
PAID WITHIN 24
HOURS

PLAN
KNOWING WHEN
YOU WILL BE PAID

FULL
CONTROL
MANAGE YOUR OWN
SALES LEDGER

ACCOUNT
MANAGER
ONE POINT OF
CONTACT



Fast cash for a significant boost

HELPING BUSINESSES WITH ASSET BASED LENDING

What is it?

Asset based lending is typically a structured combination of invoice finance and a business loan against company assets. Typically loan values available are quite large.

Who is it for?

Any business, any size, in any industry.

Particularly great for established businesses to finance rapid growth or big contracts, using assets such as invoices, inventory, equipment, machinery, or even commercial property as security for releasing funds.

If you are considering mergers, acquisitions, international expansion, management buy-outs, refinancing and more then this is the product for you.

How does it work?

Asset based lending uses your sales ledger and physical assets on your balance sheet such as machinery, stock, and property.

It's suitable for larger businesses and corporates, and gives you the funds necessary for both cashflow stability and longer term growth.

What are the benefits?

There are many. The flexibility it offers is significantly more than traditional loans or overdrafts. In fact, it lets you use assets that normally wouldn't be considered by banks.

The facility grows with business growth and it can reduce the administrative burden of having separate finance facilities.

LARGE
CASH AMOUNTS

TAKE YOUR
BUSINESS FURTHER

FREE CASH
FROM ASSETS YOU
NEVER THOUGHT
POSSIBLE

FLEXIBLE
FUNDING, WHICH CAN
GROUP YOUR
BUSINESS FINANCE
TOGETHER

ACCOUNT
MANAGER
ONE POINT OF
CONTACT

A professional woman in a blue blouse is focused on her work at a laptop. She is wearing a silver watch. In the background, several other business professionals are seated around a conference table, engaged in their own work. The office environment appears modern and collaborative.

Fast cash for a significant boost

HELPING BUSINESSES WITH BUSINESS **LOANS**

What is it?

Business loans can include lots of different products for different situations so it's important you select the right one for you. From secured and unsecured loans, to revolving credit facilities and business cash advances.

With a business loan, you are lent a certain sum of money over a period of years and the interest rate and monthly payments are fixed over the term.

Who is it for?

Any business, any size, in any industry.

There are different types of loans available to meet your needs, such as those that give you fast access to cash, short term ones, small business specific, or even ones for those who have bad credit.

Please be aware, many funders will only release loans to limited companies. Plus your business will typically need to be VAT registered and meet a minimum monthly turnover.

How does it work?

There are lots of funders within this market so it is about finding the right product, ensuring you meet the eligibility criteria and getting it at the right price. A business loan puts cash straight into your bank, all upfront.

What are the benefits?

There are many products to choose from so the chances are high you will find a loan to fund your business. They are a great quick fix to tide you over should you need it, or even a long term plan to get cash into your business.

VARIETY
OF LOANS ON OFFER

PLENTY
OF FUNDER OPTIONS,
FROM TRADITIONAL
BANKS TO SPECIALIST
FUNDERS

FAST CASH
OPTIONS AVAILABLE

UPFRONT
FUNDS
READY FOR YOU

ACCOUNT
MANAGER
ONE POINT OF
CONTACT

4 SIMPLE STEPS



STEP 1

Learn about your business through a simple business healthcheck so we can search for the best package for you.



STEP 2

Search the market, using our strong links to funder match and negotiate you the best deal.



STEP 3

Work with you to do all the paperwork and make the application to the funder.



STEP 4

Put your new deal in place and keep in touch, providing continued support.

BOOSTER PACKAGES

We can set up, transform or simply manage a number of business functions relating to funding.

Have a little extra help Let us lighten the load

Running your business and trying to do it all can be difficult. As your trusted business funding partner we are here to help.

Our years of experience and fantastic relationships with customers has shown us that sometimes you may need extra support. Whether it be as a one off, or ongoing.

So, we have launched our booster packages.
They are completely flexible and quick to mobilise. You can select as many as you like and run them as a one off, on a monthly basis or on an annual retainer – the choice is yours.

PAYROLL SERVICE

Outsource your PAYE and NI or get advice and support – always having access to our helpdesk.

PAYMENT TERMS

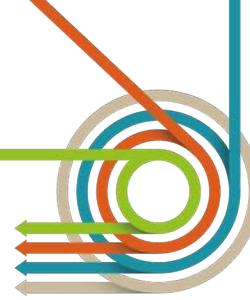
Put processes and systems in place to clearly communicate defined payment terms.

CREDIT CONTROL

Provide an outsourced credit control service to protect your business and generate cash.

BUSINESS ADMIN

Outsource to free up your time – invoicing, VAT admin, AWR management and more.



Compare your
Funding

AS YOUR BUSINESS FUNDING PARTNER

WE WORK WITH YOU, SIDE BY
SIDE, TO GET YOU THE RIGHT
PRODUCT AT THE RIGHT PRICE

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