

## Credit Management Services

We provide a credit control service for any business that sells goods or services on credit terms. This is a highly effective way of freeing up your time so that you can concentrate on more productive areas than chasing debt payments.



As a market leading SME in Northern Ireland, Upstream is in the unique position of providing appropriate working capital solutions to SMEs across the province.

Every finance director is concerned about managing cash at some point. Upstream are experts at innovating solutions for finance and working capital requirements.

We can help SMEs achieve fearless growth by giving them the confidence of knowing that they can secure ambitious expansion far beyond the limitations of traditional balance sheet creditworthiness.

Upstream...  
never mainstream

100%  
half full

The service can be 'white labelled' and tailored to suit each client. A Consultancy and Corporate Health Check service is also available. On a one-off basis, this will identify any areas of a business that require action.

### Benefits to your business

Allows you to focus on your core business activities while we collect the debts on your behalf

Enhanced cashflow

Improved debt turn which thus reduces the amount you have to borrow

Costs can be neutral as expenditure can be reduced in relation to finance and staff

Reduction of bad debt risk

Can be a short term solution (e.g. maternity leave)

Management solutions, such as credit insurance and credit control



**Judith Totten**  
Managing Director  
M 07825 735557  
judith@upstreampositive.co.uk



**Colin Dundas**  
Finance Director  
M 07969 563705  
colin@upstreampositive.co.uk



**Alan Wardlow**  
Sales Director  
M 07917 150342  
alan@upstreampositive.co.uk

[upstreampositive.co.uk](http://upstreampositive.co.uk)  
T 028 9099 9450



Suite B - Ground Floor  
40 Linenhall Street Belfast - BT2 8BA  
F 028 9099 9449  
[info@upstreampositive.co.uk](mailto:info@upstreampositive.co.uk)

positive working capital

## Invoice Finance

Unlock your potential by releasing funds against your debtor book. Instead of having to wait for up to 60 or more days for your debtors to pay, Upstream will provide you with up to 85% of your outstanding invoice values immediately, thereby freeing up cash to allow you to seize business opportunities – whatever they may be. The balance is paid to you when the debtor settles their account.

## Trade Finance

A unique funding solution in the N.I market, Upstream will settle your supplier invoice to fulfil purchase orders, allowing you to fund the entire working capital cycle from Supplier to Buyer. It will also give you the opportunity to avail of cash settlement discounts from your suppliers, buy in bulk or buy direct from the main manufacturer.

## Asset Finance

We can assist with finance for many types of Business Assets. We can help you buy Plant & Machinery, Commercial Vehicles, Agricultural Machinery, Office & IT Equipment and much more.

## Advisory

Upstream is committed to adding value across your business and we recognise that it's not always about funding alone.



### Benefits to your business



- Up to 85% advance against invoices
- Domestic and export sales can be funded
- All major currencies supported
- Confidential or disclosed facilities available
- Credit control expertise available
- Improved balance sheet structure
- Invoice Finance facility grows with turnover, unlike an overdraft facility which is fixed against security pledged

### Benefits to your business



- Rapid access to funding
- The flexibility to grow with your business
- Independent facility which will complement existing banking facilities
- Potential for straight line, early payment or bulk discounts
- Structured as an off balance sheet cost of sales
- Payment terms of up to 120 days



Sometimes we simply need guidance and advice in the more esoteric issues around running a successful business.

We therefore have strategic partnerships with a number of specialists in areas as diverse as accountancy, M&A, life and pensions cover, asset finance and business re-engineering.

The team in Upstream are truly your partners in business – filling the 'forever' gap in NI finance.

**Upstream is the only provider of Supplier to Buyer funding solutions in Northern Ireland.**

[upstreampositive.co.uk](http://upstreampositive.co.uk)