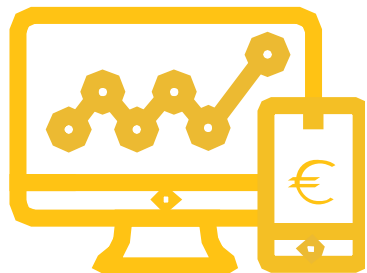


Take control  
of your working  
capital with  
InvoiceFair

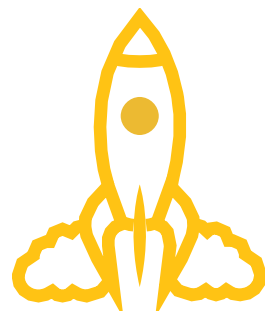
» invoicefair



# InvoiceFair at a glance



Enables you to take **control of your working capital requirements**



Free up cash from receivables and future receivables, **allowing you to scale faster**



Easy to use auction platform that **unlocks cash in 24 hours**



An experienced team of professionals that have **successfully funded over €340m to date**

# InvoiceFair

An innovative growth accelerator that enables you to access working capital now, without onerous restrictions



To combine our experience and expertise with the power of technology to create a platform that provides SMEs with an alternative way to fund their businesses



**2014:** InvoiceFair was founded by an experienced team of industry professionals to answer the **urgent need for an alternative to traditional funding.**

**2018:** Successfully funded €340m+ multicurrency receivables. **A Team of 15, and growing**



Invoices raised to **quality debtors are assets.**

Trade approved invoices, purchase orders, statements of work, recurring revenues - subscription based businesses

Release **cash in as little as 24 hours**, so you can take immediate advantage of growth opportunities



A significant variety of customers across a mix of sectors and company sizes including: Manufacturing, Engineering, Pharma, Medtech, Contingent Labour, ICT, Construction, etc.

# Our Team

Between us, we have a combined 100+ years' experience in business ownership, entrepreneurship, trade finance, lending, treasury and investments



**Ivan Fox | Chairman**

Ivan has over 25 years' experience in investment management and financial services. He is currently an active private investor, Chairman of Merrion Investment Managers and a director of a number of other companies. Prior to this, Ivan was Head of Irish Equities and Global Financials Research at Bank of Ireland Asset Management.



**Helen Cahill | Co Founder & CEO**

Helen has over 25 years of financial services experience in leading banks and a proven track record in building diverse businesses. She has a deep understanding of the corporate sector having provided treasury risk management solutions to companies in Ireland, the UK and the US.



**Peter Brady | Co Founder & CFO**

Peter is a Chartered Accountant with over 25 years' experience managing both multinational companies and SME's in Ireland and overseas. Peter has an in-depth understanding of working capital and invoice financing both through having run his own businesses and through clients in his accountancy and consultancy practice.

# How can InvoiceFair accelerate your Growth?



## Auction Platform

Onboard onto our cloud based platform and start trading your receivables



## Multiple Investors

Our pool of investors bid on your receivables in an online marketplace auction



## Control

You decide the percentage of the receivables you sell and control the cost by setting the reserve (minimum acceptable price)



## Fast

Cash for your receivables can be released in as little as 24 hours



## No Limits

There are no personal guarantees, no limits, no audit fees, no long-term contracts, no bureaucracy



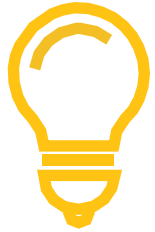
## Cost

Between 1-3% of the Invoice value, depending on the credit quality of the seller & debtor, duration and trading history



# How It Works

Easy to use auction platform unlocks cash in 24 hours



## Approval

Consult with our team on how best to structure your funding



## Upload

Upload the invoice, proforma invoice, contract, statement of work or purchase order.

Set the % of the receivable you wish to sell and the minimum price you will accept

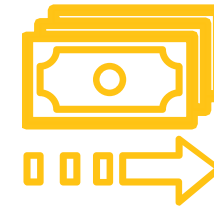


## Auction

Verification checks completed

Institutional Funds, & Professional Investors bid for these invoices

Your receivable is sold to the highest bidders



## Transfer

Funds are paid to you within 24 hours of uploading your invoice



## Settlement

Debtors settle the full invoice amount into the segregated Bank Account

Unsold percentage sent to the Seller and the balance to the Buyer

# New solutions to universal problems

Our solutions are substantially more flexible than traditional funders

## Flexible invoice finance

Could your business grow faster if you could access funds tied up in your sales invoices tomorrow?

### Suitable for:

SMEs who need to access funds tied up in invoices to accelerate growth.

### Benefits of the solution:

- You're in control of the costs by setting the reserve
- You can sell up to 90% of your Invoice value
- You can access cash in 24 hours
- There is a pool of investors who want to buy your invoices.

## Purchase order finance

If you could access funds by selling signed purchase orders or approved contracts would this open up new opportunities?

### Suitable for

SMEs who need to fund purchase orders in advance.

### Benefits of the solution:

- You are in control of the cost by agreeing a price in advance
- Sell up to 70% of your purchase order value at and release cash today
- There is a pool of investors who are willing to undertake the risk

## Recurring Revenue finance

By releasing cash from your monthly recurring revenue today would that drive your business growth?

### Suitable for

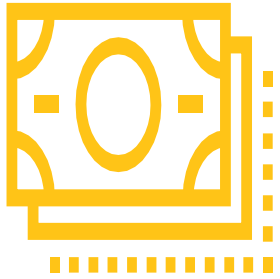
SMEs who wish to release cash now from future recurring revenues to grow their business

### Benefits of the solution:

- Creates a revolving funding stream that aligns with your own business growth.
- You control the cost by agreeing a fixed discount in advance.
- You can sell up to 70% of your future monthly recurring revenue and get cash within 24 hours.

# The Costs

SMEs control the pricing, unlike the products offered by traditional funders



## The transaction fee

ranging from 0.5% - 2% of the invoice value driven by volume and duration.



## The cost of the discount

the difference between the value of your Receivable being sold and the price the Buyer pays - the winning bid.

As a Seller you control the cost of credit by setting the Reserve - the lowest price you are willing to accept for your receivable



As you build up a trading track record of on the Platform Buyers seek out your assets, bidding competition increase, resulting in a lower cost of credit



**Total cost will range from 1% to 3% of the invoice value you traded.**



# How we are different?

Our solutions are substantially more flexible than traditional finance

## TRADITIONAL FINANCE



### RESTRICTED

- On average 70% of debtor book is financed
- Up to a maximum aggregate limit
- Limit can be further reduced by concentration risk and geographic limits
- Approved subject to overall borrowings

### FLEXIBLE

- 90% of the invoice value is financed
- No limits
- No concentration risk or geographic limits
- Independent of existing borrowings

### SLOW

- Slow and bureaucratic application process
- Decisions and payout typically take a number of weeks
- Remote decision making - often outside of Ireland

### FAST

- Simple online application process
- Decisions are made within 24 hours
- Upload today - funds tomorrow
- You engage directly with decision makers

### COSTLY

- Ranges from 2.5% - 4.5%
- Fixed processing fees - monthly, audit, transactional
- Credit insurance requirement
- Processing Fee
- Uncompetitive FX rates - high margins taken
- Penal exit costs

### VALUE

- Ranges from 1% - 3%
- No fixed monthly fees - Pay as You Trade model
- No credit insurance required
- Competitive FX - no margins taken by InvoiceFair



Funding  
Amount



Speed of  
Decision  
& Payout



Fees

# Bridgeway Engineering Co

## Fast and flexible supply chain funding



### Company:

Engineering company  
in the Midlands

### Challenge

Won a large contract and  
required funding to fulfil  
contract requirements.



### Solution:

Purchase Order Trading

Bridgeway is an Irish Engineering Company specialising in the manufacture of steel products. Bridgeway's business has grown rapidly over the last two years. To accommodate this increase in business, Bridgeway required a finance partner that could understand their business and meet the working capital requirements at every stage of their supply chain:

- Pre Purchase Order Call Off
- Post Purchase Order
- Upon shipment – Invoice raised



Without the speed and flexibility of funding released through the InvoiceFair marketplace platform, we would not have been able to deliver our orders on time for our customers.

Liam Fallon,  
MD Bridgeway Engineering





# TESTIMONIALS

A small sample of our happy clients across multiple sectors and industries



**“A straightforward solution that enabled our clients to focus on scaling their business.”**

Peter Roberts | Roberts Nathan Business Advisors and Accountancy Consultancy Practice



**“I have used competitors’ platforms and can say there is nothing that comes close”**

Peter Holly | Helicon Process Development Solutions Ltd



**“InvoiceFair are knowledgeable with clear requirements and real transparency around the cost”**

Patrick Joy | Suretank



# Our Debtors



Time to **take control**  
of the future of your  
business with a fair  
and alternative  
approach to funding...  
**on your terms.**

» **invoicfair**

# Get in touch!

Phone: +353 (1) 6632662

Email: [info@invoicefair.com](mailto:info@invoicefair.com)

 **invoicefair** |

