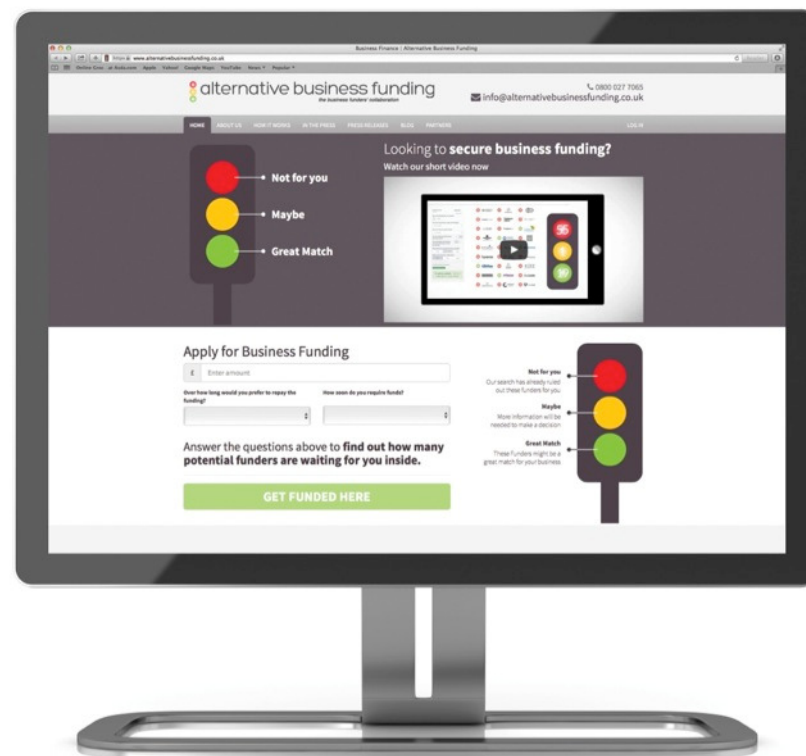
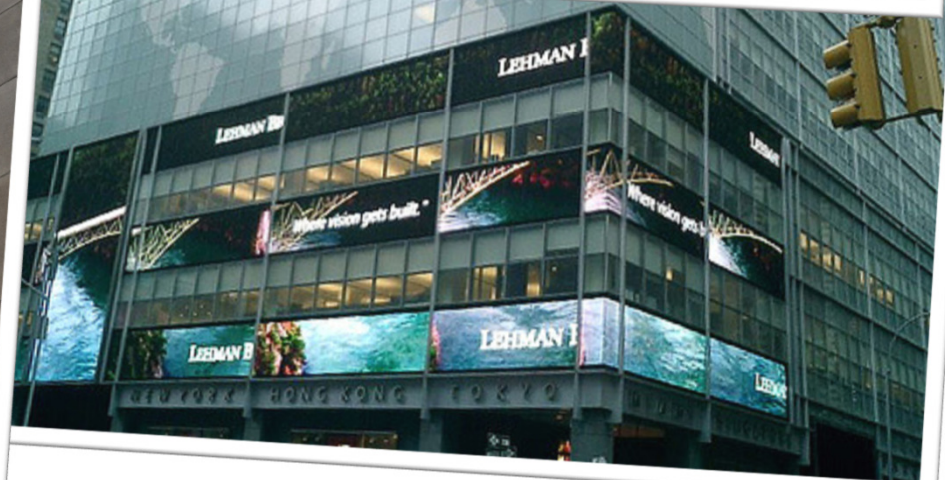


Powering SME Finance





\$15,000,000,000,000



How much did the financial crisis cost?

\$15,000,000,000,000



\$15,000,000,000,000





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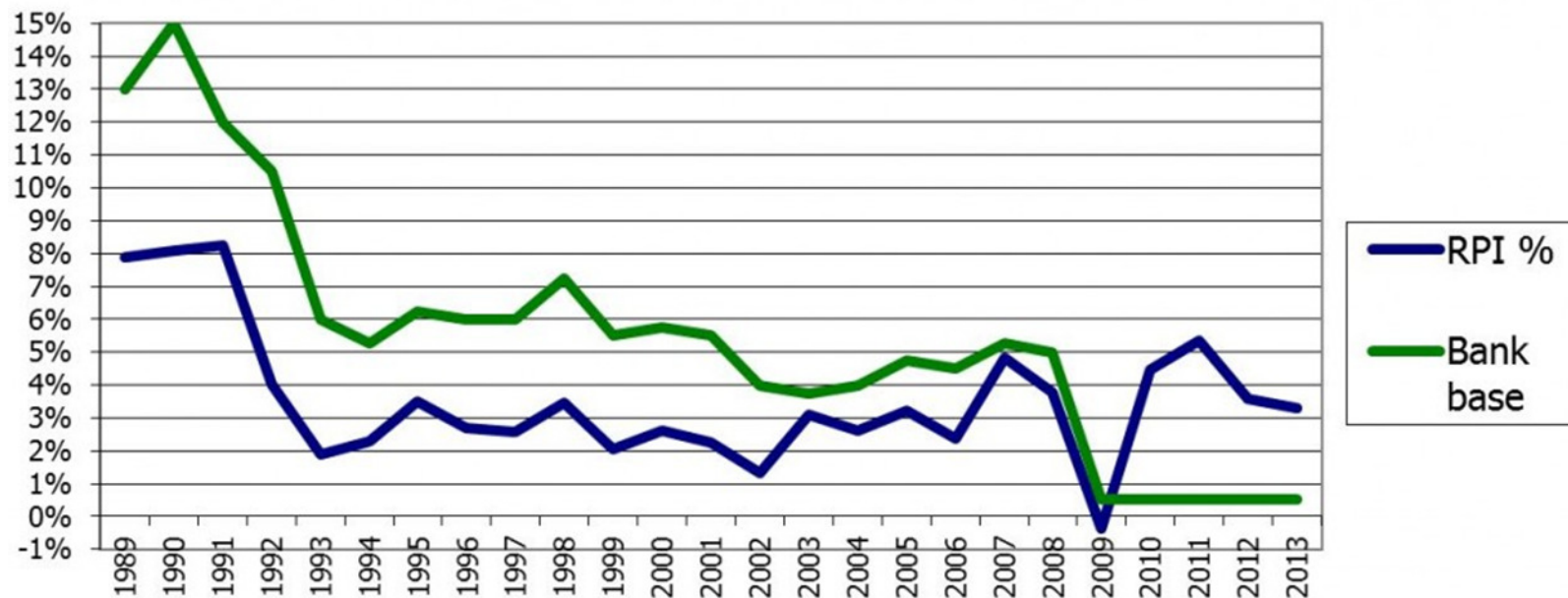
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29,679 BC

The crisis caused a severe retrenchment by traditional banks in the UK

Fig 9: RPI and Bank Base Rates



And this situation opened up
a world of opportunity

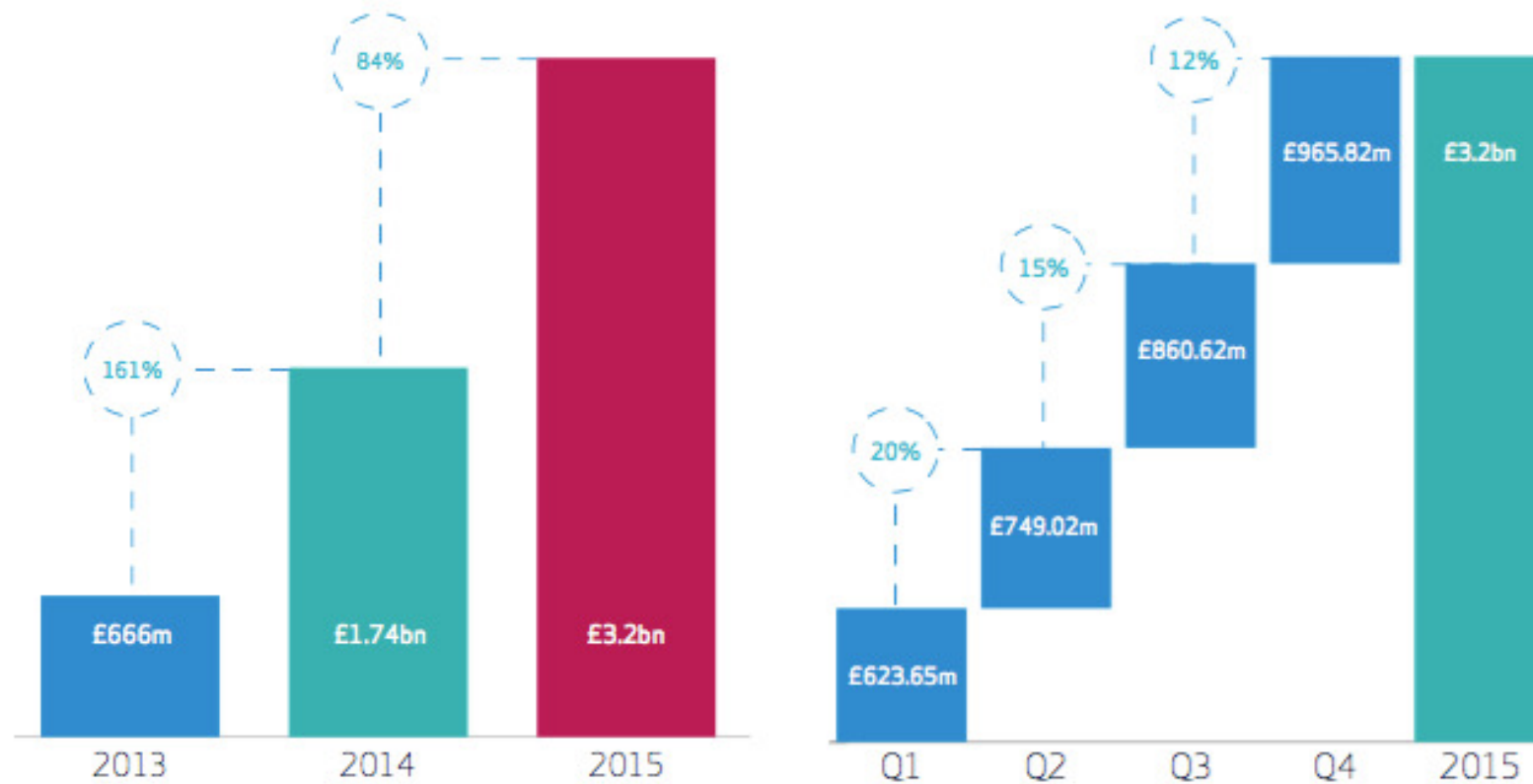


SME
LIMITED



AF Beginning to fill the gap

Growth Rates



But there are
a large variety
of providers –
approaching
200
and growing





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Equity crowdfunding

Cash flow loan – is a type of debt financing where funds are lent, generally to a company, using the expected cash flows that a company generates as collateral for the loan.

Equity crowdfunding - is the process whereby people (i.e. the 'crowd') invest in an early-stage unlisted company (a company that is not listed on a stock market) in exchange for shares in that company.

Export finance – is where funds are advanced by a lending institution (such as an export-import bank or trade development bank) against confirmed orders from qualified foreign buyers to enable the exporter to make and supply ordered goods.

Merchant cash advance – this term is now commonly used to describe a variety of small

Equity crowdfunding - is the process whereby people (i.e. the 'crowd') invest in an early-stage unlisted company (a company that is not listed on a stock market) in exchange for shares in that company.

Pension-led funding - is an innovative form of commercial finance which involves using business owners' accrued pension funds to invest in their own companies.

Performance bond – is a bond issued to one party of a contract as a guarantee against the failure of the other party to meet obligations specified in the contract.

Personal asset loans – is a loan secured against assets, usually of high value, such as vintage cars, art or antiques or property. If the loan is unpaid, the lender can then seize the asset and get their money back by selling it.

P2P business – is a method of debt financing that enables investors to lend money to SMEs - without the use of an official financial institution as an intermediary.

P2P commercial mortgage – allows individuals to provide the capital for commercial property purchase. Investors can fund either a variable-rate (tracker) or fixed-rate mortgages through small loans to a diverse group of underlying properties.

Invoice trading – businesses sell individual invoices to an online community of investors in order to free up cash.

Secured – individuals invest in a business secured against a personal asset.

Rewards-based – In return for backing a project, investors receive rewards based on the amount invested (e.g. a discount on the product or entrepreneur's services).



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P2P

Cash flow loans - Cash flow loan is a type of debt financing, in which funds are lent, generally for working capital, using the expected cash flows that a borrowing company generates as collateral for the loan.

Equity crowdfunding - is where individuals invest in an early-stage (unlisted) company that is not listed on a stock exchange for shares in the company.

Export finance - is where funds are advanced by a lending institution (such as a bank, export bank or trade development bank) against confirmed orders from qualified foreign buyers to enable the exporter to make and supply ordered goods.

Merchant cash advance - this term is now commonly used to describe a variety of small business financing options characterised by short payment terms (generally under 24 months) and small regular payments (typically paid each business day) and always predicated on receipts from credit card machines as the means of repayment and the means of calculating the total advance available³.

P2P business - is a method of debt financing that enables investors to lend money to SMEs - without the use of an official financial institution as an intermediary.

P2P commercial mortgage - allows individuals to provide the capital for commercial property purchase. Investors can fund either a variable-rate (tracker) or fixed-rate mortgages through small loans to a diverse group of underlying properties.

P2P invoice trading - businesses sell individual invoices to an online community of investors, in order to free up cash.

P2P property secured - individuals invest in a business secured against a property.

property purchase. Investors can fund either a variable-rate (tracker) or fixed-rate mortgages through small loans to a diverse group of underlying properties.

P2P invoice trading - businesses sell individual invoices to an online community of investors, in order to free up cash.

P2P property secured - individuals invest in a business secured against a property.

Rewards-based crowdfunding - In return for backing a project, backers receive rewards on the amount of funding they commit (defined by the business or entrepreneur for the project).

Trade finance - is a form of funding concerns both domestic and international trade transactions. It can be used by a seller as well as a buyer.



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Merchant advance

Cash flow loan – is a type of debt financing where funds are lent, generally to a company, using the expected cash flows that a company generates as collateral for the loan.

crowdfunding – is the process whereby people (i.e. the 'crowd') invest in an equity or debt of a company (a company that is not listed on a stock market) in exchange for shares in that company.

Export finance – is where funds are advanced by a lending institution (such as an export-import bank or trade development bank) against confirmed orders from qualified foreign buyers to enable the exporter to make and supply ordered goods.

Merchant cash advance – this term is now commonly used to describe a variety of small business financing options characterised by short payment terms (generally under 24

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failure of the other party to meet obligations specified in the contract.

Personal asset loans – is a loan secured against assets, usually of high value, such as vintage cars, art or antiques or property. If the loan is unpaid, the lender can then seize the asset and get their money back by selling it.

P2P business – is a method of debt financing that enables investors to lend money to SMEs - without the use of an official financial institution as an intermediary.

P2P commercial mortgage – allows individuals to provide the capital for commercial property purchase. Investors can fund either a variable-rate (tracker) or fixed-rate mortgages through small loans to a diverse group of underlying properties.

Invoice trading – businesses sell individual invoices to an online community of investors in order to free up cash.

Secured – individuals invest in a business secured against a property or other asset.

Rewards-based – individuals invest in a business in return for backing a project or entrepreneur based on the amount of time or effort behind the project) or entrepreneur



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Pension-led funding

Cash flow loan - is a type of debt financing, where loans are lent, generally using the expected cash flows that a borrower generates as collateral for the loan.

crowdfunding - is the process whereby people (i.e. the 'crowd') invest in an early stage unlisted company (a company that is not listed on a stock market) in exchange for shares in that company.

Export finance - is where funds are advanced by a lending institution (such as an export-import bank or trade development bank) against confirmed orders from qualified foreign buyers to enable the exporter to make and supply ordered goods.

Merchant cash advance - this term is now commonly used to describe a variety of small business financing options characterised by short payment terms (generally under 24 months) and small regular payments (typically paid each business day) and always predicated on receipts from credit card machines as the means of repayment and the means of calculating the total advance available³.

Pension-led funding - is an innovative form of commercial finance which involves using business owners' accrued pension funds to invest in their own companies.

failure of the other party to meet obligations specified in the contract.

Personal asset loans - is a loan secured against assets, usually of high value, such as vintage cars, art or antiques or property. If the loan is unpaid, the lender can then seize the asset and get their money back by selling it.

P2P business - is a method of debt financing that enables investors to lend money to SMEs - without the use of an official financial institution as an intermediary.

P2P commercial mortgage - allows individuals to provide the capital for commercial property purchase. Investors can fund either a variable-rate (tracker) or fixed-rate mortgages through small loans to a diverse group of underlying properties.

invoice trading - businesses sell individual invoices to an online community of investors in order to free up cash.

Secured business loans - individuals invest in a business secured against a personal asset.

Rewards-based crowdfunding - individuals invest in a business or entrepreneur based on the amount of reward they will receive (e.g. a product or service) behind the project.



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Government Research

- Where do we all look for funding?

Our Banks

90% of loan applications

98% of overdraft applications

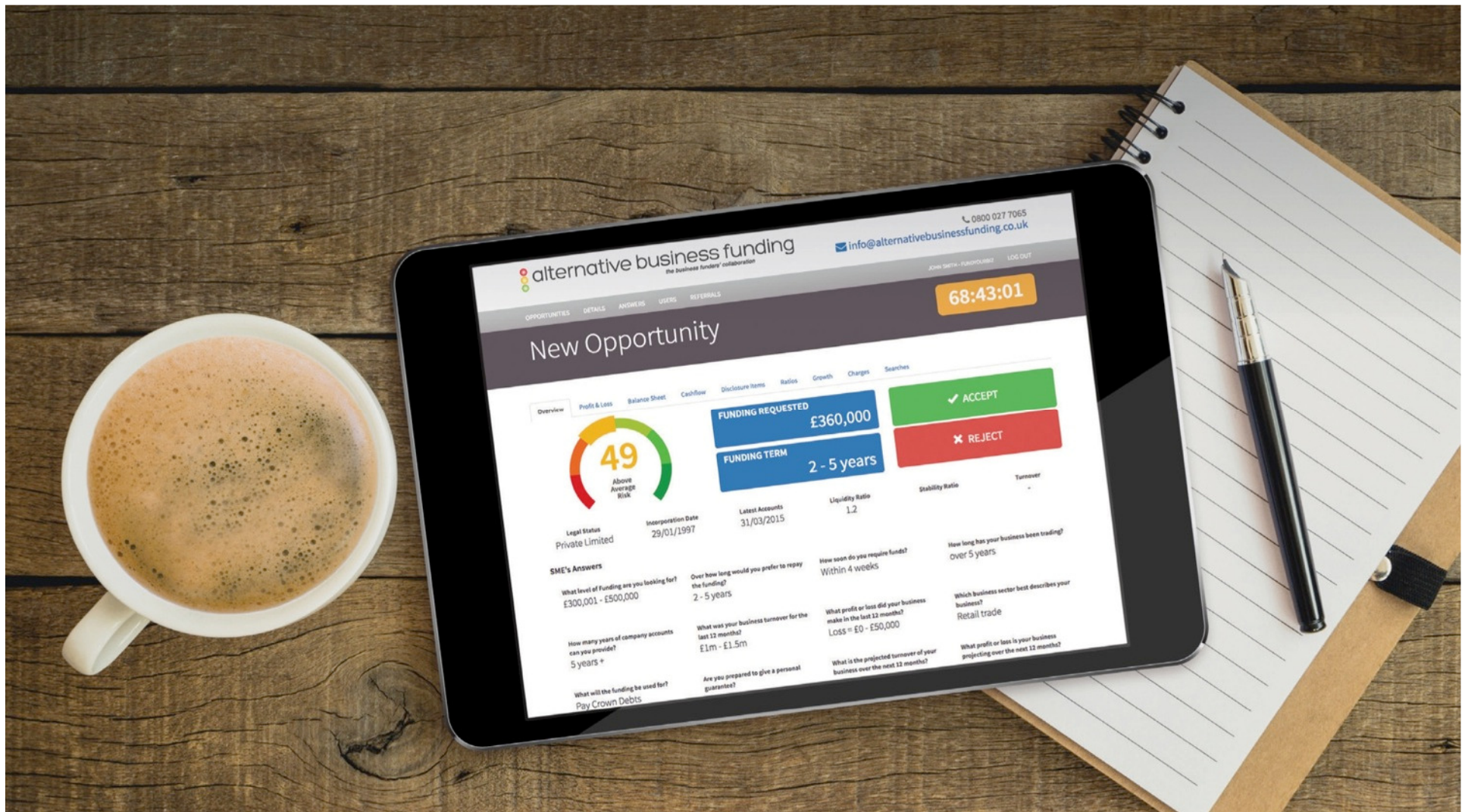
Government Research

- How many of us would consider an alternative financing option at the same time?

Just 29%

Other Products and Services

- How many of us use gocompare.com, comparethemarket.com, confused.com... or any other aggregator sites?
 - Review of the market
 - Provide a match
 - Drive best terms
 - Offer a simple customer journey
 - Safe



 alternative business funding™

Get the Green Light for your Business Funding



SIMPLE

Registering with
ABF takes less than
a minute



SAFE

Security is our
number one
concern



EFFICIENT

One place to
search, one place
to find.



FREE


Always free
to use



FAIR

No advantage to
anyone...except
the business owner

How it works

 alternative business funding
the business funders' collaboration

0800 027 7065
info@alternativebusinessfunding.co.uk

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Search for Business Funding Now

£

Enter amount

Over how long would you prefer to repay the funding?


How soon do you require funds?

Answer the questions above to find out how many potential funders are waiting for you inside.


GET FUNDED HERE

The fast and easy way for SMEs to find a vast array of funding options

Watch our short video now



How it works

 alternative business funding
the business funders' collaboration

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Search for Business Funding Now

£

£100,000

Over how long would you prefer to repay the funding?

How soon do you require funds?

Answer the questions above to find out how many potential funders are waiting for you inside.

GET FUNDED HERE

58

11


13

Not for you
Our search has already ruled out these funders for you

Maybe
More information will be needed to make a decision

Great Match
These Funders might be a great match for your business

How it works

 alternative business funding
the business funders' collaboration

0800 027 7065
info@alternativebusinessfunding.co.uk

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Search for Business Funding Now

£

£100,000

Over how long would you prefer to repay the funding?

1 - 12 months

How soon do you require funds?

Answer the questions above to find out how many potential funders are waiting for you inside.

GET FUNDED HERE

60

10

12

Not for you
Our search has already ruled out these funders for you

Maybe
More information will be needed to make a decision

Great Match
These Funders might be a great match for your business

Drive yourself

[GET FUNDED](#) [FUNDING REQUESTS](#) [PROFILE](#) STEVE POPE — MORGAN LLOYD ADMINISTRATION LIMITED [LOG OUT](#)

Let's get funded...

- 1 Answer some simple questions about your business
- 2 Reveal the funders that are a match for you
- 3 Choose if you wish to engage with the funders or not

Answer the following questions to reveal the best matches

Page 2 of 5

[Start again](#)

What was your business turnover for the last 12 months?

£750,001 - £1m

What profit or loss did your business make in the last 12 months?

Loss = £0 - £50,000

Which business sector best describes your business?

Finance, Insurance & Real Estate

What will the funding be used for?

Asset Purchase

Are you prepared to give a personal guarantee?

☐ Yes ☐ No

[← Back](#) [Next →](#)

19 of 22 questions answered.

You have a match with 6 out of 83 funders.

Important: Searching for funders on ABF is FREE and won't affect your business or personal credit profile.

Not for you
Our search has already ruled out these funders for you

Maybe
More information will be needed to make a decision

Great Match
These Funders might be a great match for your business

Drive yourself

GET FUNDED 7

FUNDING REQUESTS

PROFILE

STEVE POPE — MORGAN LLOYD ADMINISTRATION LIMITED

LOG OUT

Let's get funded...

1 Answer some simple questions about your business

2 Reveal the funders that are a match for you

3 Choose if you wish to engage with the funders or not

Answer the following questions to reveal the best matches

Page 5 of 5

Are you a homeowner?

Yes No

Do you have a good personal credit profile?

Yes No

← Back

22 of 22 questions answered.

Reveal all funders

Start again

You have a match with 7 out of 83 funders.

Important: Searching for funders on ABF is FREE and won't affect your business or personal credit profile.

Reveal all funders

Not for you

Our search has already ruled out these funders for you

66

Maybe

More information will be needed to make a decision

10

Great Match

These Funders might be a great match for your business

7

Drive yourself

GET FUNDED 7
FUNDING REQUESTS
PROFILE

STEVE POPE — MORGAN LLOYD ADMINISTRATION LIMITED

LOG OUT

Not happy with your selection of Funders? Return to your questions to see if you can find other Funders who might be more appropriate.

[Return to Questions](#)

You have a match with 7 out of 83 funders.

You can enquire with as many funders as you like - click on the relevant Make Funding Enquiry buttons.

Your search for funders with ABF is FREE and will not affect your business or personal credit profile









66
10
7

i The potential Funders you see here are not listed in any particular order.

i Call the ABF Team on 0800 027 7065 if you have any questions or would like help with your selections.

i By selecting funders you are agreeing to share some anonymous information about your business with them. They will only see your contact details when they have decided to engage with you and they will then be subject to our Terms and Conditions and code of conduct. **You remain in control at all times.**

i You can select as many funders as you like to engage with, but remember, they will likely contact you directly, so you might not want to be bombarded.

Provider	Product	Description	
	Invoice Finance	Invoice Finance, Factoring, Lease Finance, Export Finance and Trade Finance	Request Funding
	Asset Finance	Asset Finance - IT & Office Equipment, Machinery, Shop fitting and Vehicles	Request Funding
	Trade and Invoice Finance	A full range of trade and invoice finance products	Request Funding
	Asset Finance	Asset and cash-flow finance focussed on professionals	Request Funding
	Term Loan	Business growth finance utilising owners pension assets	Request Funding
	Short term loan	Short term loan against high value personal assets. IMPORTANT: There must be an available asset to secure this funding.	Request Funding
	Invoice Finance	Get paid faster! Up to £3M advanced in 24 hours.	Request Funding
	Invoice Finance	Invoice, Construction, Supplier & Turnaround Finance	Request Funding

In summary



**Portal is
intuitive, quick
and unbiased**

**Answer a few
simple
questions**

**Connected
to most
appropriate
funder**