



## SUPPORTING YOUR BUSINESS is our business

Whatever business you are in, your cash should be working hard for you. Without reliable cash flow, how can you bring business plans to life, grab new opportunities, or negotiate the best terms with your suppliers?

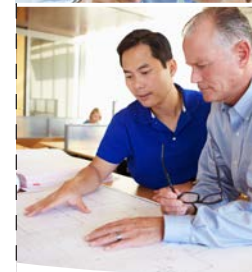
We know that every business has tailor made requirements and we've developed a range of flexible finance solutions to support business like yours.

Bibby Factoring Services has been working with businesses for 28 years and as part of Bibby Line Group we have 200 years of trading history behind us.

If your business is international, our global network of 16 countries across 4 continents is uniquely placed to facilitate flexible and integrated international funding solutions.





## Financial Solutions FOR BUSINESS GROWTH





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## PROBLEMS FACED BY EXPORTERS

- **Credit Risk of Your Customers**

You may suffer bad debt if your customer is unable to pay due to financial difficulties

- **Working Capital Problem**

Granting credit terms will tie down your working capital resources

- **Collection Problem**

The differences in languages, cultures and time zones can lead to delay in collection



## ACCESS THE MONEY YOU'RE OWED QUICKLY

We understand how frustrating it is when working capital is locked away in your business, tied up in outstanding customer invoices. We can release this cash back into your business via our flexible invoice Finance Solutions.



## EXPORT FACTORING HELPS TO EXPAND YOUR EXPORT SALES WITH CONFIDENCE

- Compete with other Asian exporters selling on open account terms
- Export with confidence to over 76 countries
- 100% protection against customers inability to pay
- Immediate access to cash advance up to 80%
- Collection undertaken by trained personnel in the overseas countries hence do not have to worry about:
  - Time zone difference
  - Language barrier
  - Cultural differences



Factors Chain International

### FCI MEMBER IN SINGAPORE

- We have the distinction of being the only non-bank Financial Institution FCI member in Singapore
- FCI is the world's largest international factoring organization in terms of:
  - Geographical coverage
  - Number of members
  - Factoring volume
- It currently covers 76 countries with 271 members

