

# Getting Business Finance

Information and advice to help you grow your business



**Business Pulse**

Powered by **capitalise**<sup>®</sup>

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# INTRODUCTION

Business Pulse has partnered with Capitalise to make it easy for businesses to access funding.

[Capitalise.com](https://www.capitalise.com) is an innovative business funding platform designed to help SMEs discover finance partners who can add value to their business.

The ever changing economic climate has made it harder and harder for both small and medium sized businesses to attract competitive financing agreements through traditional borrowing methods.

Capitalise's intuitive funding system will not only match your business with lenders who can provide the finance you need, but also with those who have a proven track record funding similar sized businesses within your sector.

By placing you with lenders who fully understand the unique financial demands of your industry, you'll

benefit from their years of experience providing capital solutions to businesses just like yours.

Capitalise works with leading mainstream and independent UK lenders to provide small and medium sized businesses with a seamless funding comparison service in as little as 3 minutes.

You'll even be able to track the progress of your applications through your online profile as well as receiving instant notifications each time the next step of your application has been completed.

Need assistance from an accountant or business partner when it comes to completing your application? Add third parties onto your profile and they'll be able to upload essential documentation and supporting evidence, or even take over the entire application process on your behalf.

## Let us help you unlock your true business potential.



[Find out more about Capitalise](#)

# GETTING BUSINESS FINANCE

Sourcing the capital needed to catalyse growth within your business can be a time consuming, and often expensive, endeavour.

Capitalise.com, has made it easier than ever before for potential borrowers to find lenders who specialise in funding each specific business sector.

It all starts by completing your online profile which takes around 3 minutes. Capitalise will gather some

key data about your business and the purpose of the loan before cross-referencing this information against their expert panel of mainstream and independent lenders.

After deciding the amount you'll need to borrow and calculating an affordable repayment period, they'll let you know straight away which options you're likely to have the best chance of qualifying for. They deal with a wide range of products including:



ASSET FINANCE



INVOICE FINANCE



MERCHANT CASH  
ADVANCE



TRADE FINANCE



WORKING CAPITAL  
FINANCE



PROPERTY FINANCE

As an independent finance matching platform, Capitalise has no bias towards any specific lender, ensuring that you'll always be matched with a partner that puts your needs first.

Once you've chosen the funding partners that you'd like to apply to, you'll be able to submit multiple applications from your Capitalise profile with the click of a button.

Any supporting documentation needed by these lenders such as filed accounts, bank statements and management accounts can be uploaded instantly online. You'll even be able to add

accountants and other business partners onto your profile to help the application process. Each time an application is successfully underwritten and assessed, you'll receive an instant notification to let you know that everything is ready to go. Offer letters will be sent directly to your Capitalise profile and you'll be able to make a final decision on which option you feel will be most beneficial to your business.

Once approved, most lenders can usually transfer capital to your business bank account in just a few working days with some providers also offering the added bonus of same day funding.

[Start Funding Search](#)

# FUNDING SOLUTIONS

With so many different finance options available to UK businesses, it can be tricky trying to narrow down which financing route is likely to best suit your needs. As soon as your Capitalise profile has been completed, they'll let you know straight away which options you're likely to qualify for.

Take a look below for a brief overview of some of the most popular financing solutions taken up by UK businesses with a more detailed breakdown of each option available later in this guide.



## ASSET FINANCE

Preserve your working capital whilst getting access to the tools, equipment and machinery your business needs with asset finance. Avoid hefty upfront costs by either spreading the payments out over a convenient number of months or years, or simply lease the required assets for as long as you need them.



## INVOICE FINANCE

Avoid the restrictive inconvenience of waiting for raised invoices to be paid by advancing a percentage of them immediately with invoice finance. Rather than borrowing against your business, you'll be able to source funds from work that's already been completed as well as having the option to outsource your sales ledger management processes.



## MERCHANT CASH ADVANCE

If your business takes regular payments through a card reader or EPOS terminal then you may well be eligible for a merchant cash advance. A lump sum is sent directly to your business bank account with a small percentage of the total amount borrowed repaid each time you take a credit or debit card payment.



## TRADE FINANCE

Obtaining enough capital to support the purchase and production of new stock can often be the major stumbling block that holds SMEs back from quicker expansion. Trade finance can help to fund the supply chain from start to finish by purchasing stock from suppliers on your behalf with loans secured against new purchase orders.



## WORKING CAPITAL FINANCE

Need additional capital to support the day to day running costs of your business? Working capital finance is a multi-purpose business loan which can help you to keep on top of everything from staff wages and stock purchase to utility bills and premises rental.



## PROPERTY FINANCE

Whether a property developer, investor, or simply wish to purchase a business premises, these types of purchases are typically leveraged. Through Capitalise, you'll have access to rapid bridging loans, development and commercial finance to help ensure that profitable opportunities don't fall by the wayside.

[Start Funding Search](#)

# ASSET FINANCE

Purchasing new assets for your business is an essential part of growth, however SMEs are often held back from quicker expansion by their cash flow.

Outlaying large, upfront payments for new equipment, tools and machinery can detrimentally affect the day to day running of your business, but failing to invest can see your customer base begin to suffer.



## HIRE PURCHASE

Prefer to own the asset at the end of your agreement? A hire purchase works in a similar way to a finance lease however your monthly payments will be working towards full ownership of the asset at the end of the term rather than simply leasing it for its economic life.

## OPERATING LEASE

An operating lease is great for businesses who rely on plant, machinery and tools to carry out their services or produce a product. Payments are made until the expiry date of the agreement is reached, at which point you'll pay the difference between the original purchase price and residual value upon expiration.

Asset finance has been created to help businesses overcome this common pitfall. Lenders are able to either purchase the asset on your behalf and allow you to spread the cost in affordable monthly repayments, or simply lease the equipment to you for as long as it's needed.

Capitalise has partnered with lenders who specialise in providing asset finance to a vast array of industries, ensuring that you can access the assets you need as well as dealing with sector-specific professionals who understand your needs.

Read on to learn more about the different types of asset finance available to UK businesses.

## FINANCE LEASE

A finance lease works in a similar way to renting any equipment you might need. You'll typically lease the asset for its economic life meaning that you'll never be left with outdated equipment. This gives you the flexibility of full, unrestricted access to the tools you need without the burden of ownership.

## CONTRACT HIRE

Contract hire is most commonly used for accessing new vehicles for your business. Payments are calculated based on the purchase value and estimated residual value of the vehicle at the end of the agreement. It's usually sold once the contract expires which helps to drive down the monthly repayments for the duration.

## REFINANCING

It's never been easier to raise capital through your existing assets by refinancing a loan against your current equipment. This can help you to quickly and easily secure additional finance from your assets if you'd rather invest funds elsewhere in your business.

[Compare Asset Finance Lenders](#)

# INVOICE FINANCE

Having to wait weeks or even months for raised invoices to be settled by your customers can significantly inhibit your ability to grow as a business as well as making it difficult to stay on top of your daily business expenses.

Additionally, you may find yourself spending significant amounts of time chasing up these invoices when these staff resources could be better served elsewhere in your organisation.



## Invoice Discounting

**Invoice discounting** has become one of the most popular methods used by SMEs when it comes to dealing with this issue. Rather than having to wait up to 120 days for an invoice to be settled, you'll be able to advance a chosen percentage of each due payment with the remainder paid to you, minus fees, once the customer settles the outstanding balance.

You'll retain complete control of your sales ledger throughout this process and will still be responsible for chasing up these payments, giving you complete confidentiality when it comes to engaging with this funding service.



## Invoice Factoring

Managing your sales ledger as well as overseeing credit control can be both daunting and costly for SMEs. **Invoice factoring** takes things one step further from invoice discounting by taking on this task on your company's behalf, ensuring that you'll never need to chase up a raised invoice again.

Not only will you never need to chase an advanced invoice again, but you'll also benefit from ongoing credit checking to ensure that your customers continue to meet the terms of your arranged credit facilities.

As well as retaining complete responsibility of credit control and your sales ledger, your customers will deal directly with teams who bring extensive accounts experience to the equation, ensuring that they're always dealt with in a friendly, professional and efficient manner.

### HOW INVOICE FINANCE WORKS



Send original invoices to your customer(s) and copies to the lender



Receive up to 95% of the invoice amount - usually within 24 hours



Once the lender is paid by your customer(s), receive balance minus agreed upon fees

[Compare Invoice Finance Lenders](#)

# MERCHANT CASH ADVANCE

**F**luctuating turnover can be a real headache for businesses looking to source and repay finance. Whilst a particular repayment may be affordable during busy periods, it can be challenging trying to keep up these payments when turnover dips.

If your business takes regular credit and debit card payments from customers then you may well be eligible for a **merchant cash advance**, offering the security of lump sum lending with the flexibility of revenue focused repayments.

Rather than sticking to a fixed monthly repayment

schedule, you'll simply repay part of your loan each time a customer makes a payment through your card terminal. In practice, this means that when you're taking a large volume of payments you'll repay more, but during seasonal drops in income you'll repay less.

Capitalise will always seek to match your business with lenders who have a proven track record dealing with other companies within your sector. Whether you operate in **retail, manufacturing, distribution, leisure**, or any other facet of UK industry, they'll ensure that you receive a competitive rate that's both affordable and tailored to your business.



## HOW MERCHANT CASH ADVANCE WORKS



The advance is unsecured which means your house is not at risk



No fixed payments as you pay back through credit card sales



No interest charges so you'll know upfront how much the advance will cost

Merchant cash advance partners will typically offer finance on a revolving basis meaning that you'll be able to continue using your existing credit facility each time 60-70% of the balance has been repaid. What's more is that these loan types can be issued very quickly, giving you access to the funds you need when you need them most.

[Compare MCA Lenders](#)

## TRADE FINANCE

One of the biggest stumbling blocks faced by SMEs and importers looking to grow their customer contracts is the ability to fund large orders from suppliers.

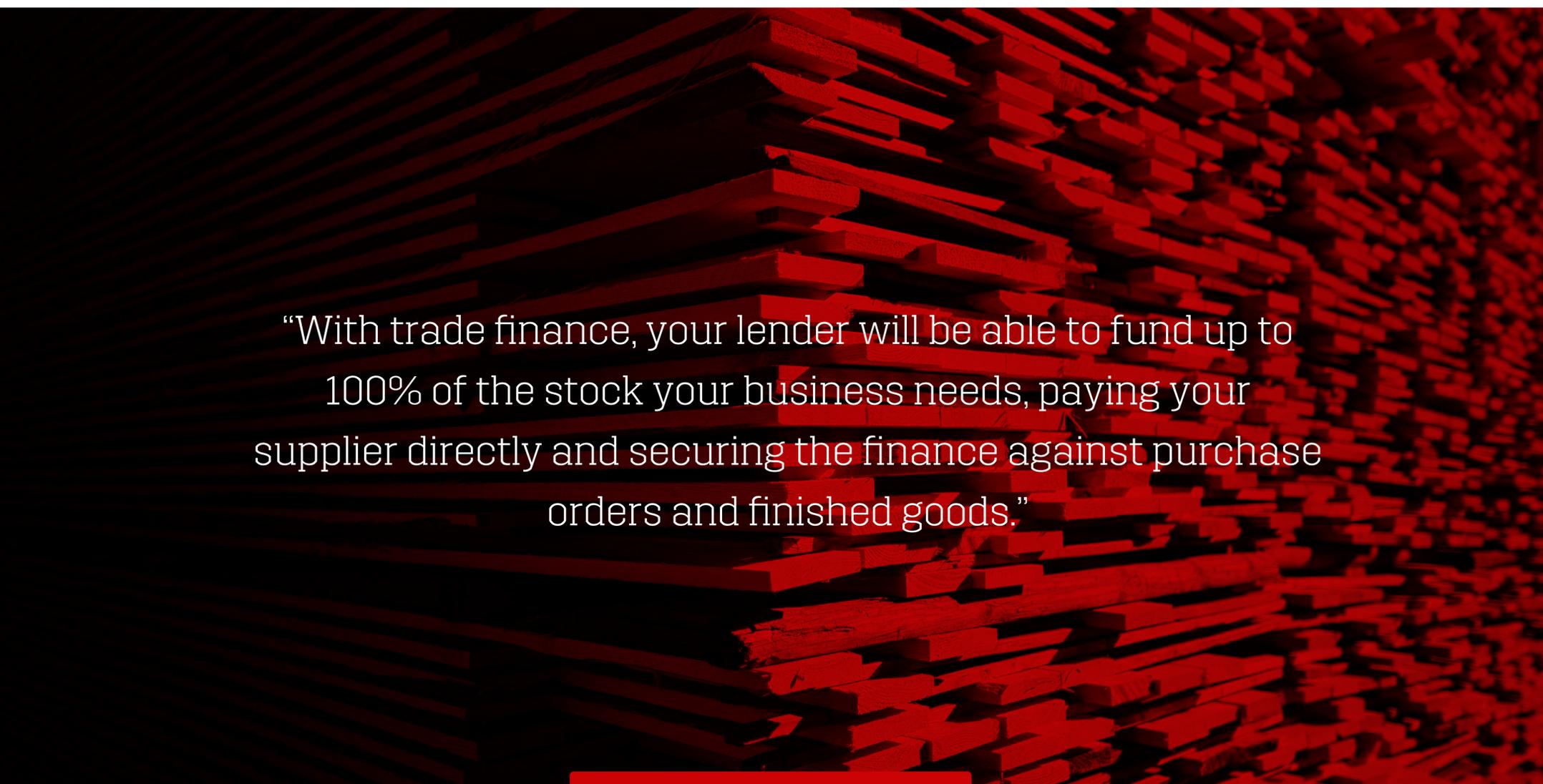
Although credit facilities can be obtained from suppliers, you'll often receive less favourable terms as well as having to stick rigidly to the credit limit you've been given.

With **trade finance**, your lender will be able to fund up to 100% of the stock your business needs, paying your supplier directly and securing the finance against purchase orders and finished goods.

This quick and convenient lending stream will not only give you access to 'cash buyer' rates, but will ensure that you can deliver your orders on time and to the high standards that your customers expect.

Capitalise.com work with specialist trade finance lenders who have extensive experience providing funding at every step of the supply chain. Their invaluable experience working with national and international suppliers means that you'll be able to take advantage of their expertise when it comes to dealing with documentation, insurance, invoice collections and even delivery. If your supplier is based abroad and you're looking to import goods, most companies are equipped to provide finance in many of the world's most popular currencies.

You'll only repay your trade finance loan once you've satisfied the purchase order from your client, giving you plenty of breathing space when it comes to settling your balance.



“With trade finance, your lender will be able to fund up to 100% of the stock your business needs, paying your supplier directly and securing the finance against purchase orders and finished goods.”

[Compare Trade Finance Lenders](#)

# WORKING CAPITAL FINANCE

It's all well and good financing assets, suppliers, property and other purchases, but sometimes SMEs simply need a helping hand taking care of the day to day running costs of their business. An unexpected **tax bill**, the need to expand your workforce or even a hike in premises rental costs can suddenly put your working capital at risk.

**Working capital finance** is a multi-purpose, flexible, short term loan which can be used to drive growth almost anywhere within your organisation.

Unlike traditional business loans, working capital finance can be issued within a matter of days from approval and can be used to cover everything from staff wages and utility bills to office supplies and tax bills. Many providers don't require you to disclose what the loan will be used for, leaving you free to invest your capital into multiple areas of your business.



## FEATURES OF A WORKING CAPITAL LOAN



No requirement to specify the loan's purpose



Loan is paid out in days of approval



Customised to your business model

[Compare Working Capital Lenders](#)

# PROPERTY FINANCE

For businesses operating in the **construction**, property investment and development industries, or even those wishing to simply purchase their own premises, sourcing finance can be challenging at the best of times.

Changes in financial regulations have seen traditional lending streams tightening up their lending criteria leading to missed opportunities within the market due to a lack of funding. Read on to learn more about the different types of property finance.



## DEVELOPMENT FINANCE

Whether you're looking to take on a major new build project or simply wish to refurbish or redevelop an existing structure, **development finance** can help to fund your next investment with both upfront capital and ongoing instalments

Funding is usually issued for up to twenty four months with the amount borrowed repaid once the project has been completed and the property or properties sold on. A standard commercial mortgage may be taken out at the end of construction allowing you to clear your development finance balance and proceed with a more affordable, long term solution.

## COMMERCIAL MORTGAGE

**Commercial mortgages** can be used for purchasing a business property, for long term commercial property investment or to raise capital by refinancing a premises that you already own.

They are taken out over a predetermined number of years with any charges, interest rates and fees transparently outlined upfront, so you'll be able to budget effectively.

Most come with a variable interest rate, however fixed interest rates are available from certain specialist providers.

Commercial mortgages are available across almost every business sector, however you'll need to have enough funds to put down a deposit and they'll want to see evidence that you can make your monthly repayments on time.

## BRIDGING LOANS

**Bridging loans** are an essential part of life as a property investor or for SMEs trying to take advantage of a new premises purchase. They're ideal for those situations when you need fast access to property finance such as purchasing a property at auction, plugging the gap until a renovation is completed or whilst you're waiting for a more traditional mortgage to be approved.

Similarly, if an opportunity arises to take on a new property but you're still waiting to sell, they can help to inject additional capital into your business so you won't have to miss out.

[Compare Property Finance Lenders](#)

## SECTORS

Agriculture >	IT Services >	Automotive >	Leisure >
Business services >	Manufacturing >	Construction >	Print/Publishing >
Courier >	Prof. services >	Distribution >	Recruitment >
Financial services >	Retail >	Haulage >	Security >
Healthcare >	Transportation >	Import/Export >	Wholesale >

## CASE STUDIES

<b>Funding International Growth with Trade Finance</b> Global Sports Brand	<b>Raising Capital when Financially Distressed</b> Manufacturing Business	<b>Getting a Better Advance Rate by Refinancing</b> Recruitment Company
<b>Turnover</b> \$30m globally; £500k in the UK	<b>Turnover</b> £1,700,000	<b>Turnover</b> £3,000,000
<b>Requirements</b> £250,000	<b>Requirements</b> £250,000 Invoice finance + £15,000 working capital	<b>Requirements</b> £500,000 Invoice Finance Facility
<b>Sector</b> Sporting Goods	<b>Sector</b> Manufacturing	<b>Sector</b> Recruitment
<b>Requirements</b> South East England	<b>Requirements</b> Greater Manchester	<b>Requirements</b> Sussex
<b>Incorporated</b> 2010	<b>Incorporated</b> 2015	<b>Incorporated</b> 2003
More: <a href="#">here</a>	More: <a href="#">here</a>	More: <a href="#">here</a>

[View more case studies](#)

## REVIEWS

<b>Fast turnaround on funding requirement - "above &amp; beyond" service</b>  I have previously used Capitalise for a client & found their service to be excellent. I recently had a funding requirement for my own business, so turned to them to...	<b>'Great service, useful and met my requirements quickly'</b>  Capitalise arranged a short term business loan in days in order for me to seize a reduced price buying opportunity, would recommend.
★★★★★ Based on purchase on 24/08/2016 Jane London	★★★★★ Based on purchase on 24/08/2016 Giles London

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