



CASE STUDY - NOV 2017

BUSINESS EXPANSION



A company who manufactured and supplied compost wanted to move premises to service growth.

The company had grown over previous years and continued to inject into that growth. Whilst business was good the financial accounts had yet to show the growth as profit.

We were asked to raise the growth finance.

EXPANSION & PREMISES MOVE £140K

The big challenge with this case was that the client wanted to borrow but also limit any increase in outgoings as moving premises was always going to generate unexpected costs. The business also wanted to use its cash in other areas that would benefit the company in the long term.

The financial accounts were good but not showing enough profit in historic periods to fully support the borrowing required now. The level of new work in pipeline and orders for the year ahead showed affordability going forward.

We approached this case differently and looked at what the client wanted rather than why the client wanted to borrow. This was important as the client had specific needs which standard finance options wouldn't allow for.

The solution we arranged was unique in that we put in place a two year loan where interest was rolled up for that period. After that time the client can move the loan without penalty.

The structure meant that the client needs had been met and the business could expand. The two year term allows the business to show profits from trading and expand without increased cash flow pressure.

This case completed in November 2017.

WHO WE ARE

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