



25 YEARS

STERLING
Commercial Finance

FUNDER UPDATE

LINES OF CREDIT – WITH A PRE-AGREED COMMITTED CREDIT FACILITY

At Sterling Commercial Finance, we constantly seek innovative and alternative finance providers for our clients.

Most businesses could do with access to additional cash flow for larger funding outlays, without eating into working capital.

This can be to assist with imports without the restrictions of trade finance, pay HMRC, take advantage of supplier discounts or simply increase stock levels. The choice is yours.

One of our panel funders is now offering such a facility. Take a look at the product features and benefits below.

Features

- A fixed customised credit limit for your business up to £5m
- Draw down tranches up to the credit limit as you require them
- Repay the tranche over a period between 3m and 12m to suit you

Benefits

- Fixed pricing, typically 1% per month and no hidden fees.
- No personal guarantees required
- Immediate access to cash

Credit Criteria

- **ANNUAL TURNOVER:** We need to see £500k+ average monthly revenue
- **BUSINESS TYPE:** Limited and PLCs only
- **YEARS TRADING:** 6 months+ trading history
- **ACCOUNTS:** Ideally a solvent Balance Sheet. Profitable or clearly approaching profitability in next 12 months

Security

- No personal guarantee required
- A debenture will only be required if credit deem necessary

If you think this could work for your business, please do not hesitate to contact either
David Griffiths on david@sterlingcommercialfinance.co.uk - Tel: 07850 188046
John Laycock on john@sterlingcommercialfinance.co.uk - Tel: 07794 936018
and we can assess the “art of the possible” for you.

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