

Invoice Factoring Financing

Introduction

Cash flow shouldn't hold your business back. With our Invoice Factoring Plan, you get immediate access to funds tied up in unpaid invoices. We advance you cash upfront, handle the wait for payment, and you keep your business moving forward.

How It Works

1. You submit an unpaid customer invoice.
2. We advance a percentage upfront (based on your risk tier).
3. When your customer pays, we release the balance minus our small fee.

Our Pricing Structure

Client Risk Profile	Fee % per 30 Days
Low Risk	1.5%
Medium Risk	2.5%
High Risk	4%
Risk Profile	Advance Rate
Low Risk	Up to 90%
Medium Risk	Up to 80%
High Risk	Up to 70%

Other Fees

- Setup/Admin Fee: \$100 one-time (**Once Approved**)
- Monthly Account Fee: \$50 (waived if volume > \$50k/month)
- Late Payment Surcharge: +1% per 30 days overdue

Example Calculation

Invoice Value: \$10,000 (Medium Risk, 60 days payment)

Upfront Advance: \$8,000

Fees: $2.5\% \times 2 \text{ months} = \500

Reserve Returned: \$1,500

Total You Receive: \$9,500

Why Choose Us?

- Fast funding – get paid in 24–48 hours
- Risk-managed – we handle debtor risk
- Scalable – flexible terms as your business grows