

# Unlock your business potential

Commercial  
Finance

**Kenneth Taylor**  
Super Seal  
Window Systems

# Local knowledge.

# Competitive edge.

"Commercial finance afforded us the opportunity to more efficiently structure our business finances. With more immediate access to our working capital we could assuredly plan for the month ahead and negotiate improved trading rates and enhanced supplier relationships with the confidence that we could meet necessary deadlines.

In the current climate confidence is key and with this banking support, if our customers delayed for a day or two with their payments to us, commercial finance allowed us the flexibility to ensure that this did not have a knock on impact for our supplier payments.

When the opportunity arose to advance with bulk purchasing, that would allow us the ability to negotiate improved costs and increase margins, the bank assisted us in securing the necessary funding so we could make this happen."

**Kenneth Taylor**

Managing Director, Super Seal Window Systems

Super Seal Window Systems is an independent manufacturing company offering PVC and aluminium windows and doors.

## Looking to grow your business?

Our local business experts could give you a competitive edge. They have experience and in-depth knowledge of the business environment. They will work with you to deliver a range of working capital solutions to support your business's potential, including:

- ▶ **Invoice discounting** to improve your cash flow by unlocking your assets
- ▶ **Full service** to improve your cash flow and provide you with sales ledger management
- ▶ **Stockline** to enhance your buying power
- ▶ **Asset Based Lending** a flexible revolving facility that matches the needs of the business

Speak to your local, experienced business experts today

028 9043 3622

[cfsales@boi.com](mailto:cfsales@boi.com)

[bankofirelanduk.com](http://bankofirelanduk.com)

# Invoice Discounting

Improve your cash flow by unlocking your assets

It can be frustrating when you know you've got money coming in from sales but can't benefit from it right away. You could miss out on other business opportunities and that could slow you down.

With invoice discounting, you could get the cash you need quicker. As you make more sales, more funds become available by converting your trade debts into cash.

## Features and benefits

- ▶ Revolving facility which means you do not need to make capital repayments and it grows as you grow
- ▶ Improve your funding at a competitive price
- ▶ 24/7 access to our secure automated online account management system (I2D online)
- ▶ Flexible multi-currency facilities
- ▶ Operated on a confidential basis

## Who can use Invoice Discounting?

- ▶ Profitable, growing businesses with sound financial controls
- ▶ Sole Traders, Partnerships and Limited Companies
- ▶ Companies going through management Buy Ins/Outs or
- ▶ Restructuring

## How does it work?

- ▶ Supply goods or services to your customers locally or overseas and issue invoices for payment
- ▶ Give us the details of your invoices regularly, using I2D online
- ▶ Get up to 85% of the invoiced value on the day of sale

**Monthly charges apply. These will be negotiated on an individual basis.**

## Full Service

### Unlock the value of your trade debts

Chase. Chase. Chase. If you're constantly chasing your trade debts we could have just the solution. Our Full Service package allows you to concentrate on developing your business, while we look after the day-to-day management of your sales ledger. And, like invoice discounting, you use it to raise funds against the sales you make. Win. Win.

### Features and benefits

- ▶ Convert your outstanding invoices / trade debts into cash at a competitive price
- ▶ Concentrate on generating sales, while we carry out your sales ledger management, using payment collection software and a team of professional credit controllers
- ▶ Speed up payments from debtors and reduce the amount you may have to borrow
- ▶ 24/7 access to our secure automated online account management system (I2D online)

### Who can use Full Service?

- ▶ Profitable growing businesses
- ▶ Sole Traders, Partnerships and Limited Companies
- ▶ Businesses yet to develop a full sales ledger function

### How does it work?

- ▶ Supply goods or services to your customers locally or overseas and issue invoices for payment
- ▶ Give us the details of your invoices regularly
- ▶ Get up to 85% of the invoiced value on the day of the sale
- ▶ We maintain your sales ledger records and communicate with your customers for payment, on your behalf

**Monthly charges apply. These will be negotiated on an individual basis.**

# Stockline

## Enhance your buying power

Stockline is a flexible and innovative form of finance which gives you fast access to cash and increased buying power. Along with an extended payback period you may also be able to negotiate better discounts with suppliers as you pay in advance and in full.

### With Stockline it:

- ▶ Offers credit period available up to 180 days
- ▶ It usually requires no security
- ▶ Works alongside existing Bank of Ireland UK working capital facilities

### With Stockline you could:

- ▶ Pre-plan your funding of stock - ideal for seasonal needs
- ▶ Negotiate bulk order discounts
- ▶ Negotiate discounts for early payment
- ▶ Enhance your reputation with suppliers
- ▶ Buy additional stock, which may include new product lines
- ▶ Offer more attractive terms to your customers

### Who can use Stockline?

- ▶ Growth oriented businesses, usually with a minimum of 2–3 years trading experience
- ▶ Typically selling annually in excess of £350,000
- ▶ Businesses with total borrowing of over £250,000 including Stockline

### How does it work?

- ▶ We pay your supplier's invoice upon your written instruction
- ▶ We set up payment at the pre-agreed payment date up to 180 days

**Transaction fees apply. These will be negotiated on an individual basis.**

A man with grey hair, wearing a dark blue suit, white shirt, and red patterned tie, stands in front of a yellow building with red window frames. The building has the word "Frylite" in large red letters with a yellow oil drop icon above the 'y'. Below it, the words "Natural choice" are written in yellow. A sign for "Reception" is visible on the building's facade.

Frylite

Natural choice

“We have worked closely with Commercial Finance for over 20 years and have developed a great working relationship with them. They really understand us and our business and help us manage the complex fluctuating market we operate in. Our journey to growth would not have been achieved without the flexibility, guidance and support that we have always enjoyed from the team”.

**Eamon McCay**

Managing Director, Frylite

Frylite is an independent company offering a complete oil management system for caterers and food companies.

We can provide this document in Braille, in large print and on an audio CD.

Please ask a member of staff for details.

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