



INVOICE

A Guide to Invoice Finance

Everything you need to know about Invoice Finance in one handy guide

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Overview

The purpose of this guide is to provide you with an insight into 4Syte Funding. Our friendly team is always happy to talk if you would like to explore the solutions available to your business.



The 'Go-To' Place for UK SME Financing

At 4Syte we strive to be different from the stereotypical financier. We look beyond “here and now” and focus on what we do best, by providing Financial Peace of Mind.

Whether it be a young business, a growing business, or even a business which is trying to “weather the storm”, Foresight remains the single most important thing in ensuring you reach your goal.

Today there are five strands to our business. Our intention is to invest only in complimentary business if we have the expertise to execute that business at the outset. We have attracted the best talent in each of our businesses with the same ethic flowing through all.

We provide five different types of funding across all business sectors. Our founders, having a background in investment banking and finance, started 4Syte in 2016 with the aim to create a financing company capable of funding the working capital and cashflow of SME businesses in the UK.

We cover invoice finance over all sectors (4Syte Funding) and have added a speciality in funding businesses engaged in the construction sector (4Syte Construction Finance). We can finance the whole trading cycle, provide import finance and purchase order finance when pre-invoice finance is required (4Syte Trade). Currently this service is only available to compliment an invoice finance facility. We provide short- and medium-term business loans to companies against property security (4Syte Secured Finance). Finally, we provide asset-based lending (ABL) facilities secured against the value of the multiple assets within a business (4Syte ABL).

 4Syte Funding

 4Syte Construction Finance

 4Syte Trade

 4Syte Secured Finance

 4Syte ABL



We manage client expectation and risk far better by having that close relationship. The ability to be responsive in our decision making is vital to a good long-term relationship, which is what we strive to achieve from every new relationship.

 Nick Sellars – Group Managing Director



What is Invoice Finance

4Syte Funding offers a range of SME invoice finance services to suit your business. Invoice finance is a great way of supporting your cashflow whilst still allowing your customers the payment terms that they are accustomed to.

It is a way of releasing the working capital that is tied up in overdue or current invoices.

A company lives and dies through its cashflow. When customers have long payment terms or are bad payers it can often feel like the life is being squeezed out of your business. Our invoice finance services can breathe life back into your business. For us, financial peace of mind is about looking beyond clearing the immediate risk and towards safeguarding the future of your business.

We've Got You Covered

We take the time to get to know your business, as well as your plans for the future, so we can provide the suitable financial solution for you. The relationship between a lender and a business is built on mutual trust, which is why we pride ourselves on having a human touch and building a working relationship with our clients.

'Foresight'

Qualities we expect our clients and partners to experience in our dealings: forethought, anticipation, forward-planning, circumspection, attentiveness, vigilance, prudence, care, caution, precaution, readiness, preparedness.

What Are the Advantages of Invoice Finance?



Supporting your cashflow whilst still allowing your customers the payment terms that they are accustomed to.



We offer a full credit management service taking care of your credit limits and offering protection against potential insolvency of your customers.



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A Rapid Response, with a Human Touch.

General Criteria

Parameter	Invoice Finance
Minimum Lend	£50,000
Maximum Lend	£3,000,000

Personal Guarantee	Required - value to be agreed by Underwriting
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Download Indicative Criteria Sheet
Visit www.4syte.co.uk/funding

What Options Are Available

Invoice Finance & Full-Service Factoring

Our core factoring service is available to all businesses from the simple and straightforward to those undergoing complex restructuring. We provide facilities from £50,000 to £3 million, with credit decisions based on the strength of your customers.

We invest in our people so that your client manager and credit controller are available to fulfil your business needs. You will receive better service, better liquidity to finance your working capital and faster cash turnaround from professional credit control. We also offer a full credit management service taking care of your credit limits and offering protection against potential insolvency of your customers.

CHOCs & Disclosed Invoice Discounting

For those businesses that already enjoy good collection history, we provide facilities in which you provide your own credit control, thereby reducing the cost of our service.

Our Process

Invoice for payment

Invoice and supporting paperwork uploaded to our online system



Access your funds

Within 24 hours you will be able to access your funds



Credit control can be within your control or ours

The choice is yours



Continuous support

We tailor our support to your current and future needs



We pay you the remainder

Debtors pay us and the balance is made available to you within 24 hours


What makes our funding so unique?

4Syte Funding offers:

-  Quick Response Time with Credit-Backed Decisions
-  Short Line of Communication to the Decision Makers
-  Debt/Sales Ledger Focused Decisions
-  Highly Experienced Professionals
-  Hands-On Service
-  Committed to Fast Turnaround on Enquiries

Contact Us To Learn More

If you have any questions or queries relating to our invoice finance services then please do not hesitate to get in touch and we will be happy to answer them for you.

 Call Us: 01245 377032

 Email Us: info@4syte.co.uk

 Visit: www.4syte.co.uk

 LinkedIn: 4Syte Ltd

How We Have Helped

A collection of deals we have secured to help clients achieve their goals



Always Delivering

Business: Haulage Co. | **Product:** IF | **Facility Size:** £1.5m

A well-established Haulage business was looking for a £1.5m Confidential Invoice Finance facility to replace their existing bank facility.

Whilst the relationship with their incumbent lender had historically been strong, a recent change in both personnel and service meant that the client was now looking for a new lender with whom they could cement a long-term relationship.

4Syte was introduced due to our excellent reputation for both service and flexibility, and took the time to listen to the client's requirements.

This enabled us to tailor a facility that satisfied their needs and gave them the peace of mind they needed to focus on taking the business forward during the coronavirus crisis.



The Green Light

Business: Traffic Management Co. | **Product:** IF | **Facility Size:** £300k

4Syte completed a £300K Invoice Finance facility for a Traffic Management business based in Southampton. The business had outgrown its current lender and was in need of a fast and flexible funder to provide sufficient working capital to support its growth

The team managed to turn the deal around within 5 days and both the client and introducer were thrilled with the speed and approach of 4Syte.

At 4Syte we strive to be different from the stereotypical financier.

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Visit www.4syte.co.uk/customer-stories to learn more

Questions about Invoice Finance

If you have any questions or queries relating to our invoice finance services then please do not hesitate to get in touch and we will be happy to answer them for you.

Our experienced team will be happy to assist.

Contact us today to take the first step in funding your vision.



01245 377032



info@4syte.co.uk

Download Indicative Criteria Information

The complete eligibility checklist.

Simply visit www.4syte.co.uk/funding or contact a member of the 4Syte Team.

You can also find 4Syte, and members of our team, on 





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