



## ► Invoice Finance

Invoice finance can ease cash flow problems by enabling you to get paid faster for completed work, meaning you can carry on growing without being held back by your finances. Rather than waiting days or weeks for your invoices to be paid by customers, an invoice finance facility means that lenders will advance you most of the value of the invoice immediately.

### Benefits of invoice finance

Why should businesses utilise invoice finance?



#### Quicker access to cash

Capital will be available from the lender as soon as the invoice is raised. This cash can be used to grow your business.



#### Quicker turnaround than other forms of finance

Invoice finance provides a quicker turnaround than other forms of finance such as loans.



#### An unsecured finance product

Invoice finance is an unsecured finance product so your assets will not be at risk.



#### Convert credit sales into cash

Invoice discounting can help convert credit sales into cash enabling quicker growth and development in a shorter amount of time.

### How does it work?

Invoice finance is a collective term for the various types of invoice based lending such as invoice discounting, selective invoice discounting, invoice factoring and spot factoring. As invoice financing is an unsecured business loan in place of your invoices, you won't have to offer up physical assets from your company.

The concept for invoice finance is simple. When you raise a customer invoice, you do not need to wait for days, weeks or months for them to pay it. Instead, you also send the invoice to a lender. The lender will advance you up to 95% of the value of the invoice straight away.

This means that you will get paid faster, boosting your cash flow and enabling you to focus on running your business.

## How Bluestone can help?

Our team of finance experts has over 27 years of experience helping organisations secure the finance they need to support their organisation. We'll work closely and collaborate with you to understand your specific financing requirements and provide you with a range of bespoke finance solutions that are tailored to your unique needs. With Bluestone as your finance partner, you can trust that we'll support you throughout the entire process, from application to approval and beyond.

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