

HOW TO IMPROVE YOUR CASHFLOW

如何改善你的现金流

A GUIDE TO FACTORING
应收帐融资指南



WE BELIEVE IN **YOUR** BUSINESS
MANPOWER SUPPLY • CONSTRUCTION • MARINE & OFFSHORE



FACTORING EXPLAINED

应收帐融资是什么

Managing cashflow is essential to the **success** of any business. If you issue invoices for goods or services to other businesses and find yourself waiting to be paid or managing late payments, **factoring** can offer many benefits to businesses.

现金流管理是任何业务**成功**的关键。如果你向其他企业发出商品或服务的发票，并发现自己一直在等待对方付款或处理逾期欠款，**应收帐融资**可为你的业务带来很多好处。

If any of these situations sound familiar, factoring could give your business the cashflow injection it needs. By releasing cash against your outstanding customer invoices before they've been paid you can manage your cashflow, and your business, more effectively. In our guide, we explain what factoring is and how it could benefit your business.

如果上述这些情况听起来很熟悉，那么应收帐融资会给你的企业带来所需的现金流。在客户付款之前，利用未到期的客户发票来套取现金，你可以更有效地管理现金流和业务。在我们的指南中，我们会解释什么是应收帐融资以及应收帐融资如何让你的业务得到收益。



HOW DOES FACTORING WORK?

应收帐融资如何运作?

Factoring allows you to release a large proportion of an invoice's value usually within 24 hours of its issue. Then, once your customer has made payment, the remaining balance is paid to you, minus any fees.

应收帐融资可让你在发票发出后通常24小时内套取相当于该发票面额的大部分款项。然后，当你的客户付款，你将取得扣除适用费用后的剩余款项。

Factoring is an attractive option for smaller businesses, whose resource would be better spent on day-to-day activities. Because our dedicated credit control team collect your outstanding invoices, your time is freed up to concentrate on running your business.

As part of factoring, credit protection lowers the risk of your business suffering from bad debt, in case your customers are unable to pay or end-up insolvent.

对于较小型企业来说，应收帐融资是一项具有吸引力的选择，让资源更有效地运用于业务的日常运作。我们专业的信贷管理团队会代为催收你的未付款发票，让你有更多时间集中于处理你的业务。

作为应收帐融资的一部分，如果你的客户无法偿还或最终破产，信用保障可以保护你的业务免受不良债务影响，避免坏账产生。



THE BENEFITS OF FACTORING

应收帐融资的优势

There are many reasons businesses are increasingly turning to factoring.

Here are just a few:

有很多原因让不同企业日益转向应收帐融资。

以下仅是几个原因：



BOOST YOUR CASHFLOW WITHOUT THE NEED FOR DEBT

有效改善你的现金流而无需增添债务

Because factoring is not a loan, you're not taking on any debt. This keeps your cashflow healthy. 因为应收帐融资不是贷款，所以你没有承担任何债务，让你保持健康的现金流。

MORE TIME AND RESOURCE TO FOCUS ON YOUR BUSINESS

有更多的时间和资源来处理你的业务

Dedicated credit control service, allows you to focus your time and energy on your business. 专业的信贷管理服务，让你可以将时间和精力集中于你的业务上。

MINIMISE LATE PAYMENT AND BAD DEBT

把遇上逾期欠款和坏账的机会减至最低

To safeguard your business, credit protection is provided to mitigate bad debt risk. 为了保障你的业务，信用保障能有效减低坏账风险。

REALISE OPPORTUNITIES

把握机遇

With an improvement in cashflow you'll be in a better position to realise new opportunities, take on new orders or expand and invest in your business.

随着现金流的改善，你将更有实力把握新的机遇，接受新的订单或拓展和投资你的业务。

TAKE ADVANTAGE OF DISCOUNTS FROM SUPPLIERS

充分利用供应商的折扣优惠

You will be able to take advantage of volume discounting deals with your own suppliers as you will be in a position to buy larger units or to take advantage of supplier discounts for early payment.

你将能够享受你的供应商所提供的批量折扣优惠，因为你有充裕的资金购买更多货量，或获得向供应商提前付款的折扣优惠。

GET TO KNOW YOUR CUSTOMERS BETTER

加深你对客户的了解

We can give you useful information about the credit standing of your customers, which can help you to negotiate better terms with your suppliers. It also means you can take on better quality customers and improve your debt position between more customers instead of concentrated in just a few.

我们可以为你提供有关客户信用状况的有用资料，帮助你与供应商谈判，以获得更好的条件。这也意味着你可以吸纳更高质素的客户，并改善你与更多客户之间的债务状况，而不是集中于少数客户身上。

HELPING BUSINESSES WITH THEIR FUNDING

帮助各类型企业获得融资

YOUNG BUSINESSES 年轻公司

One of the main challenges for young businesses is securing financing for their new venture. Factoring gives you quicker access to cash without worrying about building up debt. Also, because it's flexible, your credit can increase quickly to accommodate your growing sales, allowing you to build your business more easily.

年轻公司面临的主要挑战之一是为他们的企业获得融资。应收帐融资可以让你更快地获得资金，而不用担心增添债务。

另外，因为其灵活性，你的信用额度可以迅速提升，以配合你不断增长的营业额，让你更轻松地建立你的业务。

BUSINESSES WITH GROWTH ASPIRATIONS 期望增长的企业

Without the necessary funding in place, expansion plans often stall. Factoring can turn your ambitions into reality, freeing up cash so you can invest or expand your business.

如果缺乏需要的资金，业务拓展计划往往会停滞不前。应收帐融资可以实现你的抱负，腾出现金，以便你投资或扩展业务。

BUSINESSES ENTERING NEW MARKETS 企业打入新市场

While exporting can have significant benefits, selling goods or services to overseas customers can present a number of financial challenges. Factoring can help you overcome unpredictable payment cycles, giving you access to money tied up in invoices without having to wait for bills to be paid.

虽然出口可以带来显着的好处，但向海外客户出售商品或服务可能会带来潜在风险。应收帐融资可以帮助你克服不可预计的付款周期，让你预先取得发票的款项，而无需等待账单被支付。



WHAT OUR CLIENTS SAY

看看我们的客户怎么说



ADRIAN TAYLOR, MANAGING DIRECTOR OF BRAUER LTD NEEDED TO FUND THEIR PLANS GROW THEIR TURNOVER:

BRAUER LTD 董事总经理 **ADRIAN TAYLOR** 需要为公司的计划筹集资金来**提升营业额**：

“ We needed a funding partner who understood our goals and ambition to invest in new manufacturing machinery and recruit more skilled staff. Both have been made possible thanks to Bibby Financial Services. They also handle all our credit control which saves us valuable time and money.

我们需要一个了解我们的目标和抱负的融资伙伴，支持我们投资于添置新的生产机器和招聘更多熟练的员工。感谢毕尔比财务，让我们实现了这两方面。他们也处理我们所有的信贷管理，为我节省了宝贵的时间和金钱。”

KISHORE VEDANGI, DIRECTOR OF TECHNOPALS PTE LTD REQUIRED CASH TO GROW THE BUSINESS AND REALISE **THEIR POTENTIAL**:

TECHNOPALS PTE LTD 董事 **KISHORE VEDANGI** 需要资金来发展业务并实现其潜力:

“ It was such a pleasant experience working with Bibby Financial Services in obtaining financial support for our company. They all make a great team, very responsive and make every effort to accommodate our request at the earliest possible time.

透过毕尔比财务为业务发展获得融资，是很愉快的经验。他们是很优秀的团队，反应迅速，而且很用心去尽快满足我们的要求。 ”



OUR PRODUCTS AND SERVICES

我们的产品和服务

Part of Bibby Line Group, Bibby Financial Services (BFS) is a leading independent financial services partner to over 10,000 businesses worldwide. We have over 35 years' experience, delivering tailored, flexible financial solutions to businesses across Europe, North America and Asia. With over 40 operations in 13 countries, we provide specialist and adaptable trade, asset and working capital funding, helping businesses to grow in domestic and international markets.

The information provided in this guide has been prepared for general guidance and does not constitute professional advice. Businesses should seek professional advice before making any funding decisions.

If you would like to see how Bibby Financial Services can help your business needs, please get in touch with our expert team.

作为Bibby Line Group的子公司，毕尔比财务是全球领先的独立融资服务公司，服务全球超过10,000家企业。我们拥有逾35年的经验，致力为身处欧洲、北美洲以及亚洲地区的企业，提供贴身及灵活的融资方案。透过遍布于13个国家超过40家分公司，我们提供专业而可行的贸易、资产以及营运资金方案，支持企业于本地以及国际市场的发展。

本指南中提供的资料旨在给予一般性指引，并不构成任何专业意见。在作出任何融资决定前，企业应寻求专业意见。

如欲了解毕尔比财务如何支援你的业务发展需求，请与我们的专业团队联络。

 6922 5030

 www.bibbyfinancialservices.sg

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