Take Your Business To The Next Level with Invoice Finance

The Guide to Help You Access The Funding You Need



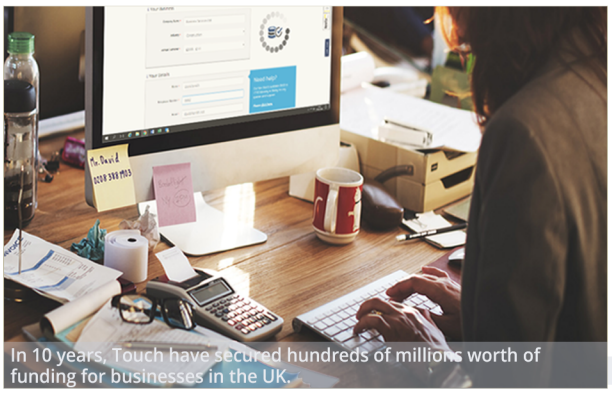
TOUCH FINANCIAL SUPPORT

WINNER Business Moneyfacts Award 2011
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Award-Winning Asset Based Finance Broker of the Year

What is Invoice Finance?

The beauty of Invoice Finance is that it is a proven way to increase your business cashflow, by unlocking funds tied up in your invoices. Rather than having to wait 30 – 90 days for your customers to pay you, your Invoice Finance funder can release up to 100% of the invoice value from day 1, meaning you spend less time chasing unpaid invoices and more time on the important activities, like the growth and expansion of your business.



In 10 years, Touch have secured hundreds of millions worth of funding for businesses in the UK.

How Does It Work?

The Order

You raise an invoice to your customer which determines how much is due to be paid to your business and when it is due.

Cash Advance

Unlock up to 100% of your invoice value as a cash sum, usually within 24hrs of sending an invoice copy to your lender.

Repayment

The funder receives the payment from your customer when the invoice is due. The remaining invoice value not financed minus prearranged fees is forwarded.

For a no obligation quote or to speak to the Touch Team, click here or call us now on 0207 001 9110.

How Touch Financial's Award-winning Service Can Help

Being the UK's largest Invoice Finance Broker with over 35 invoice funders on our panel, Touch Financial have helped 1000s of businesses secure hundreds of millions of pounds in funding in the past 10 years.

Whether firms are looking to grow their workforce, expand product ranges or embark on ambitious new projects, we strive to match them with a financing solution which fits, through our service, based on expert knowledge and very strong funder relationships.

feefo ★★★★★ Independent Service Rating

"Very helpful, great service. Highly recommended."

Got in touch with Mark from Touch Financial to try and release some capital from our invoices, we had a facility set up within a few days and released funds the same week. Highly recommended.

"This company has been very unique and outstanding."

Staff are very professional and kind hearted. They communicated to me at every level so I was not kept in the dark wondering whether things were going to be ok or not. I would definitely recommend to others.

LEARN MORE ABOUT US

Invoice Finance Breakdown

The two main types of Invoice Finance are Invoice Discounting and Invoice Factoring.
Each one has its own benefits and may have varied suitability with your business requirements depending on the characteristics of your business, such as your annual turnover, credit rating, size, range and quality of your sales ledger.

Invoice Discounting and Invoice Factoring

INVOICE DISCOUNTING

Tip: suitable for more established businesses with annual turnovers over £250,000.

*** Confidential Business Relationships**

Your customers will not be made aware of the funder's involvement which means they can continue to focus on their business activities as usual.

*** Maintain Credit Control**

You can stay in charge of your credit control and follow up with your customers to ensure you're paid accordingly.

INVOICE FACTORING

Tip: ideal for start-ups and SMEs with a minimum annual turnover of £50,000.

*** Credit Collection Looked After**

The funder will manage debt collection for you on your behalf and implement credit control services so cash can be released from your ledger efficiently and promptly.

*** More Time For Your Business**

With credit collection taken care of, you'll have significantly more time to focus on higher priority promptly.

Other Forms of Invoice Finance To Improve Cashflow

- Spot Factoring - this can be seen as a 'pay-as-you-go' arrangement and involves specifying single invoices you wish to gain an advance on.
- Selective Invoice Discounting - is a facillity where you can access an advance against invoices of a single customer rather than the whole ledger.
- CHOCS Factoring - has the disclosed nature of Invoice Factoring along with a 'Client Handles Own Collections' feature for sales ledger control and enables you to maintain the relationships with your customers.

PRODUCT CRITERIA	CHOCS FACTORING (Client Handles Own Collections)	SPOT FACTORING (a 'Pay-As-You-Go' type facility)	IF INVOICE FACTORING	ID INVOICE DISCOUNTING	SID SELECTIVE INVOICE FINANCE
Full Ledger	✓		✓	✓	
Disclosure	✓	✓	✓		✓
Min. Turnover	£50k	£5-10k Invoice value	£50k	£250k	£10k
Credit Control		✓	✓		✓

Invoice Finance is also available with add-on options such as bad debt protection - each has an impact on administative effort and convenience.
Call 0207 001 9110 to find out more or get help from our consultants.

Relevant Case Studies



Product - Invoice Finance
The Need - working capital was required to grow the business, after a bank loan could not be arranged due to the number of years trading.



Product - Invoice Finance
The Need - a funding injection was needed to secure a major order from a leading supermarket.



Product - Invoice Finance
The Need - sustainable working capital was required for day-to-day business expenses.

EXPLORE WHAT WORKS

Finance by Industry

 Recruitment

 Construction

 Manufacturing

 Security

 Business Services

 Printing & Publishing

 Wholesale & Distribution

 Courier & Logistics

Our UK Finance ABFA Level 1 qualifed consultants are fully trained to help match you with a finance solution suitable to your business and industry.
Call 0207 001 9110 or get in touch if you need finance.

New Users and Existing Users of Invoice Finance

NEW USERS

Exploring Invoice Finance?
- Check your eligibility and the funding you could get.
- Learn how it can work with your business situation.

EXISTING USERS

Compare Alternative Lenders For Free
- Compare costs, services and potential contracts.
- Get other solutions to aid payroll, debt and more.

Speak to our consultants to accurately assess your invoice finance options from our panel of over 35 UK funders.

UK FINANCE 2018 Associate

FCA FINANCIAL CONDUCT AUTHORITY

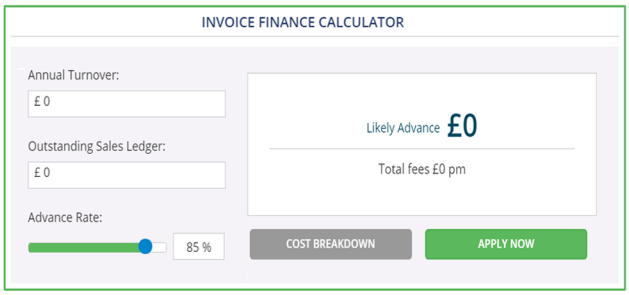
fsb Experts in Business

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Award-Winning Asset Based Finance Broker of the Year

Touch Financial are regulated and authorised by the Financial Conduct Authority (FRN:727220) and an associate member of UK Finance - the trade body aiming to improve the delivery of finance experiences. With multiple award wins for our service, we believe in industry expertise and matching businesses to financing which works.

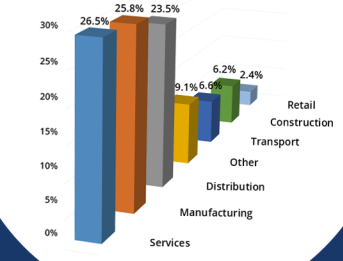
Assess the factoring rates you could expect to receive by using our Invoice Finance Cost Calculator.



**Disclaimer - our tool indicates to you the likely advance you could receive. Note, this will vary depending on your business type and industry. The fees calculated are based on averages from Touch Financial's clients from 1st January 2015 – 31st October 2016 and the current Bank of England 0.5% base rate.*

Statistics on UK Businesses Using Invoice Finance

Invoice Finance & Asset Based Lending Client Distribution by Industry - Dec. 2017



Total Number of IF & ABL Clients by Annual Turnover Band (£m) - Q1 2018



IF Annual Balances' Value and Year-on-Year Change - 2017 vs 2016

£18.9bn Was the approximate value of pure invoice finance balances at the end of 2017.

The end of 2017 showed a 5% Year-on-Year increase in IF advances compared to 2016, highlighting its national business popularity. **5%**

Q4 2017 & Q1 2018 Quarterly Statistics Updates, UK Finance

FIND OUT MORE TODAY

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& 2018 Highly Commended Invoice Finance Broker of the Year

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