



**UNLOCK THE
POTENTIAL
OF YOUR BUSINESS**



BUSINESS FINANCE TOOLS FOR CUSTOMERS

- Long Term Finance
- Immediate Short Term Finance
- Managing Customer Risk & Cash Flow
- Reduce Poor Payments
- Protect Yourself from Bad Debts
- Receive Retention Monies Now
- Understand Customers' Contracts



SIG has teamed up with a number of carefully selected third parties to offer you access to a combined, unique and market leading package of financial services, endorsed by SIG and forming part of the SIG Customer ‘Business Support’ package.

This package gives you, our Customer, discounted rates and in some cases privileged access to business enhancing products not freely available elsewhere.

“The formation of such a unique credit offering is a first for our industry and its exclusivity provides SIG customers with a potentially significant competitive advantage to secure additional finance, increase their returns on final accounts, or enhance their internal risk processes to ensure their business is protected and financed for future growth.”

Simon Johnson
SIG Director of UK Credit Management

“Cash flow is vital to businesses of all sizes and good credit management practice minimises risk and ensures payment is received. I commend this initiative which supports SIG customers by providing access to tools that will help their business survive and thrive.”

Philip King
Chief Executive of the CICM
Chartered Institute of Credit Management.

Endorsed by



Chartered
Institute
of Credit
Management

Disclaimer notice: For full disclaimer notice, please refer to the reverse of this document. Please note, SIG receives no commission or financial gain whatsoever from the introduction of these services.



Long Term Finance

Whether you are expanding your business, **increasing your overdraft or looking for asset financing**, SIG can put you in touch with an independent finance broker specialising in the construction industry. They understand the complexities of the construction industry, what products are available, who to use and how to secure the best rates.

For further information please speak to your dedicated contact:

Steve Dunwell
P&A Financial Services on
07917 761341
or email stevedunwell@pandareceivables.com



Short Term Finance

This facility can be set up in days **enabling you to sell specific invoices** as and when you choose and obtaining better cash flow when needed. You only pay for the money borrowed and for the period you need it with no additional charges.

For further information please speak to your dedicated contact:

Russell Holt
from Catalyst Finance on
01453 758365
or email sig@catalyst-finance.com



Help Managing Customer Risk & Cash Flow

SIG can introduce you to an industry leading software product which links to established accounts packages in a matter of minutes. This **software provides immediate analysis of your customer risk** and provides credit control software to manage customer invoices owed to you, therefore helping to increase your cash flow.

For further information please speak to your dedicated contact:

Andrew Baynes
from ikmc on
07958 770510
or email andrew.baynes@aronova.com



Please refer to online demonstration at www.ikmc.com





Reduce Poor Payments

We've teamed up with Creditlook to provide our customers exclusive access to a unique and powerful SIG customer-only **online credit forum** which enables SIG customers to view and anonymously record their payment experiences of customers. Creditlook allows you to search for other company comments on your prospective or existing customers, identifying potential cash flow and bad debt problems in advance – or gaining confidence with the good paying customers.

For further information please speak to your dedicated contact:

Martin Simcock
from Credit Look on

01628 581050 or **07836355185**

or email **martin@creditlook.co.uk**



Please refer to online demonstration at **www.creditlook.co.uk**



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BUSINESS FINANCE TOOLS FOR CUSTOMERS

Protection from Bad Debts



SIG has teamed up with specialist insurance broker Credit Risk Solutions Ltd and award winning credit insurance underwriters Credit Indemnity & Financial Services (CIFS) to provide an **innovative credit insurance facility** specifically designed for the construction industry, to give you the security that unpaid debts will be honoured – keeping your company safer.

With preferential insurance rates and direct access to construction specialists, this facility provides you with intelligence on your customers to help avoid bad debt, as well as providing financial protection in the event of their insolvency. CIFS currently insure over 13,000 construction companies and provide over £1.6bn of cover.

For further information please speak to your dedicated contact:

Mark Whiteley on **07810 837671** or **01422 368866**

or email **m.whiteley@creditriskolutions.com**

Rodger Johnson on **07557 924625** or **01422 368866**

or email **r.johnson@creditriskolutions.com**



Retention Monies Payments

A Retention Bond offers an alternative to cash retentions put in place by employers to ensure that work is completed to their satisfaction. Rather than retaining a proportion of the cost of the contract a bond is issued between the bond provider, specialist sub-contractor and employer.

The main difference between the bond and the cash retention is that the specialist sub-contractor receives full payments throughout the contract period with no retentions being withheld. Alternatively where works are already in, or are about to enter the defects period **a bond can be provided to allow the balance of retentions monies to be paid immediately rather than them being held until the end of the defects period.**

In both scenarios cash flow is greatly improved thereby ensuring financial stability, furthermore the employer receives a guarantee that should you be unable to honour your contractual obligations the bond will respond.

For further information please speak to your dedicated contact:

Karl Batey

from UK Surety on **0845 496 1205** or email **karl@uksurety.co.uk**



UK Surety Limited

Legal Advice on Contracts & Disputes

As a SIG customer you now have access to a range of discounted or fixed fee legal services from award winning specialist construction solicitors Hawkswell Kilvington. Services available include contract liabilities advice, dispute resolution, right through to legal representation.

Final account disputes can often lead to a prolonged period of cash flow difficulties and in some cases insolvency. **Hawkswell Kilvington can assess your case and provide the know how to get you paid.**

For further information please speak to your dedicated contact:

Jonathan Hawkswell

from Hawkswell Kilvington on

0844 809 9566

or email **jhawkswell@hklegal.co.uk**



Manage your account online

SIG offer an online account management system facility that provides easy access to your account 24 hours a day. This gives you the convenience of being able to access your account from the comfort of your desk or even your sofa. The services allow you to:

- Review your account 24 hours a day
- Allows you to receive invoices, statements and credit notes electronically
- Register queries and monitor progress online
- Make payments whilst in your account

For an online demonstration please visit

<https://ods.datainterconnect.com/sigd/sigdeinv.php>

Contact the Data Interconnect helpdesk on **01367 245779**

Powered by





CICM administers the
prompt payment code



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QUALITY
Q
ACCREDITED



SIG receives no commission or financial gain whatsoever from the introduction of these services.
All benefits of this group deal are passed onto our customers by way of reduced rates.



**For further information please visit
www.sigfinancetools.co.uk**

or contact us on: Tel: 0114 384 0511 **Fax:** 0114 285 6071
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