



Say Hello to
consistent
cashflow

Invoice Factoring

Lending Guide

Asset
factors
INVOICE FINANCE



Are your clients turning down great opportunities because they can't fund wages and suppliers for 30+ days?



Have they had a business setback that's putting extra pressure on their cashflow?



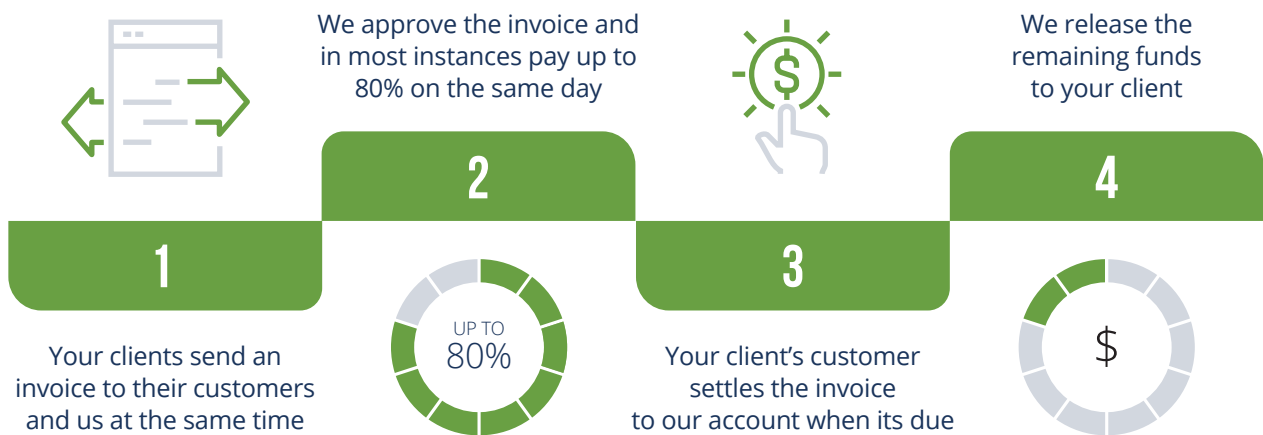
Corporate credit terms too tough?



Are their seasonal needs not being met by an inflexible bank overdraft?

Take your clients from cashflow stress to confidence with Invoice Factoring.

From cashflow shortfalls to consistent working capital in a few short hours:



We tailor a facility to suit your clients specific business needs and adapt with them as their business changes.

We assist small to medium businesses who provide goods and services to other businesses on credit terms.

We help many areas of business:

Construction	Food wholesalers
Roading	Clothing manufacturers
Trades	Promotional Material suppliers
Manufacturers	Panelbeaters
Labour hire	Concreters
Transport	Logistics



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We were a growing company and needed extra funds from Asset Factors to expand growth and move on to our next stage of business.”

CRAIG - TOP SOIL SUPPLIER

How your clients benefit:

Finance that **doesn't require real estate security.**

Fast cash - 80% of the value of the invoice the same day they send it to their customer.

Freedom to **pitch for bigger projects.**

Flexible facilities that grow with their business' seasonal needs.

Ability to take advantage of prompt supplier payment **discounts** and **buy in bulk.**

Helps maintain **excellent supplier relationships.**

Takes the stress out of getting wages paid.

Why Asset Factors?

Your clients customer relationships are paramount.

We make the process smooth and easy with very little disruption to your clients business.

We work fast and can flex around your clients ever changing business needs.

Our client software system is simple and easy to use and shows real time current account and ledger updates.

We work hard to ensure we understand your client and their business so we can meet their requirements.

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We have found the team at Asset Factors quick to respond, friendly, helpful, flexible and solution orientated, highly recommended.”

DANE - CIVIL WORKS CONTRACTOR



FAQs

What type of invoices can you fund?

Invoices of completed services or delivered goods to businesses on credit terms.

Do you verify invoices?

We have a process of verifying randomly selected invoices – we will work with your clients to choose the fastest and least disruptive way to do this.

What security is needed?

No real estate security. Security is provided by the receivables and we may need a release on accounts receivable if there are already securities registered. We will also require a director guarantee.

Are IRD arrears a problem?

So long as a payment arrangement in place, we can work with IRD arrears.

What if they only have a single debtor?

We can tailor a facility to meet the needs of a single debtor ledger.

Can you do undisclosed (confidential) facilities?

Undisclosed facilities are often not the issue clients think they will be. We prefer disclosed facilities and can make these work with very little disruption, however we are able to offer confidential facilities in some circumstances.

Can you fund invoices with longer payment terms than 30 days?

Yes we can consider longer credit payment terms on a customer by customer basis.

How quickly can you process an application?

So long as we have all the information we can approve an application in 24 hours.

Do you have a minimum turnover amount?

We can provide facilities for businesses with turnover starting from \$200,000.

Do you have a maximum facility amount?

Our maximum facility limit is \$750,000 but we can consider higher limits on a case by case basis.

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The sense of confidence and calm that Asset Factors affords us is utterly immeasurable.

There is a deep sense of security that we enjoy by working with Asset Factors. Aside from the constant cashflow throughout the week and month that flows in, we know that Claire and Asset Factors always have our back.

Claire has a very special magic wand that from time to time she pulls out of her bag to help us through a tight situation for a few days.”

JASON - CONSTRUCTION SHRINK WRAP SOLUTIONS



Talk to us to find out how we can help your clients.

Call Claire on 07 242 9100

or email claire@assetfactors.co.nz

Find out more at www.assetfactors.co.nz

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INVOICE FINANCE

Asset Factors is the invoice factoring and invoice finance division of Asset Finance Limited (www.assetfinance.co.nz). Asset Finance Limited is a Non-Bank Deposit Taker (NBDT) regulated by the Reserve Bank of New Zealand. The company has been accepting term deposits from the public and providing personal loans and commercial/business finance to New Zealanders for over 23 years.