

Business Finance



Money to grow your business

Small businesses are the backbone of the UK economy. There are now 5.2 million businesses in the UK - over 99% of which are considered small, employing 12.1 million people and generating £1.2 trillion in turnover. Small businesses are driving growth in the UK yet they are being let down by the banking industry when it comes to finance.

Success for small businesses is about winning and retaining customers by differentiating your products or services and staying ahead of the competition.

To keep ahead of the competition and continually exceed your customers' expectations often means changing product ranges, making refurbishments, buying new equipment and recruiting – There are a multitude of costs to support expansion. However, as many business owners will testify, obtaining finance to fuel these developments may be an obstacle.

As a business owner there are many funding options available. However, not all of them may be suitable and are dependent on different circumstances.

The options could include:

- Bank overdraft
- Bank loan
- Credit cards
- Unsecured small business loan
- Re-mortgage
- Peer to peer lending
- Crowd funding
- Family and friends

Some of these solutions can be a lengthy and tiresome process and are likely to depend on credit rating or historical performance. If a business has previously failed to secure finance elsewhere and they have a poor credit rating it's best to shop around for an alternative provider such as an unsecured business loan or a merchant cash advance.

NetPay has partnered with Liberis to provide a solution to this problem, an unsecured business finance product offering £2,500 to £100,000 based on (and upto 100% of) monthly card turnover.

There are no payment deadlines or penalties, as a percentage of daily terminal takings is used to pay back the advance and fees.



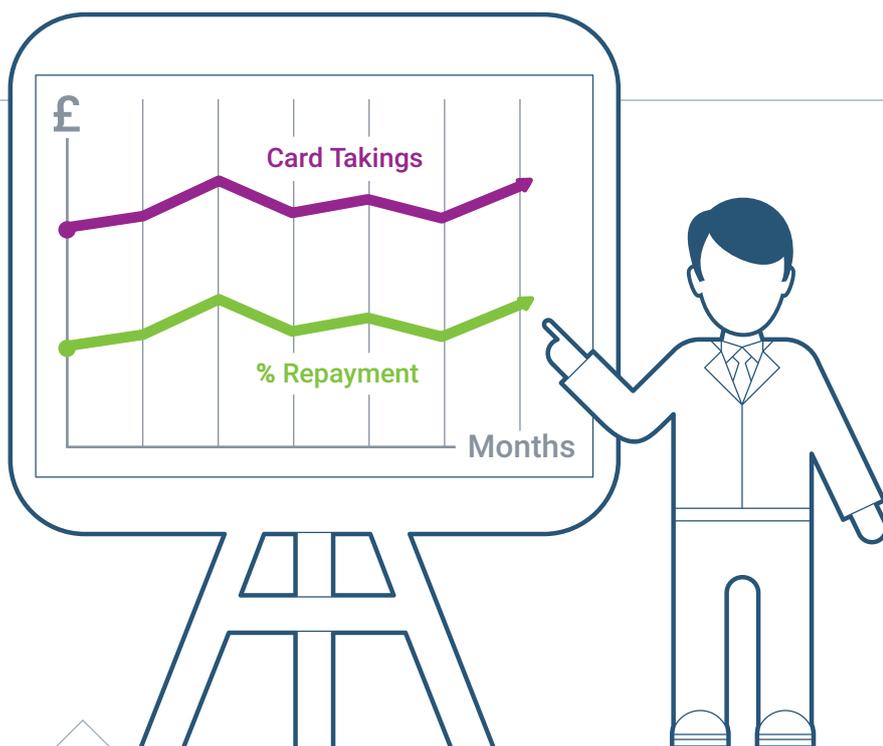


How it works

Easy to apply - The application process is simple

NetPay customers already have transaction details stored in NetPay's Revolution platform, so this reduces the amount of time needed to establish the background information when customers apply for finance.

- Far fewer documents are required than a bank
- No collateral/security is needed
- It is different from a bank; the Revolution platform identifies merchants that are showing growth trends
- Unsecured Business Finance - £2,500 up to 100% of the customers average monthly transaction amounts (A maximum cash advance amount of £100,000)
- Fast approval – Finance is usually approved in less than 7 days
- Cash flow friendly – Capital that keeps pace with your card takings
- Payback as you earn - there is no repayment deadline, customers only pay as they make sales via their card terminals
- Small daily repayment amounts
- Transparent pricing – There are no hidden charges, so customers know their daily repayment amounts, interest and total repayments upfront
- Revolution makes it even easier for you to get funding for your business, as customers' trends and transactional information is used to identify the best funding options available
- A personalised repayment plan



It is proven, tried, and trusted to fund:

- Stock Purchases
- Buying Equipment
- Product Development
- Marketing
- Bridging Capital
- Refurbishment
- Special Projects