

# FINANCING FUTURE GROWTH – Financial Products & Facilities for Local Businesses Mark Round, Regional Director



# **SME lending - what we are doing....**

- 1. Business lending commitments**
- 2. Cap on lending fees**
- 3. Price promise**
- 4. Variety of Loans – fixed / variable**
- 5. Business hotline**
- 6. Start-up campaign and free banking offer**
- 7. Supporting Government-backed initiatives**
- 8. Strong management focus on supporting our customers**



# Access to Finance - Our Support

- European Finance Guarantee Scheme (EFG)
- European Investment Bank (EIB) Loans
- Franchise Fund
- Asset Finance
- Invoice Finance Solutions
- Signposting to other organisations / advisers



# Access to Finance – 8 key areas

1. A solid, well thought out business plan
2. Stable asset base and profit generation
3. Positive and well-managed cash flow
4. Good credit control management
5. Unlocking the value of the assets in the business
6. Spreading the risk
7. Involve Business Advisers
8. TALK TO US



Ahead for Business »»

Ambitious for  
your business?  
So are we.

Find out more »»



**Please contact us**  
**One number - Business Hotline**  
**0800 158 5977**

