

## Structured Finance

### Taking solutions to the next level



### Complex finance made simple

Funding is all about finding the right solution and through our approach to Structured Finance, we're able to offer a flexible multi-asset solution to deliver just what you need.

### Why choose Structured Finance?

It may be for a specific purpose such as acquisitions, a management buy-out, shareholder exit or a restructuring, or could be simply to release more working capital.

### Structured Finance criteria

- ✓ Funding up to £10m tailored to a client's specific needs
- ✓ Multi-asset solution: funding against a mix of receivables, plant and machinery and/or property, with cashflow loans in addition
- ✓ No restriction on single line assets
- ✓ Dedicated deal team with main contact to make things seamless and complete quickly
- ✓ Single Relationship Manager to offer ongoing support across whole facility
- ✓ Financial covenants will apply such as debt service coverage

#### Receivables

- ✓ Up to £7m/95% of unpaid invoice value
- ✓ Rolling contract
- ✓ Sector specialisms:  
Trade, Construction, Recruitment
- ✓ Option to have Debtor Protection

#### Plant & Machinery

- ✓ Up to £500k per asset
- ✓ Up to £1.5m per client
- ✓ Duration 12-60 months

#### Property

- ✓ Up to £3m / 75%LTV
- ✓ Duration from 1-18 months
- ✓ Residential, commercial, semi-commercial
- ✓ Interest can be retained, serviced or part serviced. Bullet repayment at end of term.

#### Cashflow Loan

- ✓ Unsecured - up to 10% of Receivables facility
- ✓ Secured - up to £1.5m
- ✓ Duration 3-24 months
- ✓ 1% monthly minimum payment
- ✓ Early settlement at any time

Keeping your business moving

# High praise from Trustpilot

**95% of Ultimate Finance customers rate us 'Excellent'.**

As an independent business ourselves, we know the difference fast, flexible funding makes. Our expertise is in providing flexible funding; tailoring the right solution for unique needs. Since opening our doors in 2002, we've provided over £10bn in funding to support business ambition.



## WHO'S ELIGIBLE?

Any UK registered or domiciled, limited or non-limited company.

## HOW DOES IT WORK?

Our expert team will work with you to put together a bespoke funding solution based on the funding needs of your business.

## HOW MUCH CAN YOU BORROW?

From £500k-£10m.

## WHAT'S THE APPLICATION PROCESS?

We'll first provide you with a decision in principle, and once this has been agreed we'll work with you to provide all the necessary documentation to support the funding requirement which may include legal and property valuations.

## WHAT LEGAL DOCUMENTS DO YOU NEED?

You'll be required to sign legal documentation specific to the products that make up your combined funding solution which will be prepared by our legal team.

## IS THERE A LIMIT ON INDIVIDUAL FUNDING SOLUTIONS?

With Structured Finance you can borrow between £500k and £10m. However, there is no restriction on any single product concentration within the overall funding limits.

## HOW MUCH WILL IT COST?

This depends on several factors including borrowing amount and term. You'll be given a clear breakdown prior to signing your agreement.



Could your business benefit from Structured Finance?

Visit [ultimatefinance.co.uk/funding-solutions/structured-finance](https://ultimatefinance.co.uk/funding-solutions/structured-finance) for more information or give the team a call on **0800 121 7757**.

## Keeping your business moving