

# greenwood capital

Hospitality Funding

---





## About us

We aim to offer small to medium sized enterprises an easier way to secure additional funding to meet their business needs.

We aim to offer small to medium sized businesses an easier way to secure additional funding to meet their business needs.

We work with a number of 'alternative finance lenders' matching businesses with the companies most likely to approve their funding requirements.

We give businesses one point of contact, minimising the time they spend on trying different companies, meaning they can focus on their business.

Sincerely,

Handwritten signature of Cameron Mcadie in cursive script.

Cameron Mcadie  
Director

---

# Hospitality Funding

## How we help SME's.

We help SME's nationwide; from companies turning over £50,000 per annum to businesses turning over £20,000,000. Our clients may need to borrow money to fund a new venture, expand their existing business, launch a new product or just assist with cash-flow.

Whatever their goal, we aim to help them achieve it.

## Finance options for our clients.

We specialise in working out the best avenue for the company based on current financials/needs/affordability.

We have a panel of 50+ lenders who all specialise in different facilities, whether that be an overdraft system as opposed to a traditional monthly term, making the client as comfortable as possible.

## Hospitality funding.

The hospitality industry has been hit hard in recent times to say the least; we have a passionate team of specialists assisting business owners in the sector across the UK, to grow & build their business.

Whether that be Bars, Restaurants, Hotels or even Take-Aways; we have been able to help business owners raise funds to assist with cashflow, helping to lift the pressure of rising energy costs or paying suppliers - to also expanding their business, either through renovations in front of house or new and up to date kitchen equipment.



# Some of our popular funding solutions



## Secured Finance

Businesses operating in asset-heavy industries with a demonstrable trading history might be more inclined to get a secured business loan. Often cheaper than unsecured finance, this form of business lending requires a business owner to provide assets such as property, plant, and machinery as security. The risk to the lender is significantly reduced, which means lower interest rates and better repayment terms.



## Asset Finance

Asset finance is a popular method of borrowing money by using a company's assets like stock or accounts receivable, as security against a new loan. It's a quick and convenient way to get kitchen equipment, and, or vehicles, without making a hefty upfront payment. We also can look to refinance and improve our clients current asset finance facilities by either extending their term or shrinking monthly payments.



## Merchant Cash Advance

The product gets its name simply because it's a cash advance for merchants — meaning businesses like retailers, pubs, cafés and restaurants are all suitable.

Repayments are taken as a percentage of future card revenue too. That means repayments can feel relatively painless because they're taken at the source.



## Unsecured Finance

An unsecured loan is a flexible approach to borrowing, that allows a business owner, sole trader, or limited company to get instant cash, without using valuable assets such as property, equipment or machinery.

“

These are just a few of our popular funding solutions for the hospitality sector. We also offer a wider range of products such as; Invoice Finance, Commercial Mortgages etc.

”

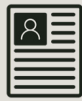


# Personalised application process



## Access to 50+ Lenders

We work with a rapidly growing panel of 50+ top lenders from high-street banks to nich AltFi providers, offering the broadest range of finance solutions available.



## Ease of Application

Our clients work with real people and their file is looked over by our underwriting team prior to submission to lenders.



## Finance Specialist Support

An experienced team of finance specialists are on hand to help you or your clients if needed.

---

## Have a look at our FAQ's

### How long will it take to raise finance?

This does vary depending what finance option our clients are exploring. If you've got all the documentation ready, it's often possible to get the deal done within a day or two. Secured finance against a property is typically a longer process and we like to allow 3 -4 weeks for funds to be deposited.

### What products are available?

Types of commercial finance available include bank term loans, invoice finance, hire purchase, equipment leasing, commercial mortgages, property development finance, peer-to-peer lending, revenue loans, and online short-term lenders, as well as government-backed start-up loans and not-for-profit social lenders.

### Will you do a credit check?

Our clients will never be credit checked by a lender we work with unless they have given their explicit consent. Personal credit checks are highly regulated, and clients have rights as an individual for their personal data to be protected.

### Will you recommend a product?

No, we cannot recommend products and we don't give financial advice. Our service is all about finding the funding options that our clients business is eligible for, and matching them with their requirements and requests. We can give information on each of their options, explain how they work, and clarify exactly what they'd be agreeing to; but they will have to make the decision.

### How do you make money?

Normally, the cost to our customers is the same as if they'd gone direct to the lender. We're happy to disclose further commission details on request – if there's anything else you'd like to know, feel free to get in touch.

### Can you help start-ups?

We endeavour to help every UK business, but start-ups can be a little more challenging to help because they don't have a track record or any assets to secure lending against. Some lenders won't lend to start-ups, but since we work with over 50 finance providers there are often other ways of getting funding.

“

We pride ourselves on being personable,  
friendly and most importantly, helpful.  
Greenwood Capital keeps your best  
interests at the forefront of our minds.

- *Cameron Mcadie, Director*

”