



Supporting UK SME Growth

Credit 

Introducer pack

Founding member of



The Association
of Alternative
Business
Finance

Patrons of

NACFB

Helping Fund UK Business

Why are **Credit4** different?

- ✔ We believe all businesses should have access to the right type of funding in order to support opportunities for growth
- ✔ All businesses we work with are evaluated according to their individual circumstances, regardless of size
- ✔ We provide innovative products with absolute clarity of pricing
- ✔ We do not underwrite by algorithm
- ✔ We take time to get to know business owners and their organisations, working with them to understand the business drivers and growth potential

We've dealt with the bank in the past, but decided we needed something more adaptable, flexible and personable. Credit4 were friendly and straightforward, with an interest in what we were trying to achieve, rather than simply 'box-ticking'.

— Stuart Anderson, Sales & Marketing Director, Young Soles

Our **Flexible** Funding Solutions

Flexible Funding Facility

Amounts of between £15,000 and £30,000, for businesses that need access to short term funds

Dual Growth Funding

Amounts of between £30,000 and £100,000, our Flexible Facility and a term loan in one

Secured Business Funding

Amounts of between £75,000 and £250,000, to facilitate growth or release business cashflow where this is suppressed by the servicing of existing short term, high cost debt

Flexible Funding Facility

A revolving credit facility aimed at businesses requiring access to short-term funds, in order to take advantage of opportunities to develop or expand.

- ✓ Amounts of between £15,000 and £30,000
- ✓ Terms of 3 to 12 months
- ✓ Repay and redraw capital amounts during the term (subject to minimum criteria)
- ✓ 2.5% per month drawn funds (interest charged daily and paid fortnightly)
- ✓ 0.5% per month un-drawn funds (interest charged daily and paid fortnightly)
- ✓ 4% Arrangement Fee paid on completion

Dual Growth Funding

Offering businesses access to growth capital, over a longer period. Our Flexible Facility and a term loan in the same funding line.

- ✓ Amounts of between £30,000 and £100,000
- ✓ Terms of 12 to 24 months
- ✓ Access to a term loan for part of the total funding requested, repayable monthly
- ✓ Access to a Flexible Facility for part of the total funding requested
- ✓ Flexible Facility cost: 2.5% per month charged on drawn funds, 0.5% per month charged on un-drawn funds (interest charged daily and paid fortnightly)
- ✓ Term Loan cost: 2% per month, with balance amortised over the term
- ✓ 3.5% Arrangement Fee paid on completion (deducted from term loan)

Secured Business Funding

Business funding to facilitate growth, or to release business cashflow where this is suppressed by the servicing of existing short term, high cost debt.

- ✓ Amounts of between £75,000 and £250,000
- ✓ Terms of 12 to 60 months (5 years)
- ✓ 80% LTV based on 180 day valuation
- ✓ No Early Repayment Charges (ERCs)
- ✓ Secured Business Funding is unsecured against the business, backed by personal guarantees from the Directors of the business and a first or second charge against a suitable property of a personal guarantor
- ✓ Interest rate 1.5% per month
(18% per annum)
- ✓ 5% Arrangement Fee

Eligibility Criteria

- ✓ Businesses must be UK registered
- ✓ The funding **MUST** be used for business growth opportunities
- ✓ All directors must provide a suitable Personal Guarantee
- ✓ Funding must be for:
 - £15,000 - £30,000 over 3 - 12 months (Flexible Facility)
 - £30,000 - £100,000 over 12 - 24 months (Dual Growth Funding)
 - £75,000 - £250,000 over 12 - 60 months (Secured Business Funding)
- ✓ Your client will need to be able to demonstrate the need for funding by supplying supporting financial information

We fundamentally value transparency in dealing with clients and pricing...it runs through our process from start to finish.

— Gary Trott, CEO

How Do We Work?

1



Get in touch

Speak to your dedicated Business Development Manager about how we might be able to help

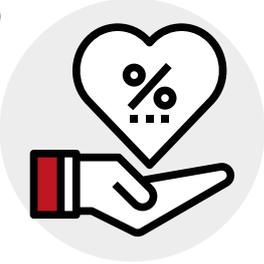
2



Talk to us

We'll have a conversation to make sure we understand your client's specific needs

6



Commission paid

3



Application

Submit your client's application together with supporting information

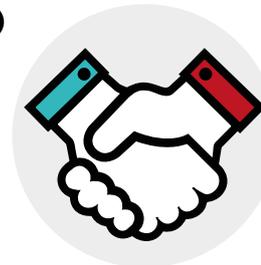
5



Funds

Transferred to your client's UK Business Account

4



Decision

Get in touch

Do you have a client with growth opportunity, an early trading business, or one that doesn't fit set criteria? We specialise in taking time to understand individual circumstances and offer tailored funding solutions.

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