

Cash from invoices *you've already earned.*

After approval and setup, Cashbook Finance advances most of the value of an eligible unpaid invoice, typically up to 90%. When your customer pays, you receive the balance, less the fees agreed in writing.

INDICATIVE · CONFIRMED IN
WRITING

Term sheet, in brief

Who it's for **UK B2B businesses**

Advance **Up to 90%**

Facilities **£10k - £1m**

Funds, once set up **24-48 hours**

Turnover · trading **£50k+ · 6m+**

Cost **Two agreed fees**

Repaid by **Customers paying**

Typical ranges, not an offer. Advance rate and fees depend on your customers, sector and ledger.

A WORKED EXAMPLE · 30-DAY TERMS

Day 0 · you invoice your customer **£50,000**

Day 1-2 · 90% advanced **+£45,000**

Day 30 · balance less ~2% fee **+£4,000**

Received in all £49,000

The cost of having £45,000 about a month early is around £1,000, roughly 2% of the invoice. Your headroom then refreshes for the next invoice.

“It’s your money, early: cash already earned, not borrowing against the future.”

HOW IT WORKS

01 · Day 0

You invoice

Carry on invoicing customers on your usual payment terms.

02 · 24-48h

We advance

Submit an eligible invoice and most of its approved value is released.

03 · Day 30-90

Customer pays

As normal. With discounting they need never know a funder is involved.

04 · On payment

You get the balance

Less the agreed fee, and your funding refreshes for the next invoice.

One idea, *a few routes.*

Invoice discounting

You keep collecting. Usually confidential; your customers see no change.

Invoice factoring

Funding plus credit control: we chase payments for you.

Selective invoice finance

Fund one invoice or one customer, with no whole-ledger commitment.

Timesheet finance

Pay contractors weekly while clients pay monthly.

Trade finance

Pay suppliers on confirmed customer orders.

Bad-debt protection

Optional cover if an approved customer becomes insolvent.

LIKELY A GOOD FIT IF

You sell to other businesses on credit terms

Your customers are established and pay, but not quickly

You need working capital for payroll, suppliers or growth

You want funding that scales as your ledger grows

PROBABLY NOT THE FIRST ANSWER IF

Most sales are to consumers rather than businesses

Invoices are disputed, overdue or hard to evidence

One customer dominates without enough payment history

WHAT SPEEDS REVIEW

- ☐ A current aged debtor report
- ☐ Recent sales ledger and sample invoices
- ☐ Top customers with their normal payment terms
- ☐ Proof of delivery, signed timesheets or purchase orders
- ☐ Terms of business and any dispute or contra history

Upload documents only through the secure client portal, never by unverified email.

Talk to a director

Check eligibility in 2–3 minutes, with no credit search:
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