

A flexible approach to  
helping your business

# Our Funding Solutions



Business Finance



Invoice Finance Plus



## A flexible approach to helping your business.

When you need to arrange finance, we look at individual situations. No box-ticking. Just a common sense understanding of your clients ambitions, and a willingness to help you achieve them.

It's a straightforward approach, and we know it works for many kinds of business. We see every client as unique, and do all we can to provide the right finance, at the right time, on the right terms.

Whatever you need to arrange the money for, we're keen to help. We look at the whole picture, keeping an open mind where other lenders might be restricted by arbitrary policies or procedures. And we give you a decision quickly. So you and your client can put plans into action with confidence.

## Keeping the process speedy and simple.

With offices in the financial districts of Leeds and Manchester, we use our many years' experience to provide a highly responsive service to businesses of all sizes. As soon as you get in touch with us, you'll have one point of contact, who understands your objectives and takes responsibility for helping you meet them. It's all about direct communication, with no Chinese whispers and no red tape. We arrange all the details of your finance quickly, simply and responsibly.

Very happy with our service, many of our clients keep coming back to us as their businesses grow and change.



Business Finance



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# Business Finance

When your client needs to borrow over the short term, to give their business a boost.



## Product Information

- ✓ Asset secured **short to medium term** lending.
- ✓ Minimum loan of **£50k**, maximum **£3m**.
- ✓ **Maximum term 24 months** (roll over options at end of term).
- ✓ **Personal or business assets taken as security** including property, plant and machinery, debtors, stock, shares and intellectual property.
- ✓ **Charges are transparent and simple**, we charge a set up fee, monthly interest and an exit fee.
- ✓ **Set up charges and legal fees can be rolled into the facility** so there is no cash injection required from the client day one.
- ✓ **Set up fees of 2% to 4%**, interest charged monthly at 1.5% to 2% per month, exit fee 1%, all fees negotiable.
- ✓ **No need to make capital repayments**, our facility is based on servicing interest only.
- ✓ We like **interest to be serviced monthly** but it can be rolled up if there is sufficient equity in our security.
- ✓ If speed is a key factor in the deal, we have our own legal team on hand to support, **our average turnaround time is 5 days**.
- ✓ Our underwriting process assesses **security, serviceability** and repayment at the end of the term.

# Invoice Finance Plus

When your client needs the money that's due to them, faster than their customers will pay.



## Product Information

- ✓ Facilities from **£50k to £3m**.
- ✓ **Invoice Discounting** and **CHOCCS** (client manages the ledger).
- ✓ **Secured overpayments are our strength and unique in our offering** – our Invoice Finance Plus product works with our Business Finance product to generate more cash for your clients than a traditional facility.
- ✓ **On average our clients benefit by having additional funding of 50% of their ledger** – however, there is no upper limit and some clients benefit from much larger cash injections, hence why we call it Invoice Finance Plus.
- ✓ Our overpayments can be secured on **business** and/or **personal assets**.
- ✓ **Our overpayments are entirely flexible** – they can be repaid at any time and, of course, your clients only pay for what they borrow.
- ✓ **We don't charge complicated disbursement tariffs** – our charging is simple and transparent – we charge a service fee and a discount margin or we can apply it all in one simple fee.
- ✓ We are **entirely flexible on contract lengths**, ledger concentration and credit limits.
- ✓ **Credit protection can be provided.**



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