

Financing opportunities for your clients

Unsecured business loans of up to £350k



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Straight-forward unsecured business finance

Spotcap can help your clients raise finance with fully unsecured, highly flexible credit lines up to £350k.

- ✓ Fully unsecured with no guarantees needed
- ✓ Suitable for businesses in all sectors
- ✓ Fast, simple application process
- ✓ Enhance your service offering and revenue stream
- ✓ Co-financing and transactional funding
- ✓ Dedicated account manager

Our business loans suit many purposes



Buying equipment and inventory



Expanding



Refinancing



Increase marketing spend

“

I was particularly impressed by Spotcap's prompt response and friendly client service team. Their partner portal is a great tool, it is very intuitive and straight-forward to use.

”

Roy Butcher, Partner at Raffingers

LOAN AMOUNT	£50k - £350k - we lend up to 8-12% of annual turnover
UNSECURED	Fully unsecured – no personal or director guarantee
SPEED OF DECISION	Within one working day once application is complete
DURATION	Up to 24 months - no early repayment fees after 1 month
INTEREST RATE	Average of 1.4% per month
FEES	2% - 2.5% arrangement fee, no fees for sign up or early repayment
ELIGIBILITY	Minimum 3 years trading, annual turnover of at least £500k
COMPANY TYPES	Limited companies (LTD, LLP, LP), sole traders and partnerships
USED FOR	Increase working capital, refinance, inventory, expansion, equipment, top up on asset based lenders
APPLICATION PROCESS	Easy application via online portal
FUNDS AVAILABLE	One - two working days
LOAN REPAYMENT	Direct debit
QUALITY SERVICE	Dedicated account manager plus PR & marketing opportunities

What we look for

Criteria

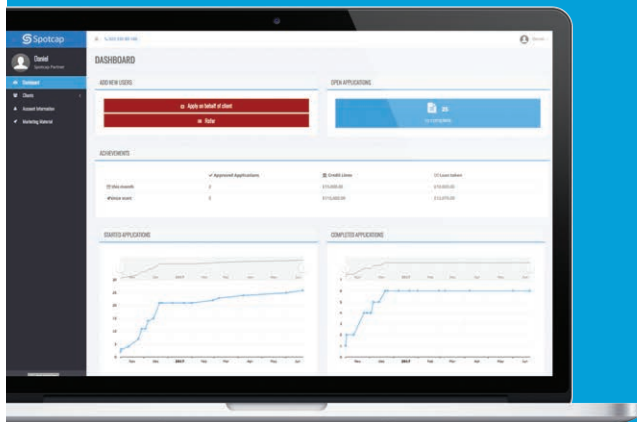
- In business for at least 3 years
- Minimum turnover of £500k, preferably from £1m upwards
- Ability to share financial documents from the past 2 years or online accounting software user
- UK online bank account holder

Eligibility

- No bankruptcies, CCJ or insolvency procedures against the business
- No current payment defaults or disputed bills
- Consistent revenue over the last six months
- Profitable with positive trends in cashflow and turnover

Become a Spotcap partner

Partnering with Spotcap allows you to enhance your business advisory services. Our process is straight-forward. This is how it works:



01

Register as a partner

02

Submit an application

03

Receive a discounted offer for your client

04

Your client accepts and draws down their funds

[BECOME A PARTNER >](#)

Documents required

- 6-12 months bank statements in CSV/Excel or PDF format
- Annual accounts (balance sheet and profit and loss accounts) – up to the last 2 years
- Management or provisional company accounts for the current year
- VAT returns for up to the last 15 months
- If the business is part of a group, please provide consolidated accounts and an organisational chart showing the percentage of ownership
- Business information