

# Full Service Debtor Finance

Full Service Debtor Finance is a financial solution to both your working capital and debtor administration needs. Firstly it provides a flexible line of credit linked to your accounts receivable, and secondly enables you to outsource your receivables administration.

## How does Full Service Debtor Finance work?

The process is simple. An agreement is signed that Oxford will buy both your present and future debts. This results in an initial cash injection of up to 80% of your debtors ledger into your business.

When you have raised an invoice for goods you have delivered, or services you have provided, we will pay you up to 80% of the value of that invoice within 24 hours.

The debtors know of the arrangement and directly pay Oxford to extinguish their liability for the debt.

You are then refunded the remaining 20%, less a small fee, when the debtor pays. As part of the service, Oxford provides a comprehensive credit management and collection service for the accounts. We use the latest technology to administer the ledger (including statements, phone calls, reminder notices etc.)

## Who is able to qualify for the product?

Pretty much any business that sells to other businesses on credit.

## Advantages of Full Service Debtor Finance:

1. Allows you to concentrate on running your business.
2. You are able to avoid putting on collection staff.

3. Better collection of accounts through utilising Oxford's expert credit staff and systems.
4. Better credit control and minimisation of bad debts through Oxford's state of the art credit checking, monitoring facilities, and expertise in setting credit limits.
5. Minimising administration, eg, payment reconciliations, banking time, paperwork, sending accounts to debtors etc.

## This type of product can be used in any one or more of the following situations.

- Any type of corporate structure, ie: sole trader; partnership; trust; private or public company.
- Where you wish to reduce your time and costs on collecting invoices.
- Cash tied up in debtors, and you seek a funding line secured by the assets of your business.
- Monthly turnover >\$20,000 and selling goods/services to other businesses on credit terms.
- A short term, or long term working capital requirement.
- Recently established and have no proven track record.
- Progress claims will be funded providing the contract with the debtor meets our criteria.
- When one or more debtors represent greater than 30% of the accounts receivable ledger.
- When your funding requirements are such that you need to have money advanced on one or two large debtors rather than every debtor.

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