



Asset Based Lending

aldermore.co.uk

Aldermore

Asset Based Lending

How we can help your business

Asset Based Lending offers you fast access to working capital tied up in your assets. Whatever your individual requirements are, we'll work with you to understand your business needs and design a tailor made funding facility to meet them.

Finance that supports your growth ambitions

Asset Based Lending (ABL) provides you with funding against the value of the multiple assets within your business, the cash held within these assets is then released to provide you with additional working capital. This may be suitable if you are a larger business and you need a higher level of funding or you have expansion plans or new acquisitions and need to relieve cash flow pressures.

We can help support you with a tailored service where we will design a package based around your business requirements, so you get the funding facility that's just right for you.

We can release funds into your business secured against multiple assets including:



Receivables



Plant & Machinery



Property



Asset Based Lending at a glance

- ABL is a fast and effective way to fund growth and it's scalable
- It's ideal for driven change such as MBOs, MBIs, restructuring, mergers or acquisitions
- It provides a higher availability of working capital when compared with traditional lending facilities
- Our receivable facilities are revolving facilities, with available working capital growing in line with your business



Is Asset Based Lending right for your business?

You should consider ABL if:

- you are a larger company with a combination of assets, ABL could provide your business with the cash and headroom you need to grow
- you need funding for transactions such as expansion plans, Management Buy Outs (MBOs), Management Buy Ins (MBIs) and mergers and acquisitions

How it works

ABL enables larger businesses to utilise the underlying value of their assets to fund growth and event-driven change. It works in conjunction with an Invoice Finance facility which will be required to utilise the benefits of ABL and provide an on-going line of credit that grows with your business.

Initially we will come and visit you to value your assets, we will then provide you with clear details of costs as part of our agreement and once everything is agreed we will then forward you the funds.

We know that every company's requirements are unique, so please contact us so we can understand more about your plans and see if ABL could help you achieve your goals.

Why choose us?

Flexible & transparent with an upfront made to measure proposal for your business, that includes a clear structure of your funding and pricing, so you know exactly what you're getting.

Day to day support from dedicated locally based Relationship Managers who are on hand to help you as little or as much as you need.

As part of your team we understand business isn't always straightforward. We really get to understand your plans and ambitions, which means we can support both steady growth and ambitious go getters.

Optional peace of mind with Bad Debt Protection, secure your cash flow if your customer can't pay. You'll still receive payment for all your hard earned sales, safeguarding your business against any potential losses.

See how we've helped our clients grow

Visit our website at

www.aldermore.co.uk/invoicefinance

to find out more about our products, case studies and how we can help.

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Subject to status. Security may be required. Any property or asset used as security may be at risk if you do not repay any debt secured on it.

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