

Structured Finance

Complex finance expertly managed.



Experience you can build on.



With over 24 years in asset-based lending and £19bn funded to date, we understand what it takes to support complex, high-value transactions. Our team brings deep structuring experience. Plus, a clear approach to execution. Giving you the confidence to move quickly, decisively, and with the right funding partner alongside you.

A partner not just a provider

At Ultimate Finance, we have a simple rule. We always work side by side with advisers like you. Early, openly, and consistently. For us this is the only way to shape complex funding that genuinely fits your clients' needs. With one team and one point of contact, we're here to keep your deal moving.

We're backed by Tavistock Group, a global private investment organisation, giving us the strength and stability of a long-term partner, combined with the agility to move at pace.

Established in

2002

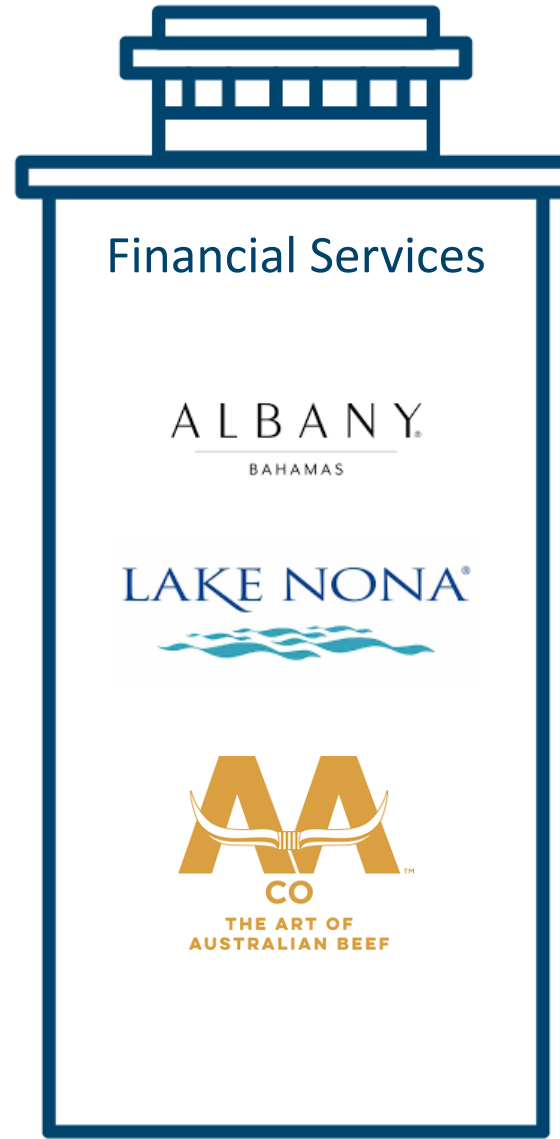
Facilities
available up to

£10m

£19,000,000,000

That's £19bn that we have funded to date

A Tavistock Group company



Complex finance. Expertly managed.

Structured Finance built around your clients' ambitions and assets.

When the ambition's there but the liquidity isn't, Ultimate Finance make it happen.

Our Structured Finance product combines receivables, property, equipment and cashflow lending to unlock up to £10m in one facility.

Flexible, joined-up funding to keep the deal in motion.

And your client's business on track.

What Structured Finance can be used for?

- **Growth & expansion** – the provision of every day working capital to support growth
- **M&A** – MBOs, MBI and acquisitions. The balance sheet can be leveraged to generate the liquidity to complete a transaction
- **Turnarounds & restructuring** – the provision of the necessary cashflow to support a turnaround
- **Shareholder exit & cash-out** – extracting value or retirement planning

Built around business. Not balance sheets.



Receivables

- ✓ Up to £10m
- ✓ Up to 95% of eligible invoices
- ✓ Specialist sector offerings: Construction, Recruitment and Trade
- ✓ Option to have Debtor Protection



Plant and Machinery

- ✓ Up to £3m
- ✓ Up to 90% LTV
- ✓ 90-day ex-situ valuation
- ✓ Up to 7 years fully amortising



Commercial Property Loan

- ✓ Up to £3m
- ✓ Up to 70% LTV
- ✓ Commercial property (First charge only)
- ✓ 15 yrs amortising profile
- ✓ Repayable over 5 yrs
- ✓ Final bullet payment at 5 yrs
- ✓ Interest only for first 12 mths



Cashflow Loans

- ✓ Up to £500k
- ✓ Unsecured
- ✓ Up to 36 months amortising
- ✓ Co-terminus with the Receivables facility

Why Ultimate Finance?



SPEED

- ✓ Fast decisions
- ✓ Dedicated Deal team
- ✓ Early stage credit process with all key stakeholders and product specialists
- ✓ Technology enabled through accounting data integrations and extraction

FLEXIBILITY

- ✓ No restriction on single assets
- ✓ Simple criteria
- ✓ Structure a deal to client requirements
- ✓ Greater funding availability than single facilities

SERVICE

- ✓ Main single sales contact to make things seamless
- ✓ Single Relationship Manager to offer ongoing support across all facilities

Structured Finance in action



One group. One facility.

Asset-based finance built for scale-ups in motion.

When an international transport solutions group acquired one of our long-term clients, they needed to bring UK receivables funding under one roof.

We combined a new £6m Invoice Finance facility with the existing £1.5m solution.

£7.5m total funding. One joined-up structure.

A seamless plan to migrate contracts between group entities over time.

All delivered at pace — powered by a relationship that already knew the debtor book, systems and sector dynamics.

Industry

Transport

Products used

Invoice Finance

Funding

£7.5m

Structured Finance in action



Built for complexity. Delivered at pace.

Structured Finance that supports MBIs.

When a Yorkshire builders merchant needed to fund a 75% MBI, we delivered.

We offered a £2m multi-product facility across receivables, vehicles and cashflow.

One joined-up solution. One dedicated deal team.

No duplicated diligence. No delays.

Just funding as it should be. Thoughtfully structured and confidently delivered.

Industry

Construction

Products used

Invoice Finance
Asset Finance
Cashflow Loan

Funding

£2m

Structured Finance in action



Funding for the long haul.

**Structured Finance that unlocked £3.7m
for a national logistics provider.**

Clugston Distribution Services has been helping drive UK logistics for over 100 years.

To support them on their road to growth, we delivered a £3.7m Structured Finance facility combining Invoice and Asset Finance.

A joined-up solution through a dedicated deal team.

Max headroom. More confidence. And wheels that keep turning.

Industry

Transport

Products used

Invoice Finance
Asset Finance

Funding

£3.7m

Structured Finance in action



Engineered for acquisition.

Structured Finance that maximised liquidity across assets.

An experienced entrepreneur wanted to acquire a specialist engineering firm.

However, they needed a smart funding solution to get the deal done.

We delivered a £2m Structured Finance package using receivables, machinery and commercial property.

Why? Because it unlocked maximum value from the business's assets.

One solution. Three funding streams. A dedicated team.
Deal done.

Industry

Engineering

Products used

Invoice Finance
Asset Finance
Commercial
Property

Funding

£2m



ULTIMATE
FINANCE