



Response.

BUSINESS FINANCE

FINANCE PRODUCTS

## Equipment Finance

RBF are an independent boutique finance brokerage striving to make commercial finance and lending more personal, quicker and a lot more proactive and straightforward.

Your business is unique, your requirement is unique so why should your funding or experience be treated any different?

This is why our boutique is comprised of associates handpicked from within the finance community, whom are business owners and experts in their respective fields and truly have an understanding of your business, your needs with the care and attention you deserve.

Whether you're looking next commercial vehicle, or you're looking to fund your commercial fit-out, or other assets, machinery or software, we'll use our knowledge and expertise to take care of every detail.

1, Asset Finance and \*Sale & Lease Back:

Value: £2,000 - >£500,000

Term: 12 - 60 months (<84 months Energy & Renewables)

2, Sale & Lease Back (Asset sold to funder, repaid on fixed rental basis)

\*Asset sold to funder, repaid on fixed rental basis for:

Cash Flow

Re-distribute capital into profitable core business areas

Fund renovations

Fund Acquisitions

All assets finance e.g. - of Soft and Hard Assets financed:

Reasons:

- Preserve Cash Flow
- Potential Tax offset / Research & Development
- Re-distribute capital into profitable core business areas
- Preserve Budget with fixed rate rentals against an intangible asset



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## Loan

Whether you are an aspiring, new or a small to medium enterprise. Response Business Finance understand that no two businesses are the same, this is why, we invest our time to not only save you money but to understand your business needs to source that simple, tailored and affordable solution.

We will lend our experience and work with you quickly to help you receive the funding for your business, when you need it – whether you're looking to raise funding or to preserve cash reserves for:

- Start-up or expansion\*
- Cash flow or Stocking
- Marketing and Website development
- Professional services such as Accountancy, Solicitor Fees or pay HMRC

\*New research has proved that costs should not be a barrier for budding entrepreneurs, as up to 60% of UK Business are founded on under £2,000 (website, SEO & marketing typically), 93% reporting a profit.

New start SMEs is the future foundation of UK business during 'Brexit' uncertainty, this is why we have launched a unique local initiative through RBF trusted partners, limited to aid development and nurture future prosperity with packaged start-up loans from £2,000!

Unregulated Eligible:

- Limited & PLC
- Sole Traders (>£25,001)
- Partnerships (4+ Partners)
- Trusts
- Clubs
- New Starts



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## Loan (continued)

1, Unsecured Business Loans:

Value: £1,500 - >£500,000

Term: 12 – 48 months

Reasons:

- Start-Up Finance, Marketing & Promotions
- Cash Flow Finance or Stocking
- Expansion
- Business Acquisitions and Restructure
- Business costs, or HMRC
- Renovations
- Professional services such as Accountancy, Solicitor Fees or pay HMRC

New Starts, low Net businesses may be subject to director or personal guarantee (homeowner)

2, Secured Lending Loans:

Value: £25,000 - >20m

Term: 1 – 8 years

Restriction: 1st Charge, 2nd Charge or Restriction (property)

Property: Commercial or Residential Premises(s)



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## Property Lending

Response Finance offers a range of property finance options for landlords and investors looking to finance commercial space, buy-to-let properties (BTL), Houses In Multiple Occupation (HMO), as well as light and heavy refurbishment projects and property portfolios.

**Bridging loans** provide short-term access to money and are useful for raising capital when cash flow is tied up. This type of finance also helps to release

equity for projects or to bridge the gap between the sale and completion of a development or business, providing investors with the ability to sell on quickly after a property renovation on an Interest only or bullet payment basis.

**Termed Loans** access to fully amortised loans providing to either release capital for cash flow or investments purposes otherwise tied up within land or property.

Response Business Finance understands that every enquiry or development is unique, presenting its own challenges and variables with quick decision making paramount. This is why we devote our time and industry expert to clearly identify and deliver upon your requirements and deadlines in a practical and seamless manner.

£25,000 - >£20,000,000



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## Professional Finance Solution

We have recently embarked on creating a bespoke financial product aimed at providing immediate financial relief to Solicitors' Practices.

Whether you are a Sole Practitioner or a Multi-Partner firm looking to expand; take advantage of an opportunity to move to better premises; upgrade your IT; fund payment for an additional member of staff (either on a short-term or permanent basis); fund debt-portfolio acquisitions or Work In Progress (WIP) on conditional fee arrangement cases - this product may be the solution for you!

This is an unsecured funding package aimed at helping you mitigate the level of your outgoings and alleviate any issues that are currently restricting cash-flow within the business.

Loan amounts go up to a ceiling of £30,000 per draw down and interest only payments, with a total facility available up to £100,000 or greater at rates and terms that may not be available from High-Street lenders, apply to any sum repaid within the first 12 months.

The overall objective is for this funding to have a long-term, positive impact on your business...as your success is seen as our success!

### BENEFITS:

- Minimal impact on existing repayment arrangements;
- No deposits or prepayments required;
- Transparency in relation to interest charges over the duration of the loan;
- The use of the funds, within the business, is not restrictive.

### EXAMPLES OF USE:

- Work In Progress (new and existing cases);
- Case Portfolio Acquisitions;
- Tax funding;
- VAT funding;
- Office refurbishment;
- Relocation;
- Staff Training;
- Working Capital;
- Partner buy-ins/outs;
- Annual premiums.