

# COUNTING KING

## APPLY FOR BUSINESS FINANCE

### **i** WHAT IS BUSINESS FINANCE?

BUSINESS FINANCE IS THE PROCESS OF MANAGING A COMPANY'S MONETARY RESOURCES AND INVESTMENTS. IT INCLUDES RAISING CAPITAL, MAKING INVESTMENTS, MANAGING CASH FLOW, AND UTILISING FINANCIAL INSTRUMENTS SUCH AS, LOANS, INVOICE FINANCE, ASSET FINANCE, AND FOREIGN EXCHANGE.



### **+** BENEFITS:

- LIQUIDITY MANAGEMENT
- CAPITAL STRUCTURING
- INVESTMENT DECISIONS
- RISK MANAGEMENT
- PLANNING AND BUDGETING
- EFFICIENT USE OF RESOURCES
- FUNDRAISING

### **i** QUALIFYING CRITERIA:

THIS CAN VARY DEPENDING ON THE TYPE OF FINANCE (BUSINESS LOANS, INVOICE AND ASSET FINANCE, AND FOREIGN EXCHANGE), BUT SOME COMMON REQUIREMENTS MAY INCLUDE:

- CREDIT SCORE
- BUSINESS PLAN
- FINANCIAL STATEMENTS
- TRADING HISTORY
- COLLATERAL
- INVOICES
- REPAYMENT CAPABILITY

WE HELP TO COLLATE ALL OF THESE WITH YOU!

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## PRICING:

CLIENTS DON'T PAY COUNTING KING ANY FEES TO ACCESS BUSINESS FINANCE FROM OUR PANEL OF LENDERS. WE RECEIVE A SMALL COMMISSION DIRECTLY FROM THE LENDER FROM PLACING YOUR BUSINESS WITH THEM. THIS MEANS YOU HAVE NOTHING TO LOSE BY INVESTIGATING YOUR OPTIONS AND SEEING WHAT FUNDS YOU CAN ACCESS.

## BUSINESS FINANCE INDUSTRY EXAMPLES:

MANUFACTURING INDUSTRY: A MANUFACTURER MIGHT USE ASSET FINANCE TO PURCHASE NEW MACHINERY, IMPROVING EFFICIENCY AND PRODUCTION CAPACITY.



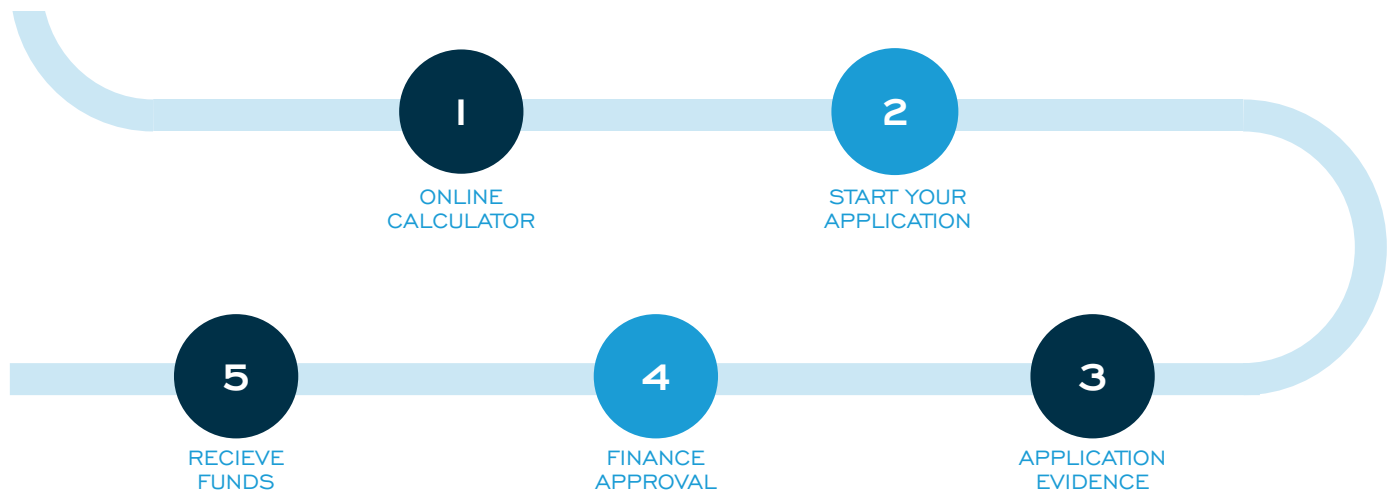
WHOLESALE BUSINESS: A WHOLESALER COULD USE INVOICE FINANCE TO MAINTAIN CASH FLOW WHILE WAITING FOR LARGE CLIENTS TO PAY INVOICES.



TRANSPORTATION INDUSTRY: A LOGISTICS COMPANY COULD USE ASSET FINANCE TO ACQUIRE NEW VEHICLES, EXPANDING THEIR FLEET WITHOUT A SIGNIFICANT UPFRONT COST.



## OUR BUSINESS FINANCE PROCESS:



## CASE STUDY 1 :



A DIGITAL MARKETING AGENCY IN LIVERPOOL FACED THE CHALLENGE OF IRREGULAR CASH FLOW DUE TO DELAYED PAYMENTS FROM THEIR CLIENTS. AS A RESULT, THEY STRUGGLED TO MEET OPERATIONAL EXPENSES AND PAYROLL. THEY OPTED FOR INVOICE FINANCE, A BUSINESS FINANCE SOLUTION, WHICH ALLOWED THEM TO BORROW MONEY AGAINST THE AMOUNTS DUE FROM CUSTOMERS. THIS PROVIDED THE NEEDED CASH FLOW TO RUN THEIR BUSINESS SMOOTHLY. THE AGENCY WAS ABLE TO COVER EXPENSES PROMPTLY AND MAINTAIN A HEALTHY RELATIONSHIP WITH THEIR EMPLOYEES AND VENDORS. THE DECISION TO UTILISE INVOICE FINANCE TRANSFORMED THEIR CASH FLOW MANAGEMENT AND ENABLED SUSTAINABLE GROWTH.

## CASE STUDY 2 :



A CONSTRUCTION COMPANY IN LEEDS REQUIRED ADDITIONAL HEAVY MACHINERY FOR A LARGE UPCOMING PROJECT BUT LACKED SUFFICIENT CAPITAL FOR OUTRIGHT PURCHASES. TO ADDRESS THIS, THEY LEVERAGED ASSET FINANCE, A FORM OF BUSINESS FINANCE THAT ENABLED THEM TO OBTAIN THE REQUIRED MACHINERY WITHOUT DRAINING THEIR CASH RESERVES. WITH THE ACQUIRED EQUIPMENT, THE COMPANY WAS ABLE TO UNDERTAKE THE LARGE PROJECT AND GENERATE SIGNIFICANT REVENUE. BY SPREADING THE COST OVER TIME, ASSET FINANCE ALLOWED THE CONSTRUCTION COMPANY TO GROW ITS OPERATIONS WHILE MANAGING CASH FLOW EFFICIENTLY. THIS STRATEGIC USE OF BUSINESS FINANCE PLAYED A KEY ROLE IN THE COMPANY'S SUCCESSFUL EXPANSION.

100% FREE

# R&D TAX CREDITS CALCULATOR

Find out how much you can claim with our FREE Research and Development (R&D) Tax Credits Calculator. You can even get the calculator email so to use for future use.

## R&D Tax Credits Calculator

COMPANY SIZE\*

1-9

10-49

50-99

100-299

300+

COMPANY POSITION\*

Full-time

Part-time

COMBINED TURNOVER\*

Less than £200k

More than £200k

Next

TRACK YOUR BUSINESS FINANCE APPLICATION,  
USING OUR HANDY 24/7 ONLINE PORTAL!

