

Novicap is a European Fintech focused on providing end-to-end working capital solutions to SMEs, mid-market corporates, and public administrations. Through our proprietary technology platform, we offer Credit and SaaS services that enable our customers to drive their business forward.

Basic information and figures

Foundation – 2015
Employees – 55+
Offices – BCN, MAD, AMS
Markets – Spain and The Netherlands

€1.4B+
Financed volume

100,000+
Invoices financed

3,600+
Businesses financed

€200M
Up to €200m in funding capacity

Our solutions

We offer the most advanced **end-to-end working capital solutions** to boost your business.

Financing solutions

Collecting from Customers

- Factoring (Notified)
- Factoring (Unnotified)
- Promissory Notes Discounting

Paying Suppliers

- Reverse Factoring Standard 
- Reverse Factoring BNPL 

General Working Capital

- Working Capital Loans 

Payments solutions

Paying Suppliers

- Dynamic Discounting

Why Novicap?

We offer innovative working capital solutions that adapt to your company's needs.



Experts in Public Administration

Financing of general government debtors with full, partial or non-recourse verification.



Complex operations

Thanks to our technology we are able to take on the most complex transactions.



More competitive

The most affordable non-bank financing, with no sector restrictions and no CIRBE.



With Colateral

Possibility of providing collateral to access higher limits or better conditions.

Prizes and awards



Our investors

