



Best Alternative  
Funding Provider

# Get more deals away with business loans from real people.



Over 40,000 individual investors ready to lend to your clients.

## Loans for any purpose to suit your clients' needs

Available to all sectors, our loans are suitable for:

- Expansion and growth
- Asset purchase
- Working capital & cash flow finance
- Property purchase & refurbishment

To register email [broker@fundingcircle.com](mailto:broker@fundingcircle.com)  
or call **020 3667 2208**



## Funding Circle

Better for business, better for investors, better all round.

# Funding Circle at a glance...

## Our products

- Unsecured loans up to £100k (PG required)
- Asset finance loans £20k - £1 million (can include VAT – up to 120% LTV)
- Secured loans: £100k - £1 million
- Repayment terms: 6 - 60 months
- No early repayment charges
- Average rate: 8.6% (annual true rate)

## Who we lend to

**We can help limited companies and limited liability partnerships. Minimum criteria includes:**

- 2 years trading history (or 5 years for 5 year loans)
- 2 years of filed accounts
- Minimum turnover £100k
- Upward trending or stable financials
- UK resident director
- No CCJs outstanding above £250

## Why work with us

- Earn competitive commission paid upfront
- Get more deals away with our flexible products
- Simple and quick application process
- Speak directly to the credit team



**Steve Harris, Director at Central Finance Birmingham has placed multiple deals with Funding Circle including a £100,000 loan for expansion for a care home:**

“We’ve been dealing with Funding Circle for the past three years and it’s a refreshing change from traditional funders. When you take into account the speed, cost and flexibility, Funding Circle really is a unique offering for SMEs in today’s difficult market.”

## How does the process work?



As featured in...



For further information speak to our dedicated business development team on  
**020 3667 2208** or email **broker@fundingcircle.com**

## Unsecured loans

### £5,000 - £100,000 – 6 months, 1 to 5 year term

These are highly flexible loans that can be used for a range of purposes, including:

- Working capital
- Expansion capital
- Asset purchase
- One-off business expenses

#### Security

In most cases we require a personal guarantee (PG) as security.



#### Funding Circle is filling the gap the banks have left.

"With banks withdrawing from overdrafts and unsecured loans, clients have been finding it tough to finance things like working capital, growth projects and one-off business costs. Funding Circle's unsecured loans have plugged a gap in the market and we are now placing a large amount of sub-£100k deals through them. It's great to be able to help these clients with these types of deals. The flexibility and service Funding Circle offers is second to none." **John Waddicker, Positive Commercial Finance**

## Asset finance

### £20,000 - £1 million – 6 months, 1 to 5 year term

Our asset finance product is suitable for a wide range of hard assets, including:

- Wheeled assets
- Machinery and equipment
- Oiled assets
- Yellow plant

#### Security

The asset being purchased is held as security (via a conditional sale agreement). A PG may also be required. For other asset finance requirements, such as soft assets or refinancing, our unsecured or secured loan products may be suitable.



#### This product will fund a wide variety of assets.

"I've placed several deals with Funding Circle including one for a film catering company looking to finance new mobile kitchens. Funding Circle offers very competitive rates without the need for a deposit plus they offer flexibility on the variety of assets they'll fund. They can finance any assets, hard or soft, under £100k; also unique is their ability to fund the VAT on purchases. Funding Circle offers a great product for the commercial finance broker." **Lee Brenard, Asset Funder**



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# Secured loans

## £100,000 - £1 million – 6 months, 1 to 5 year term

Our secured loans are suited for those clients looking to borrow larger amounts. Secured against existing assets in the business, these loans can be used for a wide range of purposes, including:

- Working capital
- Expansion capital
- Asset purchase
- One-off business expenses

### Security

These loans are secured with a fixed and floating charge across all assets or property in the business; a second charge is sufficient. A PG may also be required.



### A simple, straight forward loan process.

"I've been able to use this loan for deals ranging from £100k for additional stock to £250k for property refurbishment and marketing costs. It's not only flexible but independent from the banks, so it's fast, simple and there's no requirement to refinance existing facilities – a big plus for many of my clients."

**Phil Gray, Watts Commercial Finance**

# Property loans

## £100,000 - £1 million – 3 to 5 year term

Designed to sit behind a commercial mortgage, this product will free up the equity in an existing property portfolio, allowing your client to borrow up to 85% LTV. Suitable for clients with 5 years' trading history and a portfolio of two or more properties, these loans can be used for:

- Working capital
- Expansion capital
- Asset purchase
- Property refurbishment, deposits and more

### Security

These loans are typically secured with a second charge over the business' properties. A PG may also be required. Whilst a first charge can be considered, the product is available over a maximum term of 5 years and is designed to be used alongside a traditional commercial mortgage.



### There simply isn't another product like this right now.

"Funding Circle has become a key provider for our business over the past two years and the introduction of these property loans is great news. There simply isn't another product out there right now that helps commercial property firms access finance against their portfolio up to the 85% LTV level. It's an innovative step and one that we're particularly excited about here at NGI Finance." **Maria Morris, NGI Finance**

Our dedicated business development team are on hand to discuss your client cases with you directly.  
Speak to one of the team today on **020 3667 2208**  
or email us on **broker@fundingcircle.com**