

# Partnership Debtor Finance

Partnership Debtor Finance is like Full Service Debtor Finance except your business does the collection of the debts up to an agreed period. Debts outstanding after this agreed period may then be directly collected by Oxford.

Partnership Debtor Finance is a 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 part of your receivables administration.

## How does Partnership 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.

Oxford also provides assistance with your own collection service. We have the latest technology available to assist you with any part of your debtor administration you may require. Oxford's collection activity is tailored to suit your individual requirements.

## Who is able to qualify for the product?

Any business which is well established and has good credit procedures and low bad debt ratios.

## Advantages of Partnership Debtor Finance.

1. You retain control of the collections under normal trading terms.
2. Better credit control and minimisation of bad debts through Oxford's state of the art credit checking and monitoring facilities and expertise in setting credit limits.
3. Minimising administration eg payment reconciliations, banking time, paperwork, sending accounts to debtors etc.
4. Partnership is slightly cheaper than Full Service Debtor Finance.

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

- Selective Factoring – where your funding requirements are such that you need to have money advanced on one or two large debtors rather than every debtor.
- Where you wish to maintain direct contact in the collection of the debts.
- Any type of corporate structure, ie: sole trader; partnership; trust; private or public company.
- Cash tied up in debtors, and you seek a funding line secured by the assets of your business.
- Monthly turnover > \$10,000 and selling goods/services to other businesses on credit terms.
- A short term, or long term working capital requirement.

To find out more about Oxford's flexible finance products feel free to contact your local Business Development Professional toll free on 1800 850 509 or visit us at [www.oxfordfunding.com.au](http://www.oxfordfunding.com.au)

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