

The ideal Spotcap client

Does your client tick all of these boxes?

✓ Turnover between £1 million - £25 million	✓ Healthy financial trends
✓ Operating longer than 5 years	✓ Positive trend in equity
✓ Profitable growing company	✓ Any sector other than financial services
✓ UK based director	✓ Well-managed bank accounts
✓ Loan amount requested is around 10% of annual turnover	✓ No CCJs or insolvency procedures against the business/director(s)
✓ No payment defaults / disputed bills	✓ Minimal short term funding on recent balance sheet

The ideal Spotcap client examples

Applies to all sectors



COMPANY X

- Turnover £10 million
- Operating for 7 years
- Growing business
- Stable growth in turnover
- Well-managed bank accounts
- Minimal loan repayments/ outstanding debt

Good fit for Spotcap?



COMPANY Y

- Turnover £500k
- Operating for 2 years
- Loss making
- Negative EBITDA
- Overdraft maxed out
- High loan repayments

Good fit for Spotcap?



COMPANY Z

- Turnover £25 million
- Operating for 15 years
- Profitable
- Increasing equity
- No outstanding debt
- Healthy bank account

Good fit for Spotcap?

