

# Case Study

**Client:**

Murray McIntosh

**Contact:**

Adam Cave

**Position:**

Managing Director

**Their Need:**

Our client is a recruitment business that has been trading since 2014 and during this time they have successfully established themselves in a number of sectors such as Engineering, Financial, Cards, Payments/Transactions, Policy, Public Affairs & Communications. Initially, the company started out offering permanent placement to these industries, however very quickly also offered temporary placements to their customer base.

Given the nature of temporary recruitment and the working capital requirement it dictates, the business has needed to utilise Invoice Finance. This has provided them with the cashflow it needed while allowing the business to grow without any constraints.



invoicefinance  
**CONNECT**



## About Murray McIntosh

**Where they've come from:**

Murray McIntosh was launched out of the belief that recruitment should be about individual empowerment, not just making placements.

Their consultative, long term approach has seen them grow rapidly. They already have a proven track record across the UK and are proud to be only the 3rd agency to build and invest in an accredited training platform linked to the IOR. This goes some way to providing an insight into their ambition and drive to empower.

Most importantly, their quick success hasn't harmed their ambition. While you read this, their history is still being written.

**Where they're going:**

As they move forward, their investments into their systems, industries, offices and people are continuously increasing.

Individual development, both internal and external, has always been at their core. A large part of their focus will always be on growing experts and they enable this by aligning informed, empowered consultants with ambitious, developing sectors.

They're committed to working with people for a reason. That means forming lasting relationships based on opportunity, not mandates built around boxes that are only there to be ticked. It's this belief that allows them to establish and build on partnerships quickly.

For more information please visit:  
[www.murraymcintoshassociates.com](http://www.murraymcintoshassociates.com)

## Why Invoice Finance Connect:

“Invoice Finance has always worked well for us, it has met our cashflow obligations and provided us with the necessary funding to help us achieve our growth. We started using this type of funding from the early part of 2015 and did not have any issues until the latter part of 2016 when we suffered a bad debt of £200k. Naturally, the bad debt was not our lenders fault, however their handling of the issue and the impact it had on our cashflow was far from satisfactory.

When we advised our lender of the bad debt, they immediately reduced our funding and offered us nothing to soften the blow. Luckily for us, part of the debt was covered by credit insurance, plus our historical profitable trading had meant that we were not utilising our Invoice Finance facility that much, consequently we were able to take the hit of the bad debt and the impact of the action of our then funding partner.

My lenders actions and attitude towards me really did make me question my relationship with them. We knew Dan Bowsher as he helped us set up our Invoice Finance arrangement back in 2015 and after looking him up on LinkedIn we could see that he had set up his own independent brokerage. We met with Dan and explained our dissatisfaction with our current provider, he clearly understood the issues we had gone through and accepted the remit to find us a new provider that could offer the expected levels of customer service.

Dan came back to us with a number of options, from which we chose a new lender whose entire ethos was built on delivering a customer centric proposition. Our new client manager was running a portfolio of 25-30 clients, compared to 45-50 with others, the actual administration of the facility was going to be way less labour intensive than what we had previously and not only that it was going to cost us less too, so we were extremely happy with the new lender than Dan had introduced us to.

We have been with this lender for over a year now and I am pleased to say that we have a really good relationship with them and they have delivered excellent levels of service at all times.”

## Ongoing Support:

“We got in touch with Dan again recently, as we have ventured into a new sector. We needed some additional funding to help us recruit a new team of people to focus on this area and launch a new division. Dan has introduced us to a loan provider that has given us the capital injection we needed to make this work.

We have a really good relationship with Dan, he listens to us and understands our needs, always responding with solutions that cater for our requirements. I would strongly recommend that anyone that is either using or thinking of using Invoice finance to get in touch with IFC, you will not be disappointed”.

- Adam Cave

To discuss your invoice finance needs please call Dan Bowsher on 07880 556094