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HCH Financial Service Limited

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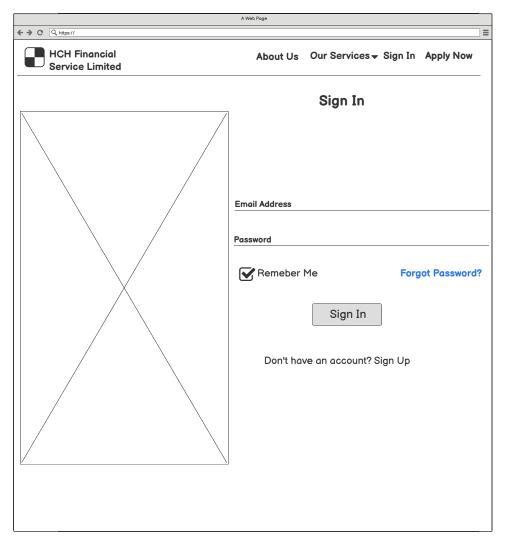
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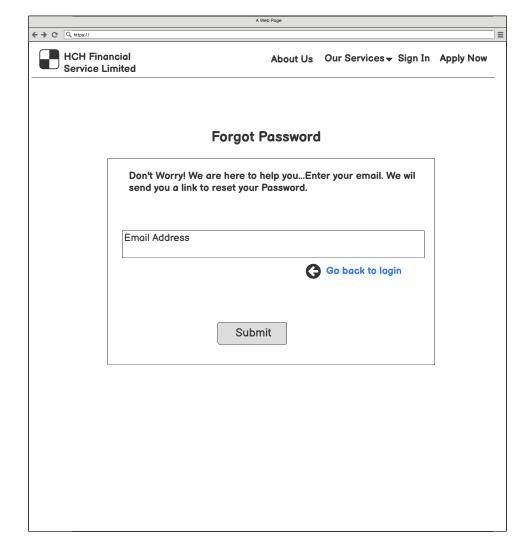
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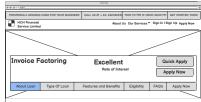
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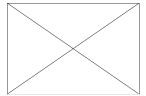








Invoice Factoring



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

cash now is king when you are operating a small business, but any small business owner will tell you that hav 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 tire financing, According to the Small Business Administration, nearly 80% of the businesses that full 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 nantraditional financing options — like invoice factoring — provide small busines opportunity to leverage one of their most valuable assets into predictable and consistent cash flow to be 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 – getti directly from the customers that had these invoices outstanding (usually inside of between 30 and 90 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 walling between 30 and 40 days for customers to pay these invoices), but also bear not have to warry about having stering aliver credit scores, credit history, or even any real credit in any real credit in the stering aliver credit scores, credit history, or even any real credit in the stering aliver credit scores, credit history, or even any real credit in the stering aliver credit scores, credit stores, or even any real credit or any real credit or stering aliver credit scores, credit stores, or even a stering aliver credit or even and the stering aliver credit scores.

The invoices themselves act as a security for these kinds of financing packages, making them attractive to be 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 for 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 \$8245 upfront as soon as you decided to move forward with the factoring arganization, with and

Pros and Cons of Invoice Factoring

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

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

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

Quick Apply





1 Business Details — 2 Company Owner/Director Detail — 3 Funding Requirement

You have now been assigned a personal Financial Advisor and you are steps away from accessing collateral free financing for your invoices. Financial Advisor will give you a call within the next 12-hours. They will through your needs and check your application before its assessed the underwriters. They will also help proper your documents for review a answer any questions.

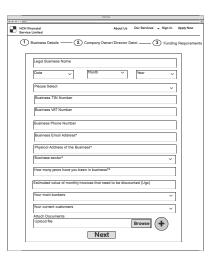
Your Funding Requirements

How much do you want to borrow? Please Select

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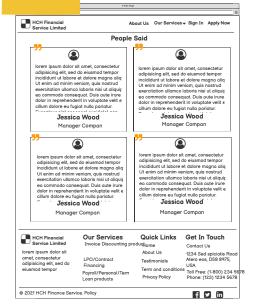
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Who we are?

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What we offer?

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A message from our CEO



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Charles Hamya

Our Members

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

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Jessica Wood Vice President

We are here to help you



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