

Asset and Invoice Finance



UK Commercial and Development Finance
www.ukdevelopmentfinance-broker.co.uk

What is it?

A financial product allowing you to raise capital within your business against your debt book as well as a wider range of business assets.

What to expect...

- Loans from £10,000 to £750,000
- Repayment terms typically offered from 1yrs to 4yrs
- Early settlement charges may apply to the unsecured business loan
- Lending rates may start from 8% to 24% depending on;
 - Business Sector
 - Purpose of funds
 - Reliance on Debtor and history of settling invoices
 - Business accounting history
 - Credit history
 - Business experience
- Typical lenders fees are 2%-6% of the net loan advance

Other things to consider...

The bigger picture

Do you really need the funds?

Are there other finance options available to you to meet your business needs?

Are you comfortable with personal/directors guarantees that may include securitisation of personal assets?

Rates & Fees

Whenever seeking unsecured business loans, expect to pay more in rate and fees due to the fact the lender is not using a specific asset to securitise the money against.

Fees can be added to the loan advance and will increase the total interest accumulated on the debt

Early settlement charges may apply to the loan agreement which is typically calculated as 3 months interest of the unsecured loan debt.

How much can you borrow

£10,000 to £750,000

The level of borrowing depends on a number of key points raised above in the 'What to expect' section

Contact Details

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