



ULTIMATE  
FINANCE

# Keeping business moving



At Ultimate Finance we're here to help businesses on their journey.  
For us, when it comes to growth, the sky's the limit.

Whether that's helping invest in equipment and machinery, buy or sell property or simply boosting cash flow.

We do this through asset-based lending.

It's a great solution for businesses with an upward growth strategy.

Why? Because over the years it allows them to increase in size and access cash easily.

Part of the Tavistock Group, we've helped all kinds of businesses reach for the skies.

Ultimate Finance. Keeping business moving.



# **Business doesn't stop** **And neither do cash needs**

Whatever the business, wherever it is on its journey,  
we tailor our funding to keep it moving.



We're a specialist asset-based lender who does things a little differently. We're solution-led. That means your business need comes first, not our products. Our expertise is in providing flexible funding; tailoring the right solution for your unique need.

## Invoice Finance

**Get the money you're owed, quicker. We simply use your sales ledger as an 'asset' that you can borrow against. Then you get the cash that's tied up in unpaid invoices. No waiting weeks or even months to be paid, the cash could be in your account on the day you upload your invoices.**

- ✓ Any businesses selling to other businesses on credit
- ✓ Up to 95% of your unpaid invoice value – max £10m
- ✓ Facility set up within one week. Following this, funds could be paid on the same day of receiving invoices
- ✓ Dedicated personal service from experienced relationship management team
- ✓ Quality of service enhanced through low client to relationship manager ratio
- ✓ Factoring, invoice discounting and confidential invoice discounting options
- ✓ Security required – assignment of invoices supported by debenture
- ✓ Debtor Protection option available

## Asset Finance

**Purchase or lease the equipment, machinery or vehicles you need without the upfront cost. We can have the money ready in just one day.**

- ✓ Up to £500k per asset/£2m per client
- ✓ Facility set up in one day
- ✓ Hire purchase, leasing or re-finance options
- ✓ Duration 12-84 months
- ✓ Dedicated contact
- ✓ Ongoing specialist relationship support

## Bridging Finance

Short-term finance to achieve long-term goals. Say yes to more opportunities. We get the process moving fast with a quote within 24 hours and a fully credit-backed offer within 72 hours.

- ✓ Any UK registered or domiciled, limited or non-limited company ✓
- Funding from £100k-£3.5m – max 75% loan-to-value (LTV)
- ✓ Duration from 1-18 months
- ✓ Up to 100% of purchase price on Below Market Value properties
- ✓ Finance available through five options:
  - Purchase Bridge
  - Development Exit
  - Development Finish and Exit
  - Refurbishment

## Structured Finance

Funding is all about finding the right solution and through this approach, we're able to offer a flexible multi-asset package to deliver what you need. It's complex finance made simple with one dedicated point of contact.

- ✓ Funding up to £10m
- ✓ Multi-asset solution. Borrow against property, machinery and/or invoices
- ✓ No restriction on single line assets
- ✓ Dedicated deal team with main contact to make things seamless
- ✓ Relationship manager to offer on-going support

## Trade Finance

It's purchasing made easy. We'll pay your suppliers (both domestic and overseas) and give you 120 days' credit. You pay us back when the sale is completed. A smart solution to support working capital.

- ✓ Any UK registered or domiciled business. Must be alongside an Ultimate Invoice Finance facility
- ✓ Up to £1m
- ✓ Revolving line of credit
- ✓ Security required – title to the goods, personal guarantee and debenture
- ✓ Funding against confirmed orders, for finished goods
- ✓ Dedicated specialist relationship manager

## Construction Finance

Can you afford for your cash to be locked in lengthy construction contracts? We can release it for you prior to a payment certificate being issued. And we'll do it quickly.

- ✓ Limited companies trading for one year minimum and with a turnover of over £500k+
- ✓ Fully confidential working capital facility of up to £2m
- ✓ Security required – personal guarantee, assignment of outstanding billing and WIP supported by a debenture
- ✓ Funding within one week
- ✓ Managed by a dedicated construction team supported by specialist QS partner

## Recruitment Finance

We advance cash against your temp or perm placements so you can pay your wage bill on time. A back office and Invoice Finance facility rolled into one, taking away the stress of unpaid invoices, chasing up outstanding payments, credit control and payroll administration.

- ✓ Any UK-domiciled business that's 'time-sheet' based
- ✓ Access to RSM's market-leading Recruitment Pay & Bill services
- ✓ Up to 95% of your unpaid invoice value, to a maximum of £10m
- ✓ Facility set up within one week and payment advanced within 24 hours of your first payroll
- ✓ Dedicated specialist relationship manager



**Get funding  
off the ground**

**Talk to us today on  
0800 121 7757 or  
visit our website  
[ultimatefinance.co.uk](http://ultimatefinance.co.uk)**





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