



Designed for fast financing

## izola Factor

Secure funding to grow your business  
by turning your outstanding invoices  
to immediate cash.



izola Bank

# izola Factor

Izola Factor is designed to help businesses who provide services in the Business-to-Business (B2B) and Business-to-Government (B2G) arena.

It is especially relevant to successful small-to-medium sized business (SMEs) who do not have accessible cash flow which can hinder their ability to operate effectively and their ambitions for growth.

With Izola Factor you can pay your employees and suppliers faster, as well as invest in your company's operations and growth without having to wait until customers pay you.

This is your solution to stabilise cash flow and unlock stalled potential for your business.

## What is factoring?

Factoring is a method of financing, allowing companies like yours to sell account receivables and improve your working capital. Your business will be able to access immediate funds, usually within one business day of uploading your invoices to our portal.

## How does it work?

Put simply, your invoices become an asset you can make use of. Your factor company, such as Izola Factor, buys your invoices and pays you cash in advance of the agreed repayment terms with your own client.

## Is factoring a good option for my company?

Small-to-medium sized businesses face several challenges, especially in terms of growth.

If the following challenges apply to you, factoring might be your solution:

1. Your company is growing and you need access to immediate working capital to keep up with demand.
2. Your customers do pay, but never as quickly as you need.
3. Chasing customers for payment takes up too much of your time, which can be better spent winning new business.
4. You need a little flexibility and do not want to be locked down with loans and overdrafts.
5. Competition in your industry is growing and investment in better technology and equipment is crucial to your business' growth strategy.

## 5 Steps to Improve Your Company's Cashflow



Provide your goods/ services to your customers.


Issue your invoice to your customer and send us a copy.

We will send you 90% of the value of the invoice in just 24 hours.

We will follow up payment from your customer who will pay us directly.

Once payment is received, we'll send you the remaining 10%.

**Ideal for B2B or B2G businesses, factoring can release funds otherwise locked up in invoices which are pending payment.**



## Factoring is a good alternative to more traditional financing routes. Here's why:



### Fast decision and proposal

The faster you provide us with the necessary information, the faster we can confirm if your company is eligible and send you our proposals.



### Single factoring fee

We provide you with a customised fee that is agreed to before any signatures are required.



### 90% of the invoice value

Once you send us your invoice, we will make sure that 90% of the invoice less our fees is in your account within 1 business day. The remaining 10% will be sent to you as soon as your customers pays us.



### Risk protection

Izola Factor offers non-recourse factoring. That means we take 100% of the risk of non-payment in case of insolvency.



### Onboard in less than 10 days

Izola Factor's dedicated team can have you on board in less than 10 working days.



### No hidden Fees

We provide you with one factoring fee, that covers all our services.



### One point of contact

We build long term relationships with customers.



### Professional debt collection

With over 26 years of debt collection services behind us, our multi-lingual team knows exactly how to approach your clients.



## Part of a successful group

Izola Bank is wholly owned by the Van Marcke Group, a family run Belgian enterprise which has been in successful operation since 1929. Van Marcke is a market leader in the specialized distribution of sanitary ware and central heating and has over 1,600 employees, active in Belgium, France,

Luxembourg, Switzerland, Malta and the USA. The group excels in providing products, services and solutions that improve their customers' quality of life. Van Marcke is heavily focused on creating a sustainable living environment for all and makes continuous investments to ensure that its ecological footprint is as low as possible.

# izola Factor

**Helping your business gain faster  
and easier access to finance.**

For further information, please [visit our website](#)  
or email us on [support@izolabank.com](mailto:support@izolabank.com)

**[www.izolabank.com](http://www.izolabank.com)**



**izola Bank**

Established in 1994, our clients commend us for our personal service and always being readily available to help. We are big enough to support your ambitions for growth and small enough to remember that customer care is about providing real people to talk to.

**Izola Bank p.l.c.**  
4, Castille Place,  
Valletta VLT1062  
Malta

Company Reg: C 16343  
VAT No: MT 13175712  
Swift BIC: IZOLMTMT

Izola Bank p.l.c. is licensed to undertake the business of banking in terms of the Banking Act (Cap 371 of the Laws of Malta) and is regulated by the MFSA (Malta Financial Services Authority). Izola Bank p.l.c. is a member of the Malta Depositor Compensation Scheme.