



## Our Products

A flexible approach to helping your business





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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 a regional presence in Leeds, Manchester, Birmingham, London, Edinburgh and Cardiff, 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 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.

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

- ✓ Asset secured **short to medium term lending**
- ✓ Lending up to **£5m**
- ✓ **Maximum term 36 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 from 1.25%, 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



## When your client needs a structured working capital facility

- ✓ Facilities from **£100k to £5m**
- ✓ Borrow funds against a **range of assets** including debtors, commercial and residential property, plant and machinery and stock
- ✓ Our Asset Based Solutions are **simple and transparent**, no complicated tariff or disbursements, just **one simple daily interest payment** ensuring that your clients only pay for what they borrow
- ✓ Our revolving credit facilities **can be interest only** or capital and interest with a bullet repayment at the end of the term
- ✓ **Minimum term 12 months**
- ✓ Our Asset Based Solutions can be **secured on business and/or personal assets**, and where commercial or residential property is concerned we can take a first or second charge
- ✓ We are typically **lending up to:**
  - 90% against debtors;
  - 70% against commercial property;
  - 80% against residential property;
  - 60% against plant and machinery;
  - and stock will be reviewed on a case by case basis.





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