



G GapCap

Introducer Guide

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Our USPs



Fast



Flexible



Smart
technology



Easy



Dedicated
team

GapCap Commission Structure

| Product | Commission | Up front kicker |
|-------------------------------------|---------------------------------------|--|
| Selective Invoice Finance | 10% of fee income | £1000 if the first transaction > £50k |
| Flexible Invoice Discounting | 20% of 'actual' service fee income | 20% of min service fee over contract |
| Supplier Finance | 10% of fee income | £1000 if the first transaction > £50k |

N.B. all commission is paid monthly in arrears for the lifetime of the client's facility

Our Products

Selective Invoice Finance

Summary

Release cash tied up in your client's outstanding invoices, on a flexible, no contract basis.

Suitable for

- ✓ Short term cashflow needs
- ✓ Advances against selected debtors

Flexible Invoice Discounting

Summary

Release funds against the entire sales ledger, or a chosen pool of debtors, smoothing working capital.

Suitable for

- ✓ Regular funding need
- ✓ Advances against 5+ debtors/entire sales ledger

Supplier Finance

Summary

Provide your client's suppliers with access to early payment against their invoices, giving the opportunity to extend payment terms.

Suitable for

- ✓ Strengthen supplier relations
- ✓ Opportunity to extend supplier payment terms enhancing cashflow.



How does it work?

Release cash tied up in outstanding invoices, on a flexible, no contract basis



Ts & Cs

FEES



GapCap fee
a % of the invoice charged on a day rate

SECURITY



We require an all assets debenture on the client



Credit insurance is included as part of the facility

Eligibility Criteria



UK Limited company



B2B invoices over £10k



Payment terms of 0-120 days



6+ months trading history



Invoicing in arrears

Not suitable for...



Sub-contractual construction businesses



Permanent recruitment businesses



Pro forma invoicing



Businesses in insolvency proceedings



How does it work?

Release funds against the entire sales ledger, or a chosen pool of debtors, smoothing working capital.



Ts & Cs

FEES



GapCap fee

a % charged on the drawn balance



Service Fee

a fixed % of the assigned turnover

SECURITY



We require an all assets debenture on the client



Credit insurance is included as part of the facility

Eligibility Criteria



UK Limited company



5+ B2B debtors on sales ledger



Minimum turnover £500k



2+ years trading history



£100k minimum facility

Not suitable for...



Sub-contractual construction businesses



Permanent recruitment businesses



Pro forma invoicing

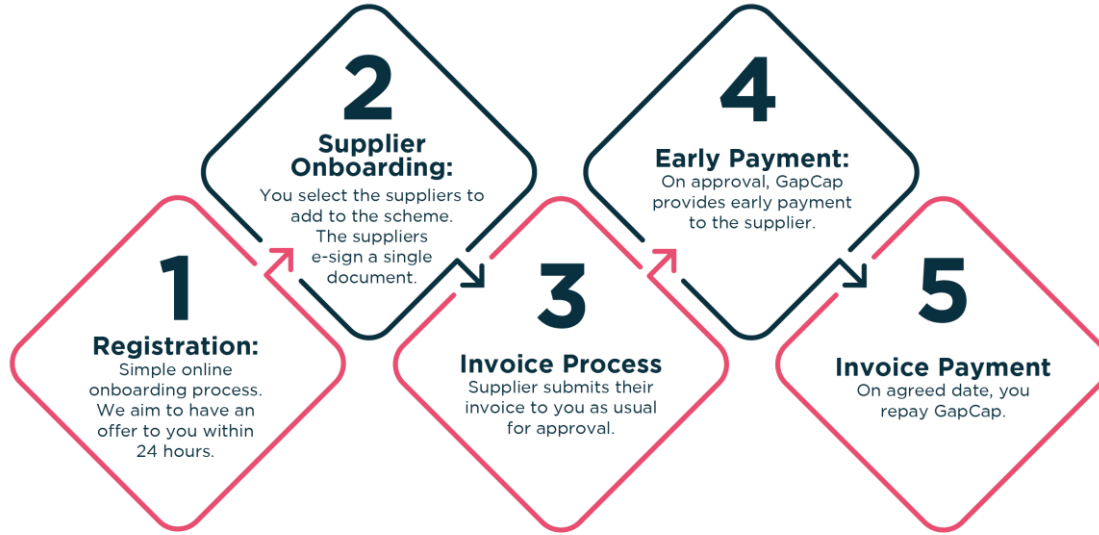


Businesses in insolvency proceedings



How does it work?

Provide your suppliers with access to early payment against their invoices, giving the opportunity to extend payment terms.



Ts & Cs

FEES

The cost of funding can be incurred by either the buyer or suppliers and is agreed in advance:



Buyer Led



Supplier Led

SECURITY



Min. £100k credit insurable client

Eligibility Criteria



UK Limited company



Minimum turnover £1m



2+ years trading history



Max payment extension +60 days



£100k minimum facility

Not suitable for...



Businesses with poor credit strength



Businesses in insolvency proceedings



Pro forma invoicing



SPOON

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