

Fast and flexible selective invoice finance

36% of SMEs wait between 30 and 90 days to get paid, placing severe strain on cash flow and limiting opportunities for growth.

Invoice finance enables you to unlock the value in unpaid invoices. It will free you from chasing late payments and help you to reinvest in your business' success.

Growth Lending is raising the bar for invoice finance. We offer facilities from \$10k to \$5m (and up to \$10m on request) for invoices in Euros, US dollars and sterling. These facilities are designed to serve the needs of high-growth, international businesses so they can finance invoices in all of their group subsidiaries. Additionally, we do not need to fund the UK element – we can do standalone Euro and US dollar facilities.



Why choose Growth Lending?

- **Standalone or complementary facilities**
We can offer standalone facilities overseas, with no requirement to fund a linked UK entity. We can also work alongside other lenders, funding the overseas invoices while they retain the UK invoice finance.
- **Competitive pricing**
Typically 0.75% per month above base on the invoices financed (USD and EUR) and 1.5% (GBP)
- **International currencies**
We can finance invoices raised in Euros, US dollars and sterling
- **Funding for non-UK registered companies**
We can provide invoice financing to companies registered in the UK, United States and Germany (and any other OECD country upon request)
- **Funding for large invoices**
We can provide funding to any single debtor up to \$2.5m and the total lending facility can be up to \$10m
- **Tailored approach**
Our experienced funding managers are by your side from day one, supporting your business with its individual requirements

Our funding is best suited to:

- Companies registered in the UK, US, Germany (and other OECD countries on request)
- B2B business models
- Entrepreneurial and innovative firms
- Looking for a modern, robust working capital facility

What our funding can be used for:

- Working capital
- Cash flow management
- Overseas expansion
- Investment in stock or product development
- Acquisitions
- Seasonal fluctuations
- Employee overheads

Growth Lending Limited

Registered in England, company number 12395628
Registered office: 1 Vicarage Lane, London, E15 4HF
Trading address: 3rd Floor, 15 Crinan Street, London, N1 9SQ
T: 020 7651 4935 W: growth-lending.com

**Growth
lending**

About Growth Lending

We love supporting innovative, exciting and fast-growth SMEs and mid-market businesses, because we are a fast-growing SME ourselves. We understand the challenges these firms face and know the value in having a high-calibre, entrepreneurial and solution-driven team by your side, every step of the way.

- Growth Lending provides up to £10m in working capital and invoice finance to high growth, international companies
- We were founded in 2013 to support UK SMEs and mid-market firms where traditional banks can not
- We have offices across the UK – in London, Manchester, Leeds, Bristol and Cambridge
- We are an independent lender funded by large institutional investors
- We are bound by a strong organisational culture and actively promote diversity and inclusion – find out more about our culture here

Our expert lending team

Julian Hornby – London

julian.hornby@growth-lending.com
+44 (0)20 3854 3530

Tom Stewart – London and Midlands

tom.stewart@growth-lending.com
+44 (0)7783 767260

Kelvin Thomas – South West and Wales

kelvin.thomas@growth-lending.com
+44 (0)7742 514101

Vicki Taylor – North West

vicki.taylor@growth-lending.com
+44 (0)7933 821501

Michael Collins – Yorkshire and North East

michael@boostandco.com
+44 (0)7553 230959



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