



Business loans



Modern finance

Business loans are FundingKnight's most flexible type of finance. They are used in an incredible variety of ways – including working capital, project finance, capital expenditure and expansion.

Application process

During our application process, we ask about you and your management team to get a greater understanding of their knowledge and experience. By building honest and open relationships we are able to offer financing solutions that best match the requirements of every borrower and build relationships that last.

Fast and transparent

Our process is quick and transparent. There are no hidden fees and no penalties for early repayment. Both secured and unsecured loan types are available.

The benefits



Fast, transparent process



Guaranteed funds



Competitive rates



No hidden fees or charges

The impact of alternative finance on UK businesses

63%

have seen an increase in profits

53%

of the businesses that have used alternative finance have created new jobs

71%

of businesses that have used alternative finance have seen an increase in turnover

Source: University of Cambridge November 2014 'The Voice of the People: Insights from the latest peer-to-peer lending research' and FundingKnight lending book November 2014.

4 steps to Business loans

1

Register and apply online.
We'll respond within one working day.

2

Discuss your opportunity with a credit analyst. If successful, we'll make you a loan offer.

3

Live auction. All our loans are filled within 7 days.

4

Receive your funds. The money is transferred to you the day the auction closes.

Learn more Download our free Business loans guide at www.fundingknight.com/business-loan-guide/. This will explain the process in more detail and describe the information we will require from you.

Contact

introducer@fundingknight.com
or call 02392 985267

Product overview

Minimum:

£25,000

Maximum:

£1,000,000

Term:

6 months to 5 years

Repayment:

Monthly repayment of interest and capital

Security:

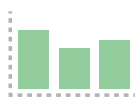
<£150,000 – Personal Guarantee pledged by principal(s) of the business

>£150,000 – Further security required

Suitable for



Working capital



Capital expenditure



Project finance

Interest & Fees

Arrangement fees	% of loan value
0-12 month loan	2.5%
13-24 month loan	3.0%
25-36 month loan	3.5%
37-48 month loan	4.0%
49-60 month loan	4.5%

Repayment fee

1% of each monthly payment, collected monthly

Borrower profile

UK limited company or LLP

Able to demonstrate debt serviceability

Minimum turnover £100,000

Minimum 2 years trading

At least 1 set of filed accounts

Minimum net worth:

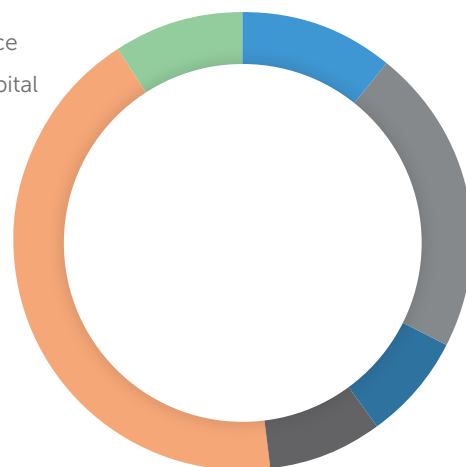
- £20,000 for short-term loans up to £50,000

- £50,000 for full range of loans

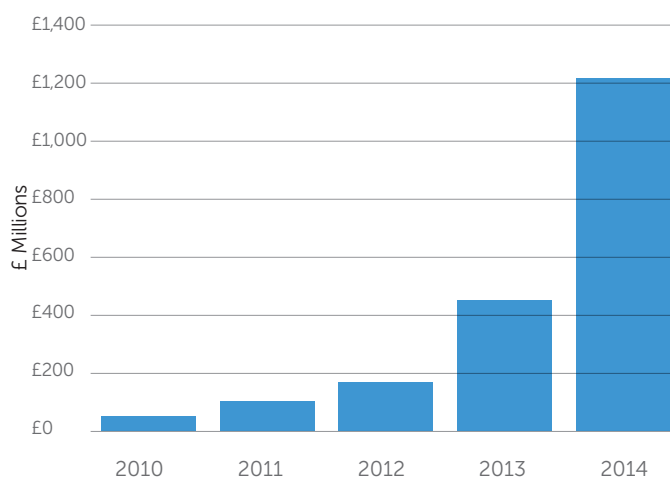
- Directors' subordinated loans may be treated as part of net worth

Use of loans

- 12% CAPEX
- 24% Expansion
- 8% Growth
- 9% Stock finance
- 37% Working capital
- 10% Other



UK peer-to-business lending figures, by year



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