

PRODUCT GUIDE

	Unsecured SME Loans	Secured SME Loans	Property Secured SME Loans
Loan Security At least 100% coverage required	Personal Guarantee - Director must be a property owner	Personal Guarantee - Director must be a property owner	Personal Guarantee may also be required
		Debenture/bond & floating charge over business' assets	Charge over property, first or second charge (or other fixed asset)
Loan Amount Limited Companies Partnerships/Sole Traders	£5,000 - £150,000	£75,000 - £250,000	£75,000 - £500,000
	£25,001 - £150,000	£75,000 - £250,000	£75,000 - £500,000
Term	6 months to 5 years		
Repayment Profile	Monthly repayments of capital & interest		
Borrowers Rates per Annum Flat rates, not APR	Credit Band		Interest Rates from
	A+		5.95%
	A		7.95%
	B+		8.95%
	B		10.35%
	C+		12.25%
LendingCrowd Fees	Our fee is based on the loan term and credit band: 6 - 24 months From 2% 25 - 36 months From 3% 37 - 48 months From 4% 49 - 60 months From 5% Secured loans 5%		
Broker Fees	Up to 5%		
Early Repayment Charges	None Borrowers can also make one-off or multiple overpayments of at least £5,000 above their regular monthly repayment		

Call us **0345 564 1600** email: sales@lendingcrowd.com

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NACFB PATRON
NATIONAL ASSOCIATION OF
COMMERCIAL FINANCE BROKERS

ELIGIBILITY AND INFORMATION REQUIREMENTS

Initial Criteria

- UK businesses only (Northern Ireland businesses not eligible)
- 2 years' trading history*
- Turnover >£100,000
- No CCJs over £250
- No failed businesses in last 5 years
- No property development companies or property investment companies

What we need to assess an Application

- Two years' filed accounts
- Three months' bank statements
- Details of current borrowing
- Management information (if available)
- Business plan (if available)

FUNDING USES

- Cash Flow
- Working Capital
- Expansion Funding
- Stock Purchase
- Debt Restructuring
- Marketing Funds
- Equipment Purchase
- Acquisition Funding
- Management Buy Outs

OTHER DETAILS

*Minimum 2 years' Trading History

For businesses with only one year's filed accounts, we also require one year's management information.

Affordability

Based on modelling of positive operational cashflow and current & proposed debt.

Credit Checks

Loan applications subject to credit checks of directors and shareholders with over 20% shareholding.

Existing Debt

Any existing debt will be taken into account in assessing loan affordability. We will consider refinancing existing debt.

Personal Guarantee

Requires statement of assets & liabilities, income and expenditure. If there is more than one guarantor, we will consider the aggregate value of the assets across the guarantors.

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