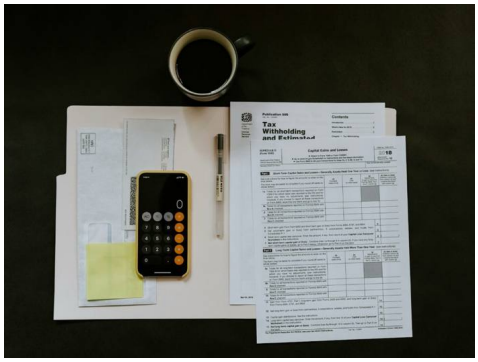
ASSET-BASED FINANCING

A/R Financing & Invoice Factoring

Immediate Financing by Selling Your Credit-Worthy Invoices



Invoice factoring (or invoice funding) is a form of business funding where a company sells its unpaid invoices to a factoring company, in turn giving you a percentage of the invoice amount upfront instead of waiting weeks or months for customer payments.

The factoring company will then collect on invoices for you as this helps businesses bridge cash flow gaps to cover payroll, suppliers, and fund day-to-day operating expenses.

- Factoring receivables from $10k to $25M

Key Features

ADVANCE RATES **up to 90% of accounts receivables**	FACTORING RATES **as low as 0.4%**	DISCOUNT RATES **1.5% to 3.5% (depend on collection risk and how many days the funds are in use)**
PERSONAL GUARANTEE **Non recourse**	FUNDING **available within 24 to 72 hours**	

Spot invoice factoring is available as well.

Comparing Invoice Factoring vs Accounts Receivable Financing

One is a loan structure, while the other sells an asset (invoices or factoring receivables) to a third party factor (lender).

Accounts Receivable Financing	Invoice Factoring
General less expensive than factoring Tends to be easier to transition to traditional bank LOC Offers less flexibility than invoice factoring because businesses must submit all of its accounts receivable to the financing company as collateral Usually requires a minimum of $75k a month in sales to qualify	Offers more flexibility than accounts receivable financing because businesses can pick and choose which invoices to sell to the factor Easier to qualify for and ideal for new and financially challenged companies Simple fee structure that helps the company track total costs on an invoice by invoice basis

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Why Invoice Factoring?

- Immediate access to cash tied up in unpaid invoices
- No need to wait on customer payment cycles
- Ideal for growing, new, or cash flow constrained businesses
- Improves cash flow for payroll and operations
- Flexible funding based on invoice volume

Why Work with Eagle Bend Capital Financing?

Eagle Bend Capital Financing offers the financing you need, when conventional lending sources cannot. We work with trusted lending partners to help businesses secure flexible invoice factoring and accounts receivable financing solutions tailored to cash flow needs.

Get Started

If you would like to learn more about our Accounts Receivable Financing and Invoice Factoring solutions, or any of our other product solutions, contact us today.

QUESTIONS? GIVE US A CALL

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