

Introducer guide



**Growth
lending**

Our USPs



Fast



Flexible



Easy



**Smart
technology**



**Dedicated
team**

Our commission structure

Product	Commission	Upfront kicker
Flexible invoice discounting	20% of "actual" service fee income, payable monthly in arrears for the lifetime of the client's facility. The service fee income is calculated as a percentage against turnover	20% of the first year's minimum service fee, payable in the first month of reporting (pro rata for contracts of less than 12 months). The service fee income is calculated as a percentage against turnover
Revolving credit facilities	20% of service fee income, payable monthly in arrears for the lifetime of the client's facility. The service fee is a flat fee, calculated as a percentage against the facility limit	20% of the first year's service fee, payable in the first month of reporting (pro rata for contracts of less than 12 months). The service fee is a flat fee, calculated as a percentage against the facility limit
RLS revolving credit facilities	20% of service fee income, payable monthly in arrears for the lifetime of the client's facility. The service fee is a flat fee, calculated as a percentage against the facility limit	20% of the first year's service fee, payable in the first month of reporting (pro rata for contracts of less than 12 months). The service fee is a flat fee, calculated as a percentage against the facility limit
Selective invoice finance	10% of fee income, payable monthly in arrears for the lifetime of the client's facility	n/a

Our products

Revolving credit facilities

Help your client to keep their company growing by using our facility to draw working capital, repay it and withdraw it again

Flexible invoice discounting

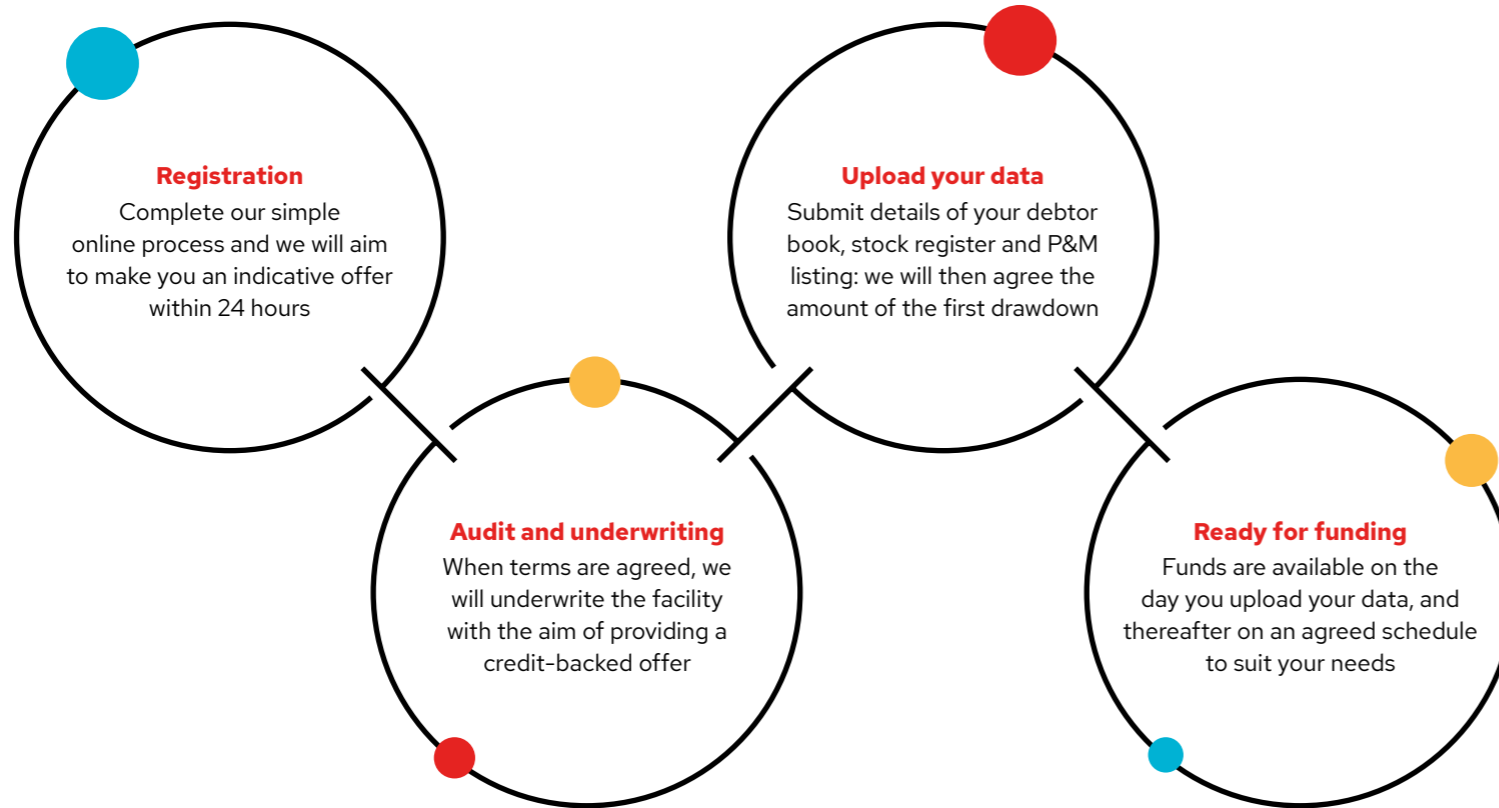
Release funds against your client's entire sales ledger or a chosen pool of debtors, strengthening their working capital

Selective invoice finance

Release the cash tied up in your client's outstanding invoices on a no-contract, pay-as-you-go basis

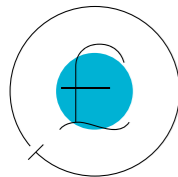
How does it work?

Clear, straightforward and fast



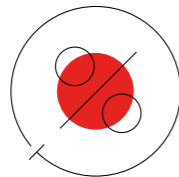
How much does it cost?

Our fee structure is simple



Service fee:

a fixed percentage of your turnover



Discount fee:

charged pro rata on the outstanding balance



An added extra

We provide insurance on the invoices we fund

Insurance:

no extra cost – this is included in the price

Revolving credit facilities

Support growth goals by drawing down working capital, repaying and withdrawing again

Suitable for

- ✓ Funding growth strategies
- ✓ Boosting working capital

Eligibility criteria

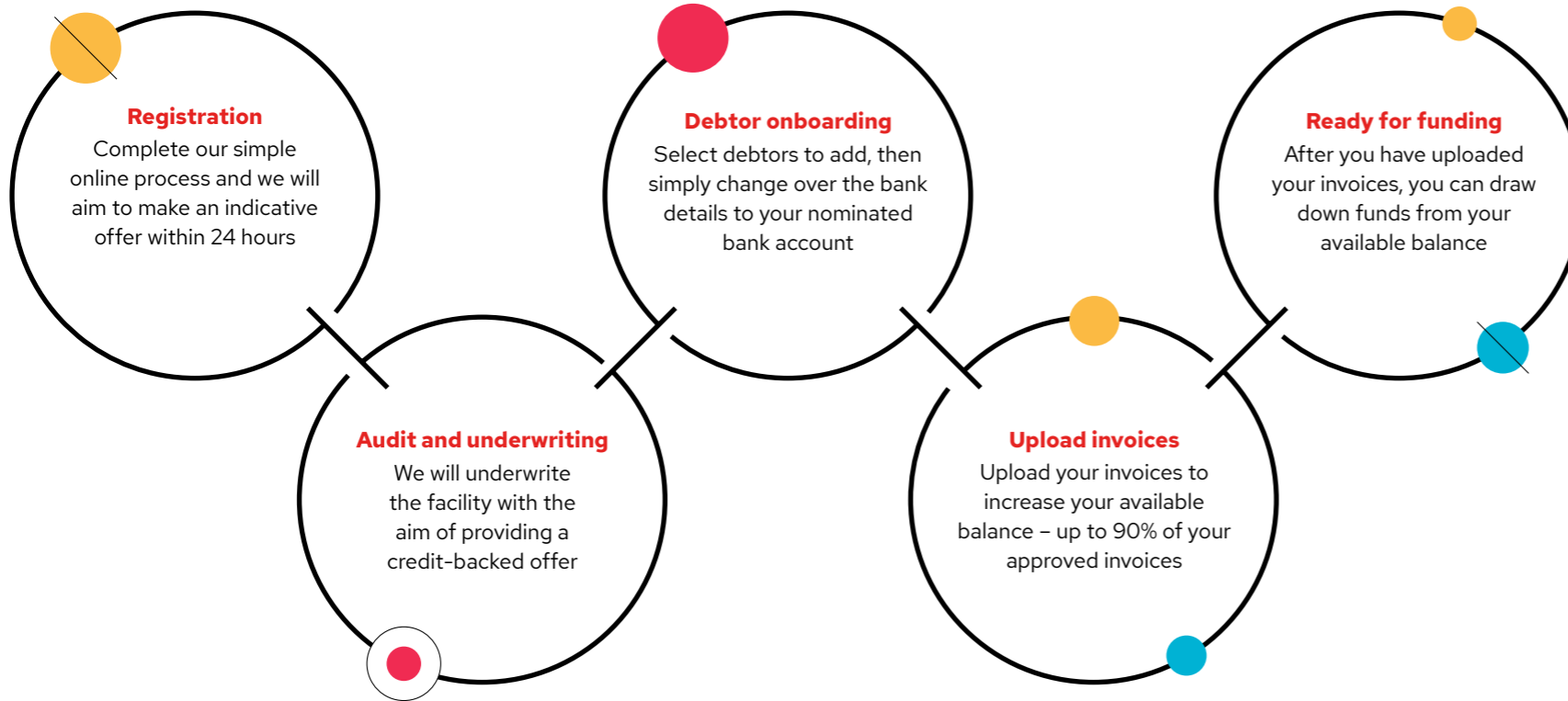
- ✓ UK limited company
- ✓ Minimum turnover of £500,000
- ✓ Trading history and accounts covering at least two years
- ✓ No minimum number of debtors
- ✓ Export sales are eligible and multi-currency funding is available

Not suitable for...

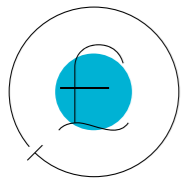
- ✗ Construction businesses
- ✗ Permanent recruitment companies
- ✗ Pro forma invoicing
- ✗ Firms amid insolvency proceedings

How does it work?

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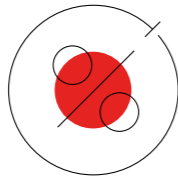


Our terms



Growth Lending fee

A percentage charged on the drawn balance



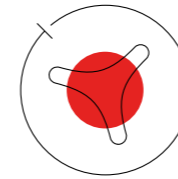
Service fee

A fixed percentage of the assigned turnover



Debenture

We require an all-asset debenture on the client



Bad debt protection

Provided by Atradius, this is included in the facility

Flexible invoice discounting

Release funds against your entire sales ledger or chosen debtors, strengthening working capital

Suitable for

- ✓ Servicing regular funding needs
- ✓ Advances against at least five debtors or a full sales ledger

Eligibility criteria

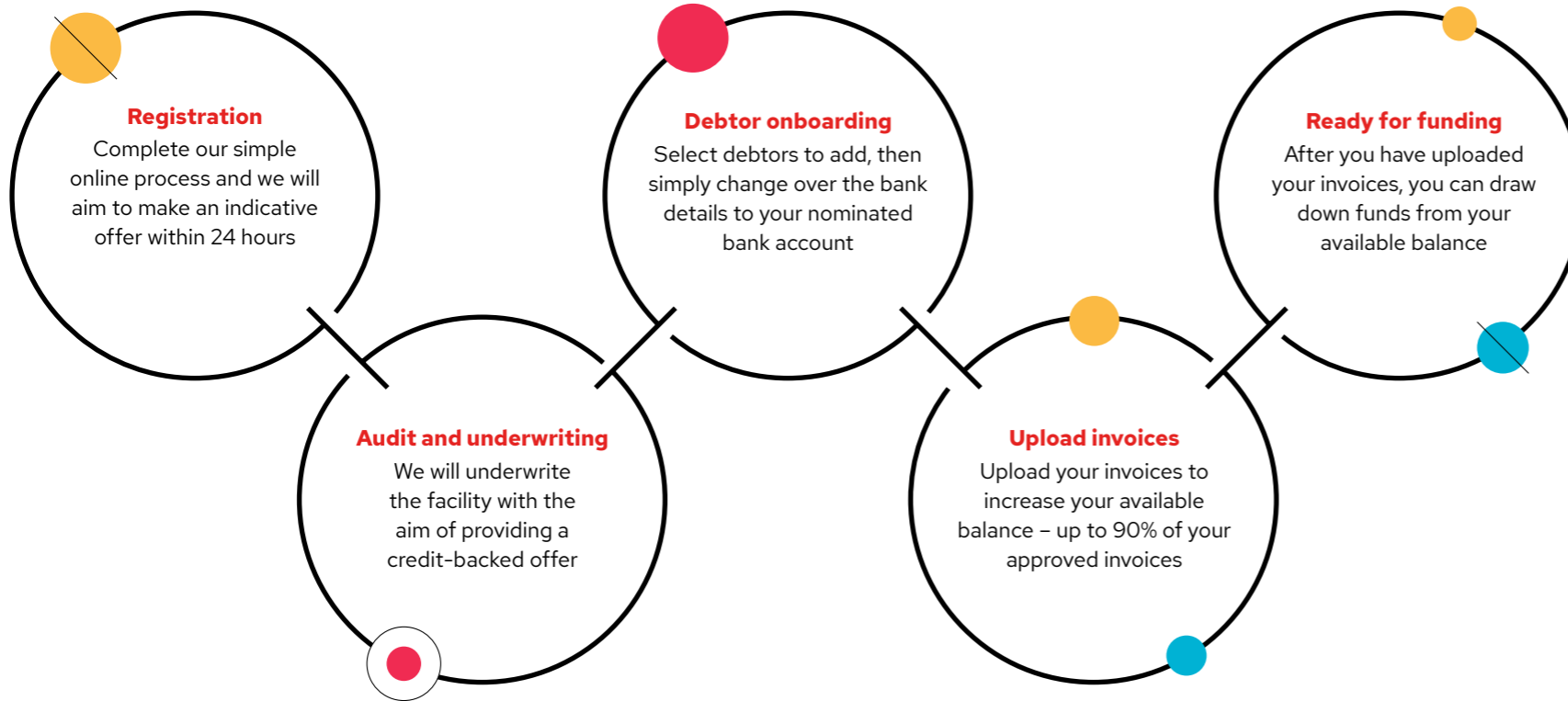
- ✓ UK limited company
- ✓ At least five debtors on your sales ledger
- ✓ Payment terms of between 0 and 120 days
- ✓ Trading history of at least 12 months
- ✓ Invoicing in arrears

Not suitable for...

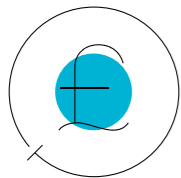
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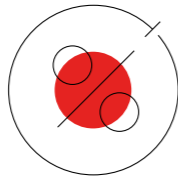


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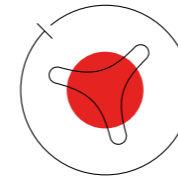
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Growth lending

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