

# Our Solutions



	Our Products	Facility Size	Term Length	Rates
Asset Finance	Soft Asset Finance	£1k - £75k	36 - 60 months	Typically 14% - 21%. Rates agreed on a case by case basis
	Hard Asset Finance	£7.5k - £1million	36 - 60 months	Rates starting from 10.5% and agreed on a case by case basis
Invoice Finance	Confidential & Disclosed Invoice Finance Facilities	£25k - £3.5m	From 6 months	Administration charges from 0.2% of turnover. Cost of funds typically 3% above base rate. Depends on size of business and facility.
	Optional Sales Ledger & Collections Service			
	Selective Bad Debt Protection			
	XTRA Time (top-up) Facilities when additional funds are required			
Business Loans	Secured Loan (property charge required)	£50k - £500k	up to 5 years	Rates available upon application
Asset Based Lending	Invoice Finance (must make up 50% of the overall ABL facility)	£200k - £3.5m	From 12 months	Speak to your Business Development Manager for more information on rates
	Plant & Machinery	Up to 80% of the valuation amount		
	Property Loan	Up to 70% of the valuation amount		
	Stock	Up to 85% of the NOLV (Net Orderly Liquidation Value)		
Vehicle Finance	Business Contract Hire	Funding available for many makes and models of cars and light commercial vehicles (vans)	24, 36, 48 or 60 month terms available	Admin Fee: Business £199 + VAT
	Business Finance Lease			
	Hire Purchase			