Cashbook Finance

MEDIA KIT · OCTOBER 2026 EDITION

Two ways to fund the *next move.*

Cashbook Finance is a UK lender providing invoice finance and short-term business bridging finance, with every case decided by its two directors.

FCA-REGISTERED UK LENDER · FRN 782472

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01 THE COMPANY IN BRIEF

Faster than a bank, *clearer than a broker.*

FUNDED TO DATE	UK BUSINESSES FUNDED	FACILITY RANGE	LENDING SINCE
£30m+	100+	£10k – £1m	2019

BOILERPLATE · 50 WORDS

Cashbook Finance is a London-based, FCA-registered lender to UK businesses. It provides invoice finance, releasing up to 90% of approved invoices, and short-term business bridging finance secured on property. Since 2019 it has funded £30m+ for 100+ UK businesses, with both directors reviewing every case.

BOILERPLATE · 100 WORDS

Cashbook Finance Limited is a UK lender providing two funding lines: invoice finance, which advances up to 90% of approved unpaid invoices, typically within 24–48 hours once a facility is set up, and short-term business bridging finance secured on investment or commercial property. Facilities typically range from £10,000 to £1 million. Founded in 2017 and lending since 2019, the company has funded £30m+ for 100+ UK businesses. Its two directors, Endrit Beqaj and Bjorn Laku, review every case, so the people who assess an application are the people who agree the terms. Cashbook Finance is registered with the FCA under FRN 782472.

CASHBOOK FINANCE LIMITED

Company statement

Incorporated	12 Apr 2017
Lending since	2019
Funded to date	£30m+
UK businesses funded	100+
Facility range	£10k - £1m
Decided by	2 directors
Headquarters	Hay's Galleria, SE1
FCA register	FRN 782472
Funding lines	**Invoice · Bridging**

From published company records. Figures are cumulative since lending began in 2019.

> *"No credit committee you never meet and no call centre. The people who read your application are the people who agree the terms."*

Name: write Cashbook Finance (two words, capital C and F). Use Cashbook Finance Limited in legal and regulatory text. Not "CashBook", "Cash Book" or "CBF".

02 WHAT WE FUND

Two funding lines, *one lender.*

UNPAID INVOICES

Invoice finance

Releases cash tied up in invoices to other businesses. The facility grows with sales, and customers' payments settle the advance rather than fixed loan instalments.

Advance	Up to 90%
Funds, once set up	24-48 hours
Facilities	£10k - £1m
Typical eligibility	£50k+ turnover

A PROPERTY DEADLINE

Bridging finance

Short-term business loans secured on investment or commercial property, repaid in one payment from a sale or refinance. Business bridging only, never a home the borrower lives in.

Loan size	Up to £1m
Typical term	3-24 months
Security	UK property
Repaid by	Sale or refinance

THE FULL RANGE

- **Invoice discounting** · confidential; the business keeps collecting
- **Invoice factoring** · funding plus credit control
- **Selective invoice finance** · fund chosen invoices only
- **Timesheet finance** · weekly payroll for recruiters
- **Trade finance** · pay suppliers on confirmed orders
- **Bad-debt protection** · optional cover on approved customers

SECTORS SERVED

Recruitment and staffing, wholesale and distribution, professional services, facilities management, print and packaging, healthcare, construction, manufacturing, import and export, logistics and transport, engineering, security and cleaning, food and beverage, technology and media, agriculture, and energy and renewables.

All finance is subject to eligibility, due diligence, credit approval and agreed terms. Bridging finance is secured against property; your property may be repossessed if you do not keep up repayments.

03 HOW WE WORK

From first conversation to *a workable facility.*

The process is not about forcing every enquiry into a product. It establishes the commercial need, tests whether the proposed structure fits and explains the next decision clearly.

01
Initial fit
The timing gap, facility objective, amount required and the route by which the funding will be repaid.

02
Information review
Invoices, debtor quality, trading history, contracts, management information or property details.

03
Structure and terms
Where there is a credible fit, the facility, indicative pricing, conditions and responsibilities are explained.

04
Onboarding and funding
Subject to approval, documents and checks, the facility is put in place and the ongoing process agreed.

WHAT WE NORMALLY ASSESS

- ✓ The underlying commercial transaction and funding purpose
- ✓ Invoice, customer, contract or property quality
- ✓ Trading history, concentration and existing finance
- ✓ A credible repayment or exit route
- ✓ Whether the facility remains suitable under realistic pressure

> *"If invoice finance isn't the right answer, we'll say so, and point you in a better direction."*

◆ TYPICAL ELIGIBILITY

Invoice finance

Annual turnover	**£50,000+**
Trading history	**6+ months**
Registered	**UK business**
Customers	**Other businesses**

Pricing — **Service fee + discount charge**

Fees and charges are set out in the written indicative terms and final facility documents, agreed before signing.

04 THE CLIENT PLATFORM

A lender that runs *like software.*

Clients apply, upload, sign and track a facility in one secure portal. The directors make the decisions; the platform removes the paperwork.

ACCESS

Client portal with passkeys

Sign in with a passkey or a one-time email code. The application, documents and messages sit in one place.

SIGNING

Built-in e-signature

Documents are signed in the portal. Both sides receive a certificate carrying the document's SHA-256 fingerprint.

DOCUMENTS

Secure document vault

Identity documents, proof of address and invoices are collected through Very Good Security; the application holds references, not the files.

DECISIONS

People, quickly

An initial fit response is targeted within one working day, from the directors who decide.

FREE PUBLIC TOOLS

Eligibility checker
About 2–3 minutes, with no credit search.

Finance calculator
Illustrative invoice finance and bridging costs side by side.

Guides and insights
40 plain-English guides on invoice finance, bridging and cash flow.

Contact check
Paste a phone number or email to compare it with published details.

05 CASE STUDIES

Six verified cases, *in commercial detail.*

Amounts are shown as ranges and client names are withheld. Cashbook Finance confirms the underlying cases are genuine and approved for publication.

Case 01 — INVOICE FINANCE

Recruitment business funds weekly payroll while customers pay monthly

Sector	Recruitment and staffing
Amount	£150k-£250k facility

Structured around verified timesheet-backed invoices with concentration controls.

Case 02 — INVOICE FINANCE

Facilities-management contractor supports growth after new contracts

Sector	Facilities management
Amount	£300k-£500k facility

A confidential discounting facility after the ledger was reconciled.

Case 03 — BRIDGING FINANCE

Short-term funding supports refurbishment before sale

Sector	Residential property investment
Amount	£350k-£500k gross loan

Resized to keep the loan-to-value acceptable; works completed for sale.

Case 04 — BRIDGING FINANCE

Chain-break facility enables a purchase ahead of refinance

Sector	Commercial property
Amount	£600k-£900k gross loan

The purchase completed, giving time to satisfy the long-term lender.

Case 05 — TRADE FINANCE

Direct trade finance supports a confirmed wholesale order

Sector	Wholesale and distribution
Amount	£200k-£350k transaction

Payment details verified independently and margin restored before funding.

Case 06 — DECLINED / REDIRECTED

Request redirected after an invoice-finance assessment

Sector	Construction subcontracting
Amount	£100k-£200k requested

Declined: uncertified applications were not a reliable funding base.

Full summaries, including the evidence reviewed, timing and underwriting considerations: cashbookfinance.co.uk/case-studies

06 IN CLIENTS' WORDS

What clients said *afterwards.*

> *"The application process was clear and commercially focused. We understood what information was needed, why it was needed and which parts of our ledger could support funding."*
>
> DIRECTOR, RECRUITMENT COMPANY · INVOICE FINANCE CLIENT

> *"The bridging costs, conditions and exit risks were explained before we committed. There were no unrealistic promises about completion or the future sale of the property."*
>
> PROPERTY INVESTOR · BRIDGING FINANCE CLIENT

> *"The team challenged our assumptions about timing and working-capital requirements. That made the final structure more realistic and helped us plan for delays."*
>
> MANAGING DIRECTOR, MANUFACTURING · WORKING-CAPITAL CLIENT

> *"We could not support the requested structure, but the reasons were explained clearly. The team did not encourage us to pursue a facility that was unlikely to work."*
>
> MANAGING DIRECTOR, CONSTRUCTION SUBCONTRACTOR · DECLINED CASE

Cashbook Finance confirms these client reviews are genuine and approved for publication. Client names are withheld; roles and sectors are shown.

07 LEADERSHIP

Two directors *read every case.*



DECISION-MAKER · 01

Endrit Beqaj

DIRECTOR & CEO

Endrit Beqaj is a financial-services executive with senior experience across factoring, receivables finance, banking, credit and risk. His earlier career at Tirana Bank, during its ownership by Piraeus Bank, established a rigorous foundation in retail and corporate banking, credit analysis and evidence-led decision-making.

As Director & CEO of Cashbook Finance, and CEO of Tirana Factoring & Lease, he leads the firm's lending decisions, bringing commercial leadership and underwriting judgement into the same room.

Focus: credit judgement · facility structuring · completion ownership



DECISION-MAKER · 02

Bjorn Laku

DIRECTOR & CMO

Bjorn Laku is a commercial strategist and marketing leader with experience across Big Four consulting, telecommunications, international consumer brands and digital businesses. His work with Deloitte, Vodafone and Andriani SpA shaped an approach that brings strategic discipline to market positioning, customer experience and measurable growth.

As Director & CMO of Cashbook Finance, he leads the firm's brand, digital acquisition, introducer relationships and client communication.

Focus: commercial strategy · client journey · data-led growth

Headshots are included in the media kit download. Please credit as "Cashbook Finance".

08 COMMITMENTS AND GOVERNANCE

Finance done *responsibly.*

Registered and accountable

Registered with the Financial Conduct Authority under FRN 782472 and incorporated in England & Wales (company no. 10723098), funding UK businesses since 2019.

Transparent pricing

Two components, a service fee and a discount charge, agreed in plain terms before signing.

Responsible, suitable lending

We proceed only when a facility genuinely fits the business. If it doesn't, we say so.

Data protected

Information is handled in line with UK data-protection law. Registered with the ICO under ZB545200.

HOW TO CHECK A REQUEST IS FROM US

- Emails come only from the **cashbookfinance.co.uk** domain
- Call **020 3239 0699** to confirm any instruction before acting on it
- Sensitive documents are shared only through the secure client portal
- We will never ask anyone to bypass secure upload routes

> *"Committed to supporting the growth of British business, one invoice at a time."*

◆ INDEPENDENT PUBLIC RECORDS

Verify us

Companies House	**10723098 · Active**
FCA register	**FRN 782472**
ICO register	**ZB545200**
Complaints	**cashbookfinance.co.uk/complaints**
Standards	**cashbookfinance.co.uk/trust-standards**

09 BRAND GUIDELINES

The brand, *in one page.*

Use the logo as supplied: for light backgrounds (left) and dark backgrounds (right). Keep clear space of at least the height of the lettering, and use it no smaller than 120 px wide on screen. Vector (SVG) and high-resolution PNG files are in the download.





COLOURS

Cashbook blue
#1A66E0
Buttons, links, highlights

Ink navy
#0B1A2E
Headings, dark panels

Deep blue
#0D3A86
Depth in gradients, charts

Bright blue
#5A9DFF
Accents on dark

Sky
#A9CDFB
Light text on navy

Paper
#F5F9FF
Light panels

TYPEFACES

Geist Semibold
Headlines and key figures, tightly spaced.

Inter
Body text, labels, forms and tables.

PLEASE DON'T

- ✖ Recolour, stretch, rotate or outline the mark or logo
- ✖ Add shadows, gradients, textures or effects
- ✖ Place the logo on busy images or photographs
- ✖ Imply a partnership or endorsement without agreement

10 FOR JOURNALISTS

Talk to *the directors.*

For interviews, comment on invoice finance, bridging finance or UK SME cash flow, and verified company facts, contact the team directly.

COMMENT TOPICS

- Invoice finance and factoring
- Bridging finance and exit strategy
- UK SME cash flow and late payment
- Recruitment payroll funding
- Trade finance and supplier risk
- Payment fraud and verifying lenders

PRESS AND PARTNERS

Contact details

Email	info@cashbookfinance.co.uk
Telephone	020 3239 0699
Hours	Mon-Fri, 9am-6pm
Office	Hay's Galleria, London SE1 2HL
Brand page	cashbookfinance.co.uk/brand
Company facts	cashbookfinance.co.uk/company-facts
LinkedIn	linkedin.com/company/cashbookfinance

REGISTRATIONS

Cashbook Finance Limited is registered with the Financial Conduct Authority under Firm Reference Number 782472. Company number 10723098. Registered office: Cumberland House, 24–28 Baxter Avenue, Southend-on-Sea, Essex SS2 6HZ. Registered with the Information Commissioner's Office under reference ZB545200.

FCA 782472 · Companies House 10723098 · ICO ZB545200

Also on YouTube, X, Facebook and Instagram as @cashbookfinance. Figures in this kit are from published company records and are illustrative where stated; they are not an offer of finance.