



# Inter views

“Why work for money, when money can work for you?” that’s what **The Interface Financial Group** are asking potential franchisees

**INVESTMENT LEVEL: £58,500-£68,500**

**T**he Interface Financial Group franchisees provide short-term working capital to small businesses through a unique and proven invoice discounting programme. Interface

franchisees don’t lend money, they purchase assets – invoices/accounts receivable – at a discount, in this way, their money is working for them.

A company provides goods or services to another business. They issue invoices with 30- or 45-day payment. Then they wait – but they have suppliers to pay, materials to purchase, and payroll to meet. They can’t or don’t want to wait 30-45 days to get their money. So they go to their bank who, rather than extending credit, refer them to a local alternative funding source that can help them – Interface. The Interface franchisee meets with the business owner and carries out due diligence and, if they meet this criteria, the company becomes a client.

The client and the Interface franchisee then select the appropriate invoices. The Interface franchisee checks the credit-worthiness of the customer and confirms that the goods/services were delivered and are acceptable. The Interface franchisee purchases the invoices at a discount; say 10 per cent, and electronically transfers the funds into the client’s bank account. All this has happened within three to four days of the initial contact. The client has their money and the Interface franchisee has invoices that are going to be paid directly to him/her by the customer. Most clients are ‘repeats’ for the Interface franchisee – coming as and when they need additional cash quickly, usually on a monthly basis and often for one to two to three years.

Interface is an established and proven franchise and:

- has been in the invoice discounting business since 1972 boasting 40 years of industry-specific experience
- has a very well-defined market niche: small

business; in business less than four years; £250,000 to £5,000,000 annual sales; one to 19 employees; medium to poor credit, and have cashflow issues. Banks and factors do not operate in this unique market niche

- is an international franchise – 150 franchisees in seven countries: the UK, the Republic of Ireland, the US, Canada, Australia, New Zealand, and Singapore

**“Interface franchisees don’t lend money, they purchase assets”**

Interface has an outstanding franchise model and owning an Interface franchise involves a modest initial investment; the franchise fee is only £25,000. Start-up costs are approximately £3,500, which includes travel and accommodation costs for formal training and the annual conference; a computer, printer, business telephone line, and fax capability; fees for chamber and networking memberships (which are strongly recommended); and of course, petrol costs for travel to local referral sources and clients.

Franchisees will need working capital to purchase invoices. There are no pre-set capital requirements, but the range of £30,000 to £40,000 to get started is a given estimate.

The benefits of an Interface Financial Group franchise include:

- Being home-based with no employees or shop fronts
  - No inventory
  - No long hours
  - No cold calling or telemarketing
- and last, but certainly not least, Interface provides an outstanding return on investment.

Some of the former professions of Interface franchisees include:

- Banking, financial analyst, bond trader, accountant
- Project manager, engineering, manufacturing executive
- Software designer, chemist, physicist, IT director
- Business consultant, business broker
- Insurance executive, sales manager, restaurant owner ■

**IFG**

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**CLASSIFICATION:** Financial services



# WHY WORK FOR MONEY WHEN MONEY CAN WORK FOR YOU?

If you're a business professional looking for an alternative to 'corporate' life, **The Interface Financial Group** offers a unique opportunity.

Interface franchisees help successful small businesses to improve their cash flow by unlocking their premier asset – *their invoices for completed work* – by purchasing selected invoices at a discount and then benefitting financially when the invoice is paid.

So, your working capital goes on working for you every day providing an excellent, above-average return with minimal marketing and a work schedule that's within your control.

## THE ULTIMATE PROFESSIONAL FRANCHISE

The current economic situation provides an excellent opportunity for Interface Franchisees. Small business owners need working capital but banks are unwilling or unable to provide it. Many of these small business owners are turning to **The Interface Financial Group** as a solution. Don't let this opportunity pass you by if you want a business with:

- Modest Investment
- Quick Start-up
- A Proven System
- A Professional Environment
- No Specialised Experience
- No Employees
- No Shop Fronts
- No Inventory
- Exceptional Training & Support

## A WORLD-CLASS FRANCHISE® OPPORTUNITY

Interface is the only business that has been awarded World Class status by the Franchise Research Institute for seven consecutive years.



Visit us on stand **A240** at the **National Franchise Exhibition**,  
or call us now on: **0845 834 0332**  
e-mail [ifgUK@interfacefinancial.com](mailto:ifgUK@interfacefinancial.com)  
or visit [www.interfacefinancial.co.uk](http://www.interfacefinancial.co.uk)

The Interface Financial Group is an international organisation, has been in the Invoice Discounting business since 1972, and is the leading alternative funding source for small business.