

## CASHFLOW RESTRUCTURING

# Why should I change my invoice finance provider?

Arranging invoice finance for your business can be an arduous process – one that you may not want to go through again in a hurry. But with so many users of invoice finance discontented with their service and unaware that they are far from getting the best bang for their buck, here are 6 good reasons to let Cashflow Restructuring review your existing arrangements:

### 1. Save money.

If you haven't reviewed your invoice finance options recently, you may well be paying too much for your chosen service. It may be that prices have gone down since the facility was set up, or indeed your business may now rank lower in terms of risk profile than when it was first established.

We recommend a yearly review to factor in additional fees or disbursements when pricing up your options, as headline rates alone can at times be misleading.

Carrying out an up-to-date review of all the factored costs will inevitably reduce your invoice finance expenditures, meaning profit will go up.



## 2. Improve Service.

When paying for invoice finance you would expect to receive a good quality service for your money, and indeed there are lenders available who will provide this. However, too many businesses are unhappy with the service they are receiving from their current providers – if this sounds familiar to you, make a change.

## 3. Generate more cash.

We all know that generating cash is key to running a successful business – but many invoice finance users are unaware that their existing service may be holding them back. There are any number of reasons for this; prepayment or facility limits may be fixed too low, or concentration limits may be overly restrictive.

Cashflow Restructuring will work to maximise any limits on your chosen facilities, remove restrictions and therefore ensure that your invoice finance is not inhibiting cash generation.

## 4. Adjust facilities required.

Some stand-alone invoice finance facilities don't provide the flexibility required to grow your business. For optimum growth, it may be worthwhile considering other solutions to meet your individual requirements – there are a plentiful variety out there, so don't be afraid to weigh up your options.

## 5. Receive tailored support for your business.

Just as an outdated invoice finance facility can mean you aren't getting the best price, it can also result in insufficient or unsuitable support for your business. In fact, some lenders may only fund specific levels or types of businesses, and as your business grows organically it may have outgrown the support that was previously required.

Cashflow Restructuring will only get you in touch with lenders who are able to meet your specific requirements for your business (and may in doing so further reduce costs and increase profit)!

## 6. What do you have to lose?

Last but not least, Cashflow Restructuring receives its fee from the finance provider, so our services won't cost you a thing. Don't risk missing out on finding the best solution for your specific needs – contact us today on 03300 882 701.

**WE SPECIALISE IN FINDING THE  
BEST FINANCE SOLUTIONS WHEN CASHFLOW  
IS TIGHT. CONTACT US NOW**