



**FundingKnight**  
CROWDLENDING TO BUSINESSES

# Business finance with FundingKnight

Get the funding you need



[www.fundingknight.com](http://www.fundingknight.com)



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*“With FundingKnight’s support, we have not only been able to build our business, but also to attract a number of large, blue chip customers. I am looking to triple the size of the company over the next three years. I believe we have massive growth potential.”*

**Saul Musson**  
Managing Director, LeisureBench

# Welcome to FundingKnight

**FundingKnight is dedicated to helping you grow your business on your terms.**

Our finance is designed with you and your business in mind and can be built around your specific needs and cashflow.

FundingKnight takes a holistic approach to lending. We'll look at the complete asset base and credit history of your company in order to develop solutions that fit your requirements. Our goal is to be forward thinking, looking not just at past performance but in the new opportunities you are looking to create.

If you are a UK business and want to raise finance, simply follow the steps in this guide to business borrowing. Our Responsive Lending approach can secure the funds you need in a matter of days.





*"We are offering a new age of Responsive Lending backed by modern processes, transparent charges, speedy decisions and a warm welcome that is allowing SMEs to fulfil their ambitions."*

**Martin Keighery**  
Head of Lending, FundingKnight

# What can I use my loan for?

FundingKnight's finance can be used for a whole variety of purposes.

## **Working Capital**

### **Typical uses**

- Stock
- Operating cycle
- International trade

## **Property purchase**

### **Typical uses**

- Moving offices
- Upgrading premises
- Refinancing

## **Project Finance**

### **Typical uses**

- Recruitment costs
- Legal fees
- Marketing

## **Recruitment**

### **Typical uses**

- Recruiter fees
- Covering initial salary

## **Capital Expenditure**

### **Typical uses**

- Plant and machinery
- Office equipment
- Office refurbishment

## **Stock purchase**

### **Typical uses**

- Buying in bulk
- Seasonal businesses





*“The whole experience of dealing with FundingKnight was fantastic. They sounded like business people. It was a good example of Responsive Lending at its best.”*

**Richard Coates**  
Chief Executive, Coates Industries

# How do I apply for my FundingKnight loan?

**To start the process, you will need to register online and provide us with a few basic details about you and your business.**

Information needed for the application:

- ✓ Your company name
- ✓ Your contact details
- ✓ The type of loan you would like to apply for
- ✓ The amount you would like to borrow
- ✓ The period you would like to borrow it over

Once you have reviewed the information you have provided and made sure that you have read and understood our Borrower Agreement and Terms & Conditions, you can click to submit your application. We will get back to you within one working day and let you know if we think we will be able to assist.

The next step is to provide us with some more information about your business. We provide a series of documents which will help you put together the information we require in a format that will speed up your application.

One of our Credit Analysts will then speak to you about your business and loan application and review the details that you have provided. You may be asked to give more detailed information at this stage.



*"They were friendly, helped us through every step of the process and we were able to see how the loan auction was progressing on the website. It was an all together pleasant and interesting experience."*

Alan Sawyer  
Managing Director, Luzzo Bespoke

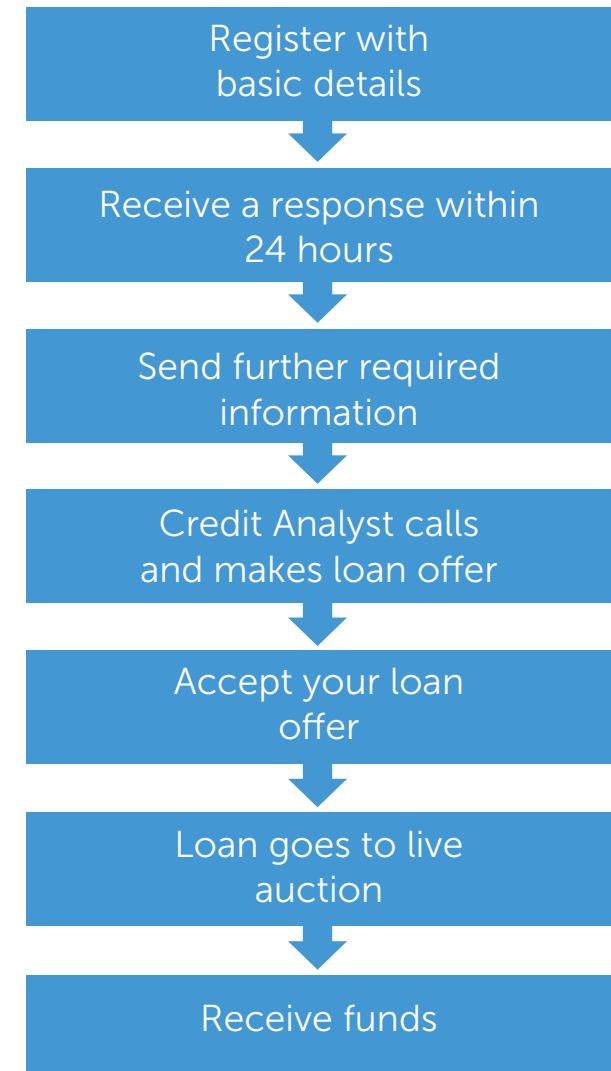
When we have all the information we need, a decision can be made and, if your application is successful, a FundingKnight loan offer will be issued.

For more detail on the information we require and why, please download our guide:



Download now

## Step-by-Step Process





*"I found it especially nice to be talking to a real person and I like the thought that there are 119 people who are investing in my business loan."*

**Richard Grills**  
Proprietor, Dique Limited

## How do I complete a cashflow forecast?

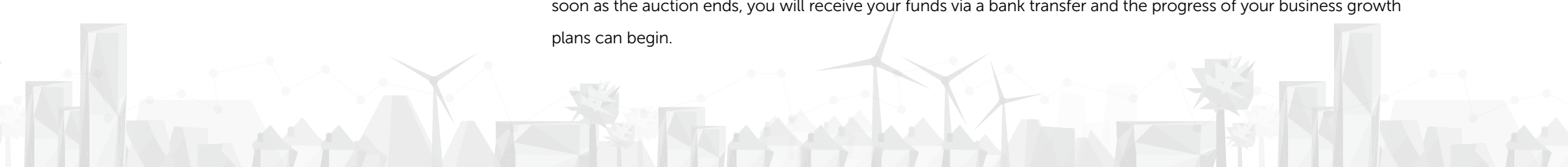
**We recognise that your business might not complete a monthly cashflow forecast as a matter of course.**

If you don't have a forecast to send us, we will provide you with a simple template to complete. You should be able to complete most of it yourself, but your accountant will certainly be able to help if you can't.

## I am ready to accept my loan offer, what's next?

**Once you sign the paperwork and all the documentation is returned to us, your loan will be ready to go to a live auction.**

The money is provided by retail and institutional investors who bid on loan parts via the FundingKnight platform. The maximum interest rate you will pay will have been predefined by you and our Credit Analysts, but competition amongst our investors to lend you the money could mean that you pay an even lower rate. We always fill the loans that go to auction. If your loan is agreed by our Credit Analysts, you will get your money. As soon as the auction ends, you will receive your funds via a bank transfer and the progress of your business growth plans can begin.





*"Since taking the FundingKnight loans we have been able to open two new salons that have instantly gone into profit. As to Lextan's future, I see more salons being added and further emphasis being placed on marketing to our 50,000 (and growing) customer database."*

**James Hadley**  
Director, Lextan

# How does repaying my loan work?

Depending on the loan, there are several repayment options.

## Monthly repayments of capital and interest

The most common repayment schedule will see you making monthly repayments of interest and capital - similar to mortgage repayments. This is calculated to ensure you pay the same each month throughout the term of the loan.

## Interest only

Some loans can be repaid on an interest-only basis. This means you'll pay off the interest each month, but at the end of the term the entirety of the capital will be outstanding. This is usually repaid by refinance or sale of property.

## Payment holidays

In certain circumstances we can agree a payment holiday before you start repaying your loan, allowing you to wait a few months before starting to pay your loan back. This can be particularly helpful if the loan is for a project that won't be revenue generating in its early stages. Interest will start to accrue from the day the loan is drawn down so you should be aware that a payment holiday will increase the overall cost of your borrowing.

## Early repayment

You can make an early repayment of the full amount of the loan, at any time, providing you give us 14 days' notice. If the loan has been running for three months or more at the date of repayment, there will be no penalty.







*"I was amazed how fast it went through and, as a result, we are much further down the line with our development plans."*

**Roger Farrell**

Director, Brookwood Accountancy

## How much will my loan cost?

**You will pay interest on the amount borrowed, and arrangement fees.**

The interest is paid to the investors who have loaned you the money. The maximum interest amount will be agreed between you and the Credit Analysts during the application process. The exact amount of interest you pay will be determined by the auction process, where investors bid against one another to take part. This can drive In principle, the stronger your business is and the more information you provide to prove that the repayments are affordable, the lower your rate will be.

FundingKnight will charge a fee for arranging the business finance, which is deducted from your loan proceeds. There is also a monthly repayment fee.

## Find out more

**Talk to our friendly team today to find out more.**

Call 02392 985267 or email [info@fundingknight.com](mailto:info@fundingknight.com).



# Contact us

## Correspondence address

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