

SELECTIVE INVOICE FINANCE

Business Company
123 consectetur ipsum vel
Fringilla nisi, Fusce 00029
Tel. 123-456-789-0
Fax. 123-456-789-1

INVOICE

Date xx/xx/xx
Invoice No. 0000001
Customer ID 223

Bill to: Curabitur suscipit.,LTD
456 Pellentesque, Aliquet
2W st. , SUO , 9999
987-654-321

No.	Description	Quantity	Amount
1234	Pellentesque	2	246.53
2567	Quisque luctus turpis	5	855.75
0034	Sed interdum odio	8	594.67
0460	Id rutrum	3	492.74
4729	Maecenas molestie	4	356.40
4930	Integer varius nisl	7	400.00
4893		3	456.00
Subtotal			3000.45
Tax Rate			6.78%
Tax			204.67
Other			-
TOTAL Due			3205.12

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Consectetur ipsum vel, fusce 00029, sed interdum odio vel molestie suscipit. Aenean placerat nulla nec lorem luctus varius. Donec auctor libero ac mollis efficitur.

A hand holding a pen is pointing at a calculator. The calculator's display shows the number 3000.45. The calculator is a standard desktop model with various function keys like OFF, MRC, M-, M+, TAX-, TAX+, and a numeric keypad. The background is a wooden desk with a paperclip and a smartphone.

CHOOSE THE INDIVIDUAL INVOICES YOU WANT TO FINANCE

WHAT IS SELECTIVE INVOICE FINANCE?

How much could your business grow if you could access the funds tied up in your invoices faster? Access up to 90% of the value of your invoices straight away and receive the funds within 24 hours, less our fees and cost of finance. Unlike other forms of business funding, you don't have to take on additional debt, provide security or any personal guarantees.

Our platform connects you directly with a pool of institutional funders with an appetite for high quality receivables (like invoices) as an investment asset class. Once listed & approved, your invoice is 100% guaranteed to be sold and you control the maximum cost of finance.

Then it is entered into a dynamic trading session on the platform and the funders make competing offers to fund the invoice. The duration & quality of the invoice will determine the final cost of finance so, in many cases, it ends up dramatically lower than the maximum cost you agreed.

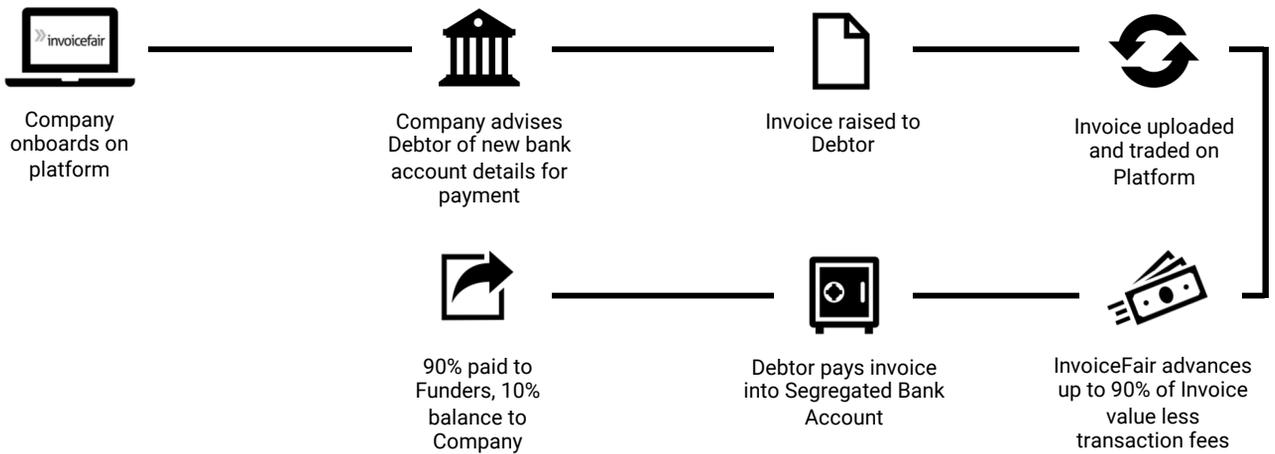
Also, as you build up a positive track record on the platform, your invoices become more attractive, further driving down the cost of finance.

Once the trading session closes, up to 90% of the value of the invoice is transferred to your bank account, less our fees. Then, when your customer settles the invoice amount, the 10% balance is transferred to your bank account.

There are no restrictions due to debtor concentration, funding limits or geographic risk (export country).

You have full control at all times – you decide which specific invoices you want to trade and when and you can trade as many invoices as you like, whenever you want.

HOW DOES IT WORK?



WHAT ARE THE BENEFITS?



CONTROL

You decide which invoices you want to finance



NO SECURITY

No requirement to provide Debentures or Personal Guarantees



NO LIMITS

Process as many invoices as you want. No concentration limits either



GLOBAL

No Geographic limitations



FAST

Once traded, paid within 24 hours



SIMPLE

Intuitive, easy to use platform



PEACE OF MIND

Surety of Cashflow timings



NO FX RISK

Multi-Currency funding



NO HIDDEN COSTS

Unlike others, no non-utilization fees



NO DISRUPTION

No change to relationship with your customer

CASE STUDY: WORK WORK (UK)

THE BACKGROUND

Work Work has been operating in the energy industry for over 10 years, helping both B2B and B2C customers reduce their bills and carbon footprints through renewable energy, insulation and efficient heating & cooling technology.

Over the past decade, Work Work has saved over 1 million tonnes of carbon, served over 230,000 customers and over £20M in fuel costs savings.

Work Work collaborates with suppliers of the highest quality like Samsung & LG to ensure their customers get the optimal solution at a cost effective price.

THE CHALLENGE

Work Work had ambitious growth plans emerging from a strategic management restructure. Part of that strategy was a focus on being a key supplier on the ECO3 scheme, the latest phase of the UK Government's Heat and Buildings Strategy, which details how the UK will decarbonise homes as part of setting a path to a net-zero target by 2050. They successfully secure partnerships with the leading energy suppliers to the UK domestic home market. This additional business led to increasing concentration levels with their blue-chip debtors British Gas and Npower.

This was great news for Work Work and in line with their growth strategy. However, due to the restrictive provisions of the contract they had in place with their existing funder, they would have been unable to accept the new business immediately as they were unable to fund the additional costs they would incur to service this new business.

These costs needed to be remitted on a weekly basis (purchase boilers, labour costs), yet the credit terms on the new business contracts was 60 days, causing a significant working capital gap.

THE SOLUTION

InvoiceFair provided a selective invoice finance solution, enabling Work Work to access 90% of the invoices, uploaded weekly, for the chosen debtors with funds being advanced within 24 hours of upload.

This unrestrictive solution and certainty of funding gave Work Work the confidence to accept further new contracts and grow faster. As they had total control over which invoices to fund and when, they also had total control over the cost of funding.

The UK Government has announced the latest phase of the Heat & Buildings Strategy, ECO4, which will run for the next 4 years. As a result of the success of the funding arrangement, Work Work has again engaged with InvoiceFair to release increased funding from their debtor book.

Going forward, InvoiceFair have proposed a solution where the debtor book will be funded along with Work Work's, Work In Progress (WIP). This funding solution will increase the funding amounts being advanced to Work Work and will allow them to grow their business.

THE DETAILS

INDUSTRY	Energy
DEBTOR	Various
FACILITY	90% Invoice Finance on selective Invoice from blue chip Debtors

"The opportunity in front of us was significant, but we couldn't capitalise on it without a funding solution that wasn't restricted by debtor concentration levels. InvoiceFair saw the value of the relationships we had build with our Blue-Chip debtors and we were able to leverage that.

Since we have had the facility in place, we've been able to almost treble our turnover. We've been really impressed with the degree of collaboration & support from InvoiceFair. They are a true partner for our business going forward"

Fiaz Anjum

Managing Director



HOW DO I GET IN TOUCH?

+353 1 663 2662

info@invoicefair.com

Invoicefair.com

InvoiceFair, NexusUCD, Blocks 9 & 10, Belfield Office Park, Dublin 4, D04 V2N9