

# Unlock your client's potential

Explore our Multi-Product solutions



# What we offer

| Primary Facility   | Facility Sizes        | Term           | Rates   |
|--|-----------------------|----------------|---|
| Invoice Finance*<br><small>*must make up 50% of the overall ABL facility</small> | £200,000 - £5 million | From 12 months | Administration charge from 0.2% of turnover. Cost of funds typically 3% above Bank base rate (depends on size of business and facility) |

| Asset classes we will fund against   | Lending Guidelines                                    | Term  |
|--|---|---|
| Plant & Machinery<br><small>Yellow Plant, Road Vehicles, Engineering Equipment, Printing Equipment, Agricultural Equipment</small> | Up to 80% of the valuation amount                     | Up to 36 months   |
| Property Loan  | Up to 70% of the valuation amount                     | Up to 60 months   |
| Stock  | Up to 85% of the NOLV (Net Orderly Liquidation Value) | Bespoke facility, term in line with invoice finance agreement |

## Our Criteria

- Facilities must have an Invoice Finance facility with Time Finance, plus one or more of the above asset classes
- It must be an established business trading with other businesses on credit terms (B2B), where can offer funding solutions based on assets in the balance sheet
- Where the Invoice Finance facility is repaid in full, all other components must also be repaid

## Sector Likes

- Manufacturing
- Wholesale
- Transport
- Plant Hire
- Services
- and many more...

## Rates

We calculate our rates on a case by case basis. Please contact your Business Development Manager or Broker Manager to discuss these

## Security

- Our standard security for an Invoice Finance facility is a debenture and a limited guarantee
- Any additional security will be dependent on the deal and the assets we are funding
- Property, plant and machinery and stock will require valuing by a Time Finance approved valuer