

PROVIDING A LENDING HAND FOR YOUR BUSINESS!

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MON TO FRI 10 :00AM-06:00 PM

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Get all available financing options right here in real time.

Get approved instantly and funded in as little as 24 hou

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As Featured In

WIRED

The New York Times

Inc.

TechCrunch

Forbes

FAST COMPANY

Areas We Serve

Find Loan Products We Offers

We will match you with a loan program that meets your financial need. In short te liquidity, by striving to make funds available to them within 24 hours of applicatio

Best Small Business Loans

Small business loans can help you get the funds you need for your business through a variety of programs with the best rates.

Read More

Merchant Cash Advance

A business line of credit gives small business owners ongoing access to working capital, allowing them to only pay for what they take.

Read More

Unsecured Business Loans

A short-term loan can be used for purchasing inventory, for marketing services or for any other immediate business need.

Read More

Fast & Easy Application Process

We have streamlined so the process for you so that you get funded as quick as 24 hours!

1

Step 1

Complete a **single** free business funding application.

2

Step 2

Get the **best** financing options available for your business.

3

Step 3

Get the **funds** you need for your business directly in your bank!

Why People Choose Us

At Lending Valley, we believe our customers deserve the best!

Dedicated Specialists

Our team of dedicated funding specialists are here for you to help you make the best decision for your business by getting you the funds you need.

Success Stories Rating

Over the years we have funded more small businesses than we can possibly count and the number is only going up more and more every day.

No upfront Costs

We evaluate your business and your needs and get you a quote almost instantly with no charge what so ever. All you have to do is fill in our short form.

Our Clients ❤ Us

"I loved the customer service you guys provided me. That was very nice and patient with questions I had. I would really like definitely come back here"

Doreny J. Griffin  
CEO

"I had a good experience with Lending Valley. I am thankful to LV for the help you guys gave me. My loan was easy and fast. thank you guys"

Mary O. Randle  
President

"We came out of their offices very happy with their service. They treated us very kindly. Definite will come back. The waiting time was very appropriate."

Linda E. Olson  
Co-Founder

We are Here to Help You

Our mission is to deliver the best rates possible!

APPLY FOR LOAN

Looking for a business loan? Then apply for a loan now.

Apply Now

CALL US AT

866-888-3051

info@lendingvalley.com

Contact us

TALK TO ADVISOR

Need to loan advise? Talk to our funding specialist!

Get Appointment

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+91 Phone Number

Country

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City

State

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Success

Your account is under review and our team will contact you shortly. Please verify your email.

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Invoice Factoring

Invoice financing allows small business owners to turn unpaid, outstanding invoices ready cash for their business.

Cash flow is king when you are operating a small business, but any small business owner will tell you that how consistent and predictable cash flow is anything but simple and straightforward.

Small businesses, particularly those started by first-time entrepreneurs, regularly bump into trouble getting its financing. According to the Small Business Administration, nearly 80% of the businesses that fail inside of five that an inability to get the financing they needed was a major cause behind their decision to shutter their bus

Thankfully, modern and nontraditional financing options - like invoice factoring - provide small business owners opportunity to leverage one of their most valuable assets into predictable and consistent cash flow to build, it to leverage new opportunities.

What Exactly Is Invoice Factoring, Anyway?

While invoice factoring isn't specifically a loan in the traditional sense, it is a form of financing - a secured for financing, at that.

This is a straightforward process whereupon a business owner sells the invoices that they have to a factoring exchange, the factoring company provides a lump sum of cash that can be used to build and grow a business small business owner sees fit.

In this exchange, the factoring company becomes the owner of the invoices that they have purchased - gets it directly from the customers that had these invoices outstanding (usually inside of between 30 and 40 days).

This is a popular form of financing for small business owners because it not only helps them get quick cash w need it most (rather than waiting between 30 and 40 days for customers to pay these invoices), but also beco not have to worry about having sterling silver credit scores, credit history, or even any real credit at all

The invoices themselves act as a security for these kinds of financing packages, making them attractive to bc entrepreneurs and the lenders that provide them.

Quick Invoice Factoring Example

Let's say that you own a local manufacturing organization, and a customer purchases \$10,000 worth of merch you with a payment period of 30 days after the invoice has been received.

Instead of waiting up to 30 days for your \$10,000 you instead turn around and sell that \$10,000 invoice to a fc company, and let's say that the company has a 3% fee charge across the board.

Let's also say that the factoring company provides 85% of invoice values upfront (less this fee, of course). Th you receive \$8250 upfront as soon as you decided to move forward with the factoring organization, with and in cash sent your way when the invoice has been paid to the factoring company from your customer.

Pros and Cons of Invoice Factoring

Pros

Almost instant cash flow for your company to use how you see fit

Working capital you can use to cover expenses and to leverage new opportunities

More predictable cash flow than what you might get with variable payment terms with customers

Almost effortless approval thanks to the security provided by your invoices

No real collateral needs to be provided upfront to lockdown these financing packages

Cons

Invoice factoring can get very expensive in a hurry, particularly if you haven't closely read the fine print to disc of the potential hidden fees that can be tacked on to these packages

You do lose some direct control over your invoicing, as the factoring company has the option to contact/collc invoices directly while cutting you out entirely

Quick Apply

Name

Email

Phone

Loan Amount

Year

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Address

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State

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1 Business Details2 Company Owner/Director Deta3 Funding Requirements

Legal Business Name

DateMonthYear

Please Select

Business TIN Number

Business VAT Number

Business Phone Number

Business Email Address\*

Physical Address of the Business\*

Business sector\*

How many years have you been in business\*\*

Estimated value of monthly invoices that need to be discounted (Ugs)

Your main bankers

Your current customers

Attach Documents

Upload file

Browse

+

Next

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1 Business Details2 Company Owner/Director Deta3 Funding Requirements

Company Owner/Director Detail:

Name of Director

First NameLast Name

Personal Mobile Number\*

Please enter mobile number

National Identification Number (NIN)

National Identification NumberExpiry Date

Personal Physical Address\*

Personal Physical Address

Since when has the owner or director lived at the Address?

Please select

(+) Add Another Owner/Director

Previous

Next

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1 Business Details2 Company Owner/Director Deta3 Funding Requirements

Your Funding Requirements

How much do you want to borrow?

Please Select

Facility Term

Please Select

Do you currently have other short term financing?

-Yes-No

Lender Details\*

Personal Physical Address

Remaining Balance

Remaining Details

Previous

Submit

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12:00 PM

User name

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ALL
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- Prospects
- Clients
- Customers
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- Lenders
- Suppliers
- Freight Brokers
- Carriers
- Accountant
- Match

<u>ALL</u> CUSTOMER											
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Inactive											
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| Company | Created By | Name | Email | Date Submitted | Lead Type | Lead Status | Action |
| ☒ Promatics | HCH | Hari | hari@mailinator.com | 02 May 2021 | Perspective Client | Inprogress |  |

Header will be decided after next meeting


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<b>Leads ▼</b>			
Prospects			
Clients			
Companies			
Consultants			
Lenders			
Suppliers			
Freight Brokers			
Carriers			
Accountant			
Match			
<b>Transactions ▼</b>			
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<b>Industry</b> <input type="text"/> Please Select		<b>FEIN Number</b> <input type="text"/>	
<b>Lead Date</b> 03/05/2021		<b>Credit Limit</b> <input type="text"/>	

VCH Financial Service Limited		User name	
<b>Dashboard</b>			
Leads ▼	<b>Lead Information</b>		
Prospects	Invoice Size \$100	Employees	
Clients	Referral Type <input type="button" value="Please Select"/>	Lead Status	<input type="button" value="Please Select"/>
Customers	Ratings		
Consultants	<input type="button" value="Please Select"/>		
Lenders			
Suppliers			
Freight Brokers			
Carriers			
Accountant			
Match			
Transactions ▼			



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Lead Information



UPLOAD

Credit Exchange

Credit Status :

Company :

Actual Credit Score :

Approved Credit Score:

Denied Credit Score :

Review Credit Score:

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Jessica Wood

Manager Compan

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A message from our CEO

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Charles Hamya

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Our partners work with us because they believe in the value of our platform

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Jessica Wood

President

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Jessica Wood

Vice President

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