

BUSINESS LOANS

Company	Loan	Rate	Typical margin	Advance		Term		Fee
				Min	Max	Min	Max	
Alliance & Leicester Commercial Bank 0800 587 0800	Business Development Loan	5.25% variable	Neg	£25K	£1m	3yr	20yrs	0.25%
Bank of Scotland Business Banking Via local branch	Discounted six-month loan	5.15% variable	After six months reverts to BoE base rate + 3%	£5K	£100K	2yrs	10yrs	1% (min £100)
Co-operative Bank 0800 783 4741	Business	5.25% variable	Neg	£25K	Neg	1yr	10yrs	Min 1%
Lloyds TSB Via local branch	Base Rate	5.25% variable	1%-7.5%	£1	£500K	1yr	20yrs	Tiered (min £100)
Northern Bank Via local branch	Business Variable Repayment	5.25% variable	1%-4%	£25K	Neg	1yr	15yrs	Neg
Yorkshire Bank 0845 703 4567	Flexible Business	5.25% variable	Neg	£25K	Neg	1yr	15yrs	Neg (min£100)

INVOICE DISCOUNTING

Company	Type	Charges		Minimum client turnover	Other services
		Rate over base	Other charges		
Arbuthnot Commercial Finance Limited 01424 713 733	Confidential, recourse	2%-3% above bank base rate	Normally service charge up to 0.5%	£1m	MBOs/MBIs. Online access.
Bank of Scotland Cashflow Finance 0845 300 1345	Confidential & disclosed.	1%-3% above BoS base rate	0.05%-1% of sales turnover	Start-ups & £500K	MBOs/MBIs. Online access. Export funding, acquisitions. Stock finance
Barclays Asset & Sales Finance 0800 227 222	Inventory finance Recourse & non-recourse	1%-3% above Barclays base rate	0.1% - 1% of sales turnover	£500K	Structured finance including acquisitions, MBOs & mergers. Computerised access
Bibby Financial Services 0800 919 592	Confidential & disclosed.	1.5%-2.5% above base rate	0.2% - 1% of annual turnover	£500K	Export. MBOs & acquisitions, CVAs and IVAs considered. Link to customer data online
RBS Invoice Finance 0800 711 911	Confidential & disclosed on whole T/O or selected accounts with bad debt protection	Similar to bank overdraft	0.2%-0.8% of turnover (0.2%-1% for disclosed)	£1m (confidential) £600K (disclosed)	Export/import. ABL. Debt restructuring and turnarounds, acquisitions. MBOs/MBIs.
Venture Finance PLC 0800 515 053	Confidential	1.25%-2.5% above HSBC base rate	0.1% of annual turnover	Start-ups & £100K	Bad debt protection, import & export. MBOs/MBIs and acquisitions. Online factoring.

BUSINESS ANGEL CAPITAL

Company	Area	Fees charged		Investors and funding available	Investment opportunities available
		Companies	Investors		
Advantage Business Angels 0121 456 7940	UK	Free registration & assessment. £695 + VAT pm retainer 5% success fee	None	1,000 investors Total funding: £200m approx Single deal: £10K min	40+
FundEX 020 7636 1744	UK & Global	Success fees: 2% on first £500K 1% on next £500K 0.5% on next £4m 0.25% thereafter	None	Unlimited - FundEX has thousands of global investors	500+
Hotbed Limited 01908 523 440	National	5% of funds raised plus option	Individual : £495 Multiple Vehicle : £1000 Corporate : £2500	500 investors Total funding: £500m+ Single deal: equity requirement of £1m-£7m	15-20 p.a.
Octopus Ventures Limited 020 7710 2843	National	3% of funds raised plus option	Individual : £2000	Over 110 investors Total funding: £50m Single deal: up to £2m	8-10 p.a.
Thames Valley Investment Network 01865 811 167	UK	£350, success fee: 4% of funds raised (min £1K + VAT for funds up to £25K)	Individual : £175 pa Corporate : £250 pa	Single deal: £50K - £250K	5 per month
University of Warwick Science Park Limited 024 7632 3114	UK	Free initial review. Commitment fee of £295 plus success fee of 3.5% of amount raised (both + VAT)	None	Single deal: £20K - £1m	25

FACTORING

Company	Type	Charges		Minimum client turnover	Other services
		rate over base	% of T/O		
Ashley Commercial Finance Limited 0161 741 7410	Recourse, selective turnover and start-up facility	1%-3% over base	1%	Start-ups and £50K	Online account access for clients. Offices in London, Manchester, Leeds, Bristol and Bedford
Cattle Invoice Finance 0870 043 8586	Confidential, recourse	1.5%-3% above base rate	0.25%-3%	£50K	Exports, MBOs/MBI, new starts, post insolvency restarts, online access
Coface Receivables Finance 01923 288 970	Recourse & non-recourse	1.5% - 2.5% above Barclays base rate	0.5% - 2%	From Start-up	MBOs, acquisition funding and exports. Online facilities. Off balance sheet finance
Regency Factors 0845 450 2220	Full factoring, recourse	Service charge 3% - 6% no cost of funds and no hidden charges		Start-ups & £100K (inc VAT & initial advance)	Standalone unsecured purchase finance to fund UK and imported stock goods
RBS Invoice Finance 0800 711 911	Recourse & non-recourse	Similar to bank overdraft rates	0.5% - 2.5%	£500K	Exports and imports. MBOs & MBIs, acquisitions, debt restructuring and turnarounds. New businesses considered

BUSINESS CREDIT CARDS

Provider	Card	Limited to existing customers	Card fee	INTEREST RATES			CASH WITHDRAWALS Fee		Interest charged Min	Interest free period	Maximum balance transfers	Minimum monthly repayment	Additional cards (no/cost)
				Intro/ std	pm (pchse)	APR (cash)	APR	APR					
Alliance & Leicester Commercial Bank 0800 587 0800	Business Credit Card (VISA)	No	£50 per year	Intro: 0.0%	0.0%	-	2.50%	£3.00	B	57 days	Yes (min £50)	Lesser of 2.50% or £5 **	Unlimited/£20 per year per card
American Express 01273 597 0100 0800 700 727	Platinum Business Credit Card	Yes	£nil	Std: 1.17%	14.90%	21.90%	2.00%	£2.00	B	56 days	No	Greater of 3% or £5	Unlimited/£nil
	The Nectar for Business Credit Card	Yes	£nil	Std: 1.24%	15.90%	25.90%	3.00%	£3.00	B	56 days	No	Greater of 2.5% or £5	99/£nil
Barclaycard Business 0870 154 0124	Business Credit Card (VISA)	No	£32 per year	Std: 1.189%	15.20%*	15.20%*	3.00%	£3.00	U	56 days	No	Greater of 5% or £5	5/£32 per year per card
	Business Gold Credit Card (VISA)	No	£78 per year	Std: 1.189%	15.20%*	15.20%*	3.00%	£3.00	U	56 days	No	Greater of 5% or £5	5/£78 per year per card
Clydesdale Bank 0870 527 5191	Business Credit Card (MasterCard)	Yes	£20 per year	Std: 2.000%	30.10%	26.80%	2.00%	£2.00	B	56 days	No	Greater of 5% or £5	Unlimited/£20 per year per card
HSBC 0800 328 4912	Commercial Card (VISA)	Yes	£28 per year	Std: 1.652%	17.90%	17.90%	2.50%	£2.50	E	56 days	No	Greater of 3% or £5	10; only charges fees for first two cards

* = Rate shown is rate per annum. ** = The charges for Payment Protection cover, plus interest charged on statement, plus fees, plus £5. B = Interest charged from date item charged to account if account not cleared in full each month, plus interest charged on cash withdrawals from date of transaction even if repaid in full. E = Interest charged from the statement date if account is not cleared in full each month. U = Interest charges from the date the purchase is applied to the account if the balance is not cleared in full by the payment due date.

VENTURE CAPITAL

Company	Current portfolio	Types and stages of funding	Preferred sectors	Investment limits
3i Plc 020 7928 3131	1,000 companies	Equity and equity & loan. All stages of funding	A broad range of sectors considered	£1m - £50m (excluding co-investment funds)
Alta Berkeley 020 7409 5012	30 companies	Early stage, seed, start-up, first and second round	Communications and IT	€100K-€7m
Bridgepoint 020 7432 3500	40 companies	Acquisitions with management of established businesses	Established companies with growth potential	Max €250m
Dunedin Capital Partners 0131 225 6699	Approx £200m in 40 companies and 11 funds	MBOs/MBIs and expansion finance for established companies	All sectors considered except property development and high-tech	£5m-£50m
Equity Ventures 020 7665 6611	13 investments	MBOs/MBIs and expansion capital	Established businesses	£250K-£1m
NVM Private Equity 0191 244 6000	£115m in 90 investments	Start-ups, early stage, expansion, MBOs/MBIs	UK growth companies - no sector preference	£1m-£7m
Pi Capital 020 7529 5656	Approx 8 companies	Profitable UK centric buyouts/development/capital/rollouts/buy and builds	UK based high growth companies, majority of sectors	£2m-£5m