

INTRODUCER PACK

You bring the relationship. *We do the rest.*

For accountants, brokers, advisers, solicitors, estate agents and professional networks introducing businesses that need invoice finance or short-term business bridging finance.

● 20% of net income received · paid on completion

01

The proposition

02

Spotting the opportunity

03

Case criteria

04

How to refer

05

Questions partners ask

06

Contacts

Good for your client. *Good for you.*

Invoice finance releases cash tied up in unpaid B2B invoices; bridging finance provides short-term property-backed funding for purchases, refinancing and time-sensitive transactions. Your client gets a direct, commercial assessment from a director; you stay informed throughout.

YOUR CLIENT		YOU	
What they gain		What you gain	
Advance	Up to 90%	Introducer fee	20%
Drawdown, once live	24-48h	Of net income, paid	On completion
Grows with sales	Yes	Relationship	Stays yours
Monthly repayments	None	Client speaks to	A director
Property needed	Often none	Work involved	A few lines
Optional	Cover	Support	Deck · handouts

The fee basis and payment terms are confirmed in the written introducer terms agreed for each referral.

“Bring us one client conversation this month. That’s the whole ask.”

One question *does most of the work.*

“Do you invoice other businesses, and then wait to be paid?”

LISTEN FOR

“Can we extend the overdraft?”

“We’ve just won a big contract”

“Payroll week is always tight”

“The bank said no: not enough security”

“We’re juggling the VAT and the suppliers”

A property deadline: auction, chain break, refinance

Two or more? That’s a conversation worth introducing.

THE IDEAL INVOICE-FINANCE CLIENT, IN FIVE CHECKS

☐ Sells B2B on credit terms, 14 to 120 days

☐ Invoices after delivery or completion

☐ Creditworthy customers: a spread, not one dominant payer

☐ Clean paperwork: order, delivery, invoice

☐ Growing, seasonal, or cash-tight despite profit

Typically £50k+ annual turnover and 6+ months trading.

BEST-FIT SECTORS

Recruitment

Weekly payroll, monthly client payments.

Wholesale and distribution

Supplier terms shorter than customer terms.

Haulage and logistics

Fuel and drivers paid long before invoices.

Manufacturing

Materials and labour ahead of delivery.

Healthcare and services

Contracted work on public and private terms.

Construction

Fundable but specialist: refer for review, never rule out.

Qualify a case *before you introduce it.*

Published criteria: the factors that shape structure and pricing. Not a quote, and not a guarantee of availability.

Invoice finance

Against raised, unconditional B2B invoices. Up to 90% of an eligible approved invoice, typically released 24–48 hours after setup. Facilities £10k–£1m.

Trade and timesheet finance

Trade finance against a confirmed order; timesheet finance for recruiters funding placements between payroll and client payment.

SEND WITH A RECEIVABLES CASE

☐ Debtor ledger and ageing

☐ Sample invoices

☐ Customer payment terms

☐ Reason for funding

Bridging finance

Short-term, secured on business or investment property, commonly 3–24 months, repaid on sale or refinance. Loans up to £1m.

What usually stalls a case

Conditional or pre-delivery invoicing, heavy concentration in one debtor, unresolved disputes, and property cases with an unevidenced exit.

SEND WITH A PROPERTY CASE

☐ Purchase or refinance details and value evidence

☐ Charge position and requested amount

☐ The exit route

☐ Any legal deadline

No identity documents or bank details at referral stage. A secure route is confirmed if documents are needed.

Three simple steps.

01

Spot it

Hear a trigger phrase in a conversation you're already having.

02

Introduce

Email or call a director with the client, sector, rough turnover, who they invoice, payment terms and the reason for funding.

03

We take it from there

An initial fit response targeted within one working day, then due diligence, documents and setup. You're kept informed throughout.

05 · QUESTIONS PARTNERS ASK

Isn't invoice finance for struggling businesses?

Quite the opposite: it's growth finance. Fast-growing firms are the heaviest users, because growth is when the cash gap bites hardest.

Will my client's customers find out?

Invoice discounting is usually confidential. Disclosed factoring is routine: large customers process notices of assignment every day.

What if a customer doesn't pay?

Standard facilities are with recourse: an advance reverses if the invoice stays unpaid after an agreed period. Optional bad-debt protection adds cover.

Do I need authorisation to refer?

A straightforward commercial introduction may not, but it depends on the activity, client and product. Confirm your own regulatory and professional obligations first.

Talk to *the people who decide.*

INTRODUCERS

Direct contacts

Endrit Beqaj · Director & CEO

Lending decisions

Bjorn Laku · Director & CMO

Partnerships

Email

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Telephone

020 3239 0699

Submit a case

cashbookfinance.co.uk/intermediaries

Hours

Mon-Fri, 9am-6pm

RESOURCES FOR YOUR CLIENTS

Invoice finance product sheet

Bridging finance product sheet

Application document checklist

Invoice finance presentation

REGISTRATIONS

FCA 782472

Companies House 10723098

ICO ZB545200

All finance is subject to eligibility, due diligence, credit approval and agreed terms. Bridging finance is secured against property, which may be repossessed if repayments are not maintained. Introducer fees are payable only under written introducer terms.