



Working capital finance

Working capital finance is a multi-purpose, flexible, short term loan which can be used to drive growth almost anywhere within your organisation. For those unexpected day-to-day running costs of a company that put working capital at risk, a working capital loan can become a business owner's best friend.

In today's market there are a number of different names for these types of loans. Unsecured loan, peer to peer, revolving credit facility, working capital to name a few. The simplest way to categorise these:

- ✓ Line of credit (minimum monthly payments that let business draw and repay at a time that suits them)
- ✓ Term loan (pay back over time)

Unlike traditional business loans, working capital finance can be issued within a matter of days from approval and can be used to cover everything from staff wages and utility bills to office supplies and tax bills. Many providers don't require a specific use within the application.

FEATURES OF A WORKING CAPITAL LOAN

- ✓ Not restricted to one specific purpose
- ✓ The loan is paid out in days of approval
- ✓ Customised to your business model - term loan or line of credit