

A Practical Guide to Invoice Factoring for Accounting & Consulting Firms

How accounting professionals can help clients improve cash flow, stabilize operations, and unlock growth through accounts receivable financing.

Many businesses struggle with delayed customer payments, unpaid invoices, and inconsistent cash flow. For accounting firms and consultants, identifying the right financial solutions can help clients maintain working capital, cover payroll, and continue growing without taking on unnecessary debt. Invoice factoring, also known as accounts receivable financing, allows businesses to access immediate cash from outstanding invoices instead of waiting 30, 60, or even 90 days for customers to pay.

What Is Invoice Factoring?

Invoice factoring is a financing solution where a factoring company purchases outstanding invoices and advances a large percentage of the invoice value upfront. Once the customer pays the invoice, the remaining balance is released to the client minus a small factoring fee.

Common Signs a Client May Benefit from Factoring

- Customers consistently take 60–90 days to pay invoices
- Payroll pressure caused by slow-paying accounts
- Rapid growth creating working capital shortages
- Difficulty qualifying for traditional bank financing
- Seasonal fluctuations impacting steady cash flow
- Large outstanding invoices limiting daily operations

Industries That Commonly Use Factoring

Invoice factoring is commonly used by trucking companies, staffing firms, manufacturing companies, oilfield service providers, telecom businesses, janitorial companies, and other B2B industries that invoice customers on payment terms.

Benefits for Accounting & Consulting Firms

By partnering with a trusted factoring company, accounting professionals can provide clients with additional financial flexibility while strengthening advisory relationships. Factoring can help improve cash flow management, reduce stress caused by unpaid invoices, and allow businesses to focus on growth instead of collections.



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Questions Advisors Should Ask Clients

- Are delayed customer payments impacting operations?
- Is the business growing faster than available working capital?
- Are unpaid invoices creating payroll or vendor challenges?
- Does the client need a flexible alternative to traditional lending?
- Would faster access to cash help improve operations or profitability?

Why Strategic Partnerships Matter

The best factoring relationships go beyond funding invoices. Strong factoring partners collaborate with accountants, consultants, and advisors to help businesses improve financial stability, operational efficiency, and long-term growth.

How Scale Funding Can Help

At Scale Funding, we work closely with accounting firms, consultants, factoring brokers, and strategic advisors to help businesses improve cash flow through customized accounts receivable financing solutions. In addition to invoice factoring, we connect clients with trusted partners across accounting, banking, payroll, legal, insurance, and business consulting to help support every aspect of their business growth. Our goal is to help businesses build stronger financial foundations while giving advisors confidence in the solutions they recommend.

Contact Scale Funding

One of our invoice factoring representatives would be happy to answer any question you have.

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