

# QUICK-START GUIDE TO COMMERCIAL LOANS

*Funding made simple.*



## **Funding for Britain's SMEs.**

Finance British Business serves to help British businesses raise the day to day funding needed to aid in business growth and innovation.

We have a large panel of lenders with the ability to facilitate loans to meet various business needs.

**3 to 60 month  
repayment terms**

**Fast decisions, often  
within hours**

**Retain total business  
ownership**

**Money often paid  
within 24 hours**

A team of specialists are waiting to help you grow your business.

***How can we help you?***

## Key sectors we finance...



### Transport & Logistics

We can help you to utilise assets and create financial programs that align with every stage of the supply chain.

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### Construction

Whether you're in the public field, private developments, or in a self-funded project, we will have a solution for you.

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### Brewery

From microbreweries to craft bars, we have years of experience to help you turn on the tap to success.

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### Motorsport

We work with race teams and businesses to fund any element of Motorsport.

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### Agricultural

We've funded new machinery, livestock purchases, diversification plans and renewable projects too.

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And we don't stop there.  
We support any type of business or industry.

**Putting things into context, here's a few realistic scenarios we could help to finance across varying sectors...**



Source **funding for a Directors vehicle.**



**Lease machinery** to complete a production line.



Source finance on a private doctors surgery **computer tech.**



**Provide finance for an individual franchise** to re-brand.

*Every type of finance,  
for every type of business.*

## **EQUIPMENT FUNDING**

Want to make a purchase but avoid a dent in cash flow? Equipment Funding can be a great solution offering tax incentives, and you can finance almost anything.

### **Hire Purchase**

Pay a deposit plus fixed monthly instalments for the agreed term. Own the asset on completion.

### **Finance Leases**

Borrow equipment for a set time, but manage your own maintenance repairs and running costs.

### **Refinancing**

Release some capital tied up in already purchased equipment.

### **Operating Lease**

Permits the use of an asset without transferring full ownership of the asset.

## ▶ BUSINESS LOANS

Business loans are generally seen as a source of finance for the medium to long-term. Typically, business loans are advantageous as there are many options available, whether this is to assist with cash flow, provide a cash injection or refinance debt.

### **How do they work?**

Business loans typically allow you to borrow an agreed sum of money and pay it back over a certain period of time with interest.

Typically this combines two or more financial products to help meet the desired loan amount. An example would be using a term loan for capital to grow, alongside another kind of business lending to help with working capital finance.

By doing this you are equipping your business with two sources of business funding.

## **Qualify for a Finance British Business Credit Line.**

A pre-approved and adaptable funding option to help you grow your business. There's no obligation to draw down on funding, but the piece of mind that knowing it's there is all you might need.

We'll do a simple credit assessment to see which funding category we put you and formalise that decision. Quick, simple and stress free.

### **Why Choose Us?**

Finance British Business serves to help British businesses raise day to day funding to aid in growth and innovation.

We have a large panel of lenders with the ability to facilitate loans to meet various business needs. Some of these include, cash flow, expanding the business offering, increase market range, as well as increasing the ability to purchase more stock.

Our team of experts are ready to help your business grow.



**Talk to our team of  
finance specialists...**



**01908 039 500**



**[www.financebritishbusiness.co.uk](http://www.financebritishbusiness.co.uk)**