

debtor finance

Partnership Debtor Finance

Partnership Debtor Finance is a solution to both your cash flow and debtor administration needs.

It provides you with a flexible line of credit linked to your sales invoices and allows you to outsource part of your receivables administration. Best of all, Partnership Debtor Finance is secured by your business assets, meaning there's no need for bricks and mortar security.

With Partnership Debtor Finance you undertake collection of your debts for an agreed period, typically 45 or 60 days. Debts that remain outstanding after this period may then be directly collected by 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?

Consider us your business partner

Oxford Funding tailors the solution to your individual business needs and provides assistance with your debtor administration, including:

- Sending monthly debtor statements.
- Undertaking collection calls in line with your requirements.
- Providing credit information on your current debtors or new customers you are considering.
- Receiving payments directly from your customers, who are aware of your arrangement with Oxford Funding.

Your business will benefit

- ✓ You remain involved in following up with your customers for payment.
- ✓ With assistance from Oxford Funding on invoices that become overdue or difficult to collect.
- ✓ With access to credit information on your debtors, allowing you to make informed decisions when setting credit limits.
- ✓ With timely advice from Oxford Funding if we become aware of any adverse credit issues with your existing customers.

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**.

Who qualifies for Partnership Debtor Finance?

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

- Have annual sales of more than \$500,000.
- Are a private or public company, a partnership, sole trader or a trust.
- Are an established business or a new start venture.
- Have a good management team.
- Have accounting software in place and can produce a debtors' ledger.
- Do not wish to completely outsource the collection of their invoices.

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.

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**.

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