Cashbook Finance

FCA-REGISTERED · FRN 782472

PRODUCT SHEET · INVOICE FINANCE

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.

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."*

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.

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.

02 THE OPTIONS

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.

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