

# debtor finance

## Confidential Debtor Finance

Confidential Debtor Finance is a financial solution to your cash flow needs. It provides you with a flexible line of credit linked to your sales invoices, while you retain full control of your debtors' ledger.

Best of all, Confidential Debtor Finance is secured by your business assets, meaning there's no need for bricks and mortar security. And unlike other debtor finance products, with Confidential Debtor Finance your customers are unaware of your arrangement with Oxford Funding.

### How does it work?

Oxford Funding helps you convert sales into cash. Whenever you raise an invoice for goods or services you have delivered, we will pay you up to 80% of the total invoice value, usually within 24 hours. The remaining 20% (less a small fee) is refunded to you when your debtor pays.

So why wait 30, 60 or 90 days to be paid when you can access the cash in your debtors' ledger immediately?

### Your business will benefit

- ✓ While your customers remain unaware of your arrangements with Oxford Funding.
- ✓ And there'll be no change in the way you deal with your customers.

### Who qualifies for Confidential Debtor Finance?

Confidential Debtor Finance is suitable for businesses that sell to other businesses on credit terms, and:

- Have annual sales of more than \$1 million.
- Are a public or private company.
- Have been trading profitably for more than 12 months.
- The business and Directors have a clear credit history.
- Have a strong management team.
- Have good IT capabilities and can produce monthly reporting.
- Have strong debtor administration procedures in place, including good credit control resources.
- Have a good spread of customers without a strong reliance on any one customer.

If you are unable to meet some of the above criteria you may still qualify for debtor finance. We would be happy to discuss which of our debtor finance solutions can be tailored to suit your needs.

### Our products

Oxford Funding's ability to tailor solutions to meet customer needs allows us to offer the widest range of debtor finance solutions in Australia.

### Industries best suited to debtor finance

- Recruitment and labour hire
- Wholesale trade
- Manufacturing
- Transport
- Smash repairers and panel shops
- Agriculture
- Mining

“I've always found Oxford to be extremely professional in their level of service and commitment to our company. They go above and beyond to meet our needs.”

Oxford customer since 2002

To find out how debtor finance could help your business call us on **1800 850 509** or visit **[www.oxfordfunding.com.au](http://www.oxfordfunding.com.au)**.

# Why choose Oxford Funding?

A proud part of the Bendigo and Adelaide Bank Group, Oxford Funding is Australia's leading tailored debtor finance specialist, providing cash flow solutions for businesses who sell to other businesses on credit terms.

Here are some reasons why you should choose us:

**Tailored solutions.** We understand that every business is different and will work with you to develop a tailored solution that suits your needs.

**Backed by a bank for added peace of mind.** As a subsidiary of Bendigo and Adelaide Bank, you'll be dealing with an organisation that's been a trusted part of Australia's financial landscape for more than 150 years.

**Flexible debtor concentration limits.** Unlike some of our competitors, Oxford Funding won't automatically restrict the amount of funds they'll advance against a debtor's account, if that account makes up more than 30 per cent of the ledger.

**Experience and knowhow.** At Oxford Funding we specialise only in debtor finance, so our staff understand how to apply our solutions to meet your business needs.

**Access to decision makers.** Prompt, independent credit assessment and approval is all part of the service at Oxford Funding. Our internal structure means you'll speak directly with those making credit decisions on your facility.

**Selective funding.** At Oxford Funding we provide true flexibility. You can send us all, or just part, of your debtor ledger for funding. It's entirely up to you.

**Dedicated Account Managers.** Our dedicated Account Managers are responsible for servicing customers located in each state. We also have a small number of customers per Account Manager, so we know our customers well and can commit to higher levels of service.

## Contact us

To find out how debtor finance can meet your cash flow needs, call us on **1800 850 509** or visit **[www.oxfordfunding.com.au](http://www.oxfordfunding.com.au)**.

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