

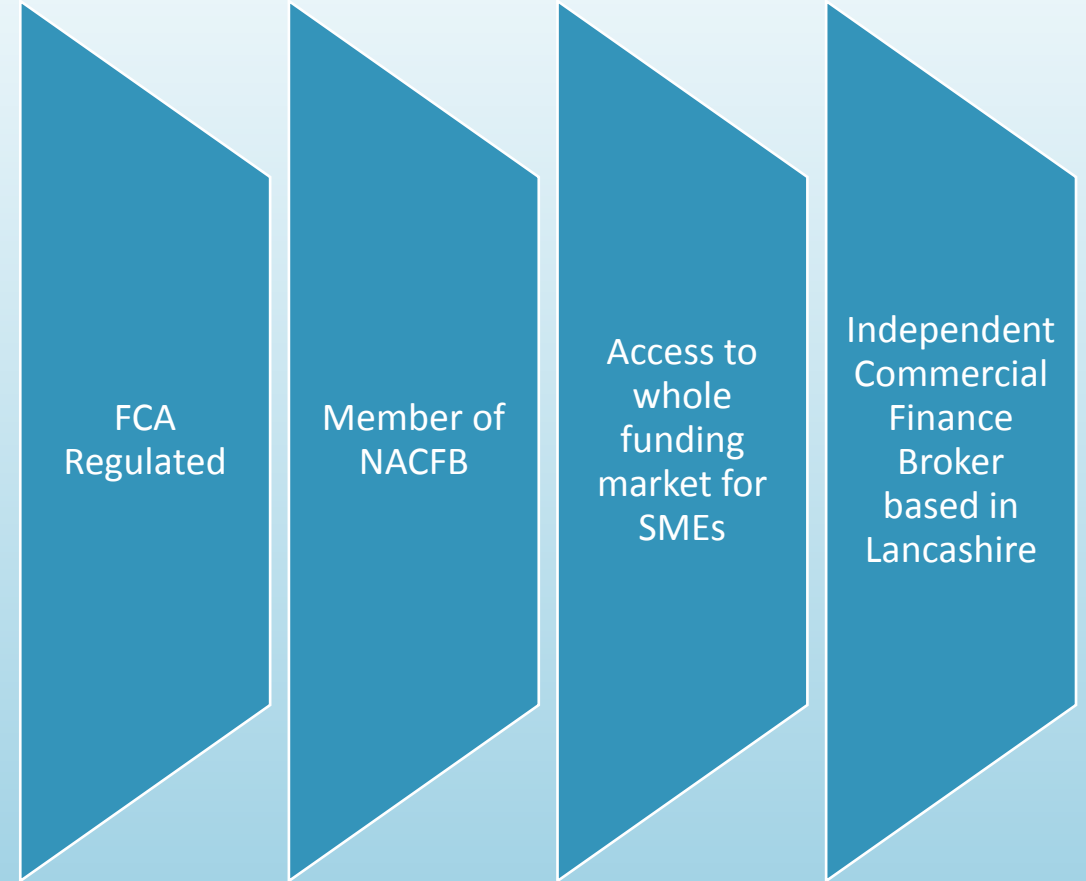
GP COMMERCIAL FINANCE

Helping secure appropriate
finance facilities for SMEs



Small & Medium Enterprises (SMEs)

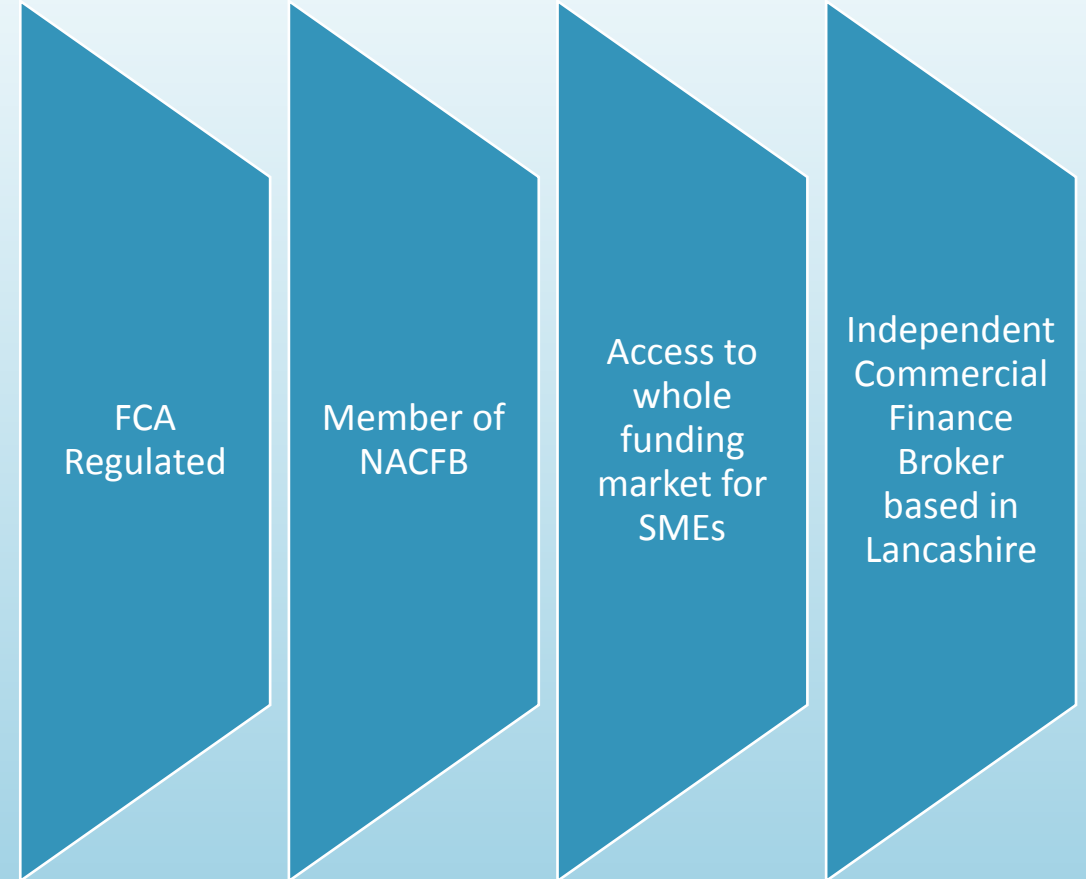
- Entrepreneurial activity in the UK is high
- There were around 350,000 new enterprises registered in 2014
- Total of 5.4 million smaller businesses
- Rejection rates for start-ups seeking new loans exceed 50%



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SME Finance – Key Points

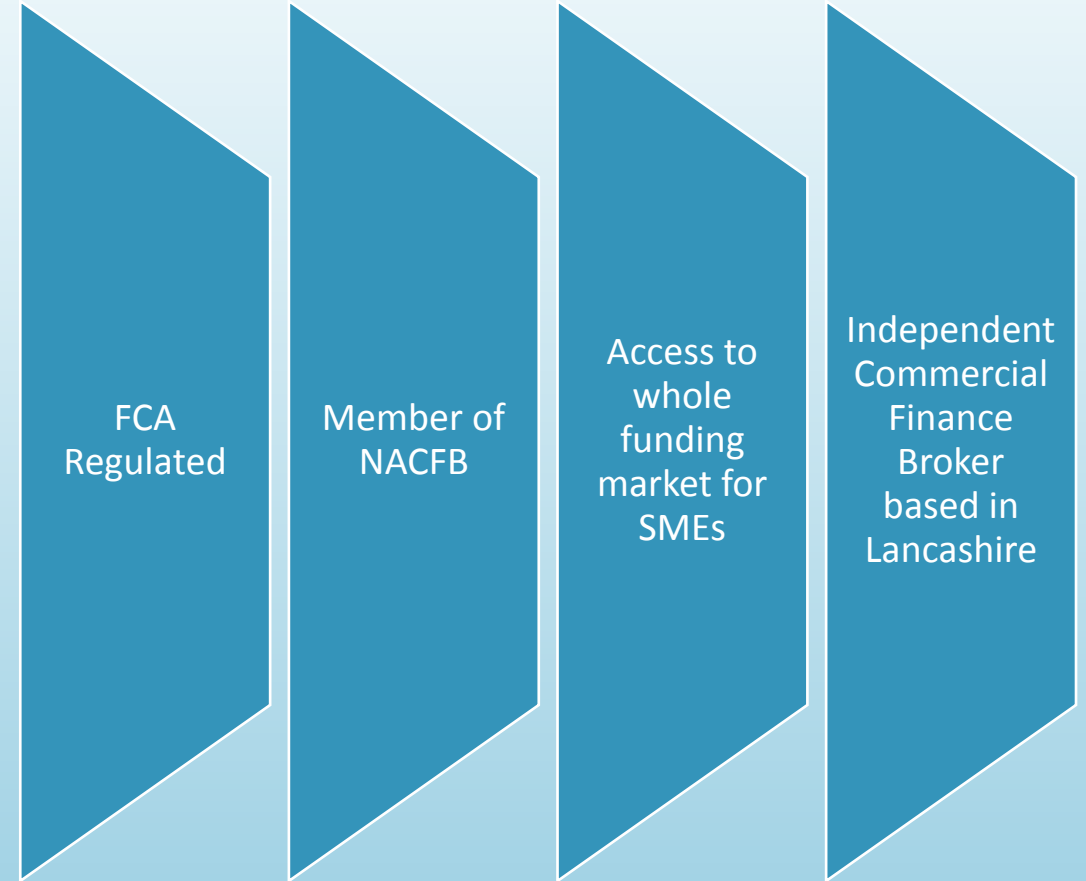
- Nearly 100,000 SMEs and approximately £4bn worth of applications for debt are estimated to be rejected each year
- The majority of SMEs seek finance from either HSBC, Barclays, RBS or Lloyds
- SMEs are discouraged if the Bank say no
- Friends and family remain the most common alternative funding source (used by 34% of start-ups)



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SME Finance – Key Points

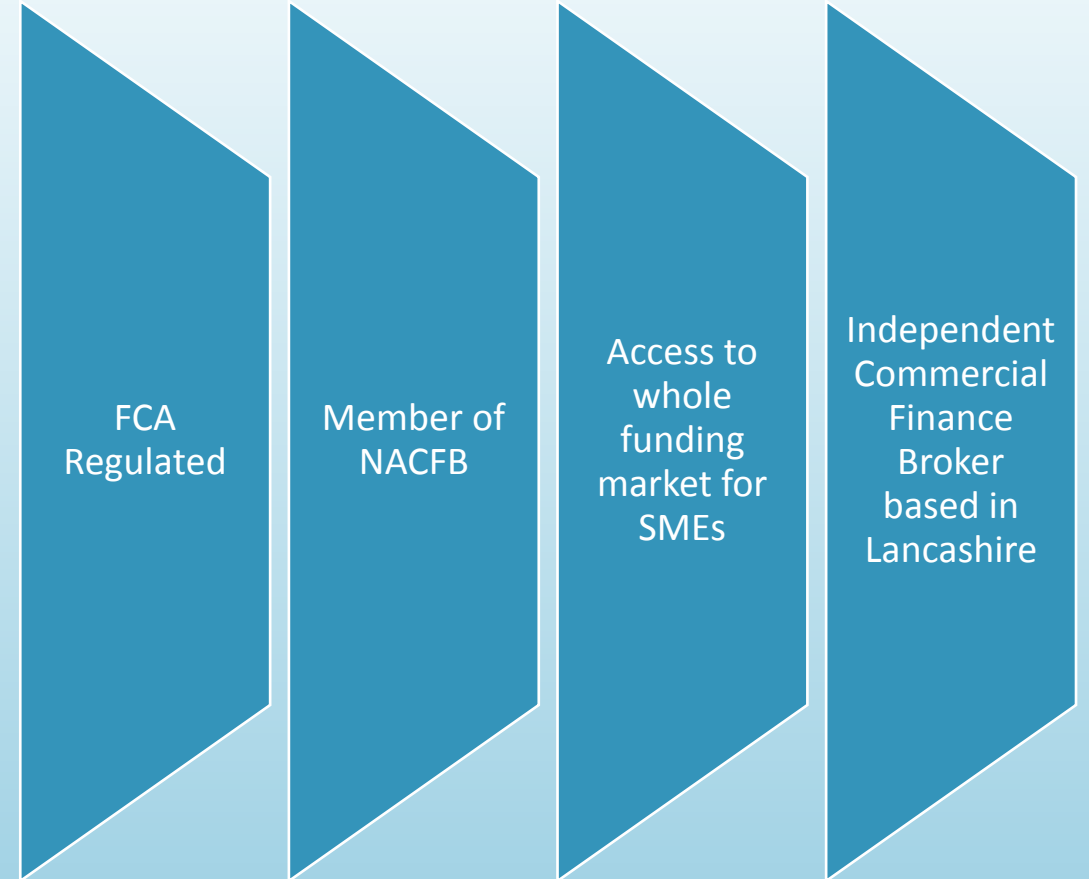
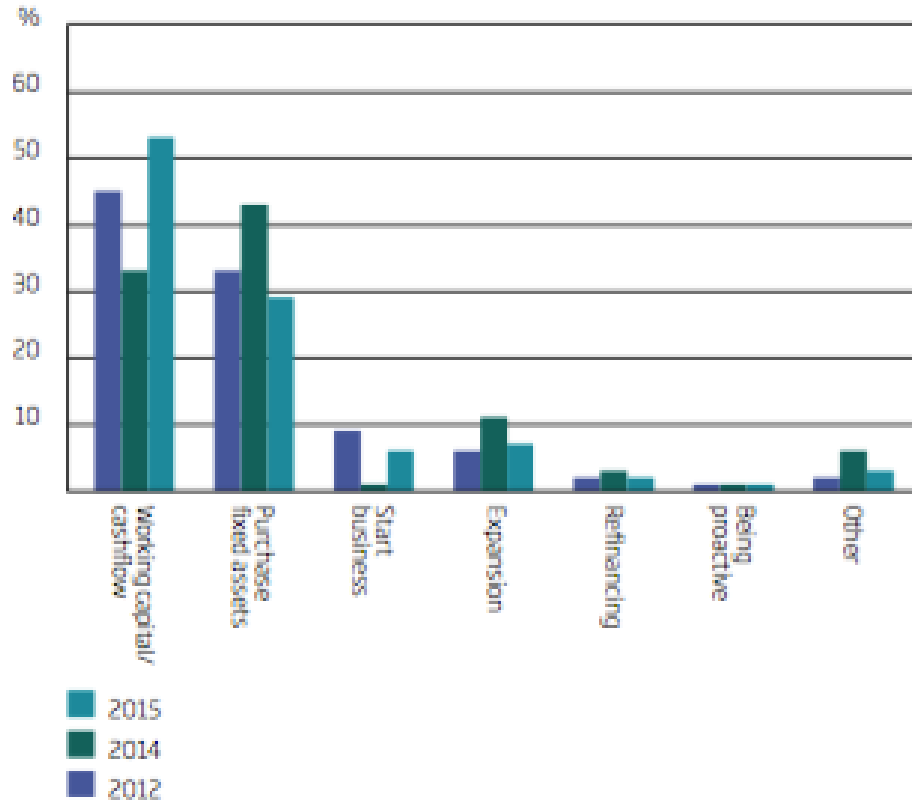
- Awareness of alternative sources of finance outside of banks continues to increase
- Only a small proportion of businesses are actually using these sources of finance.
- SMEs lack the knowledge needed to understand the financial products available and how to access them.
- Assessment of the viability of smaller businesses to make regular debt repayments is key



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MAIN REASON FOR SEEKING FINANCE (LAST OCCASION IN LAST THREE YEARS)

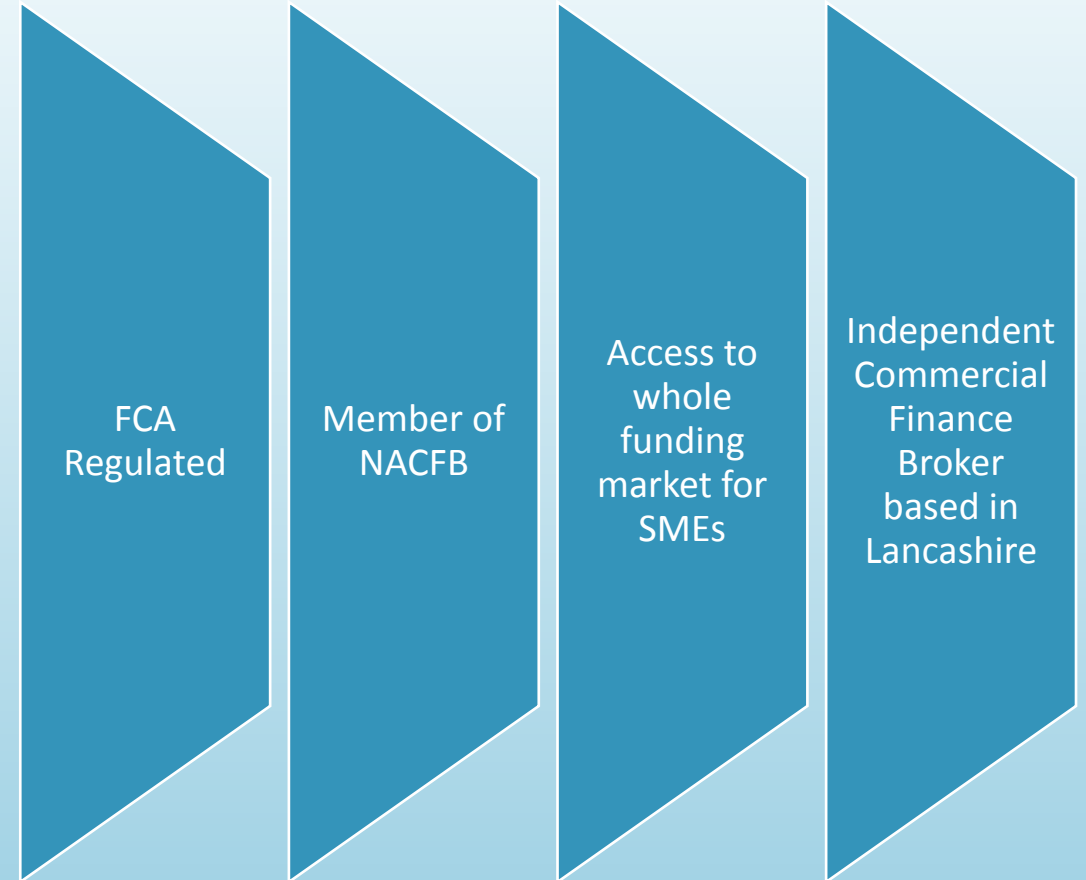
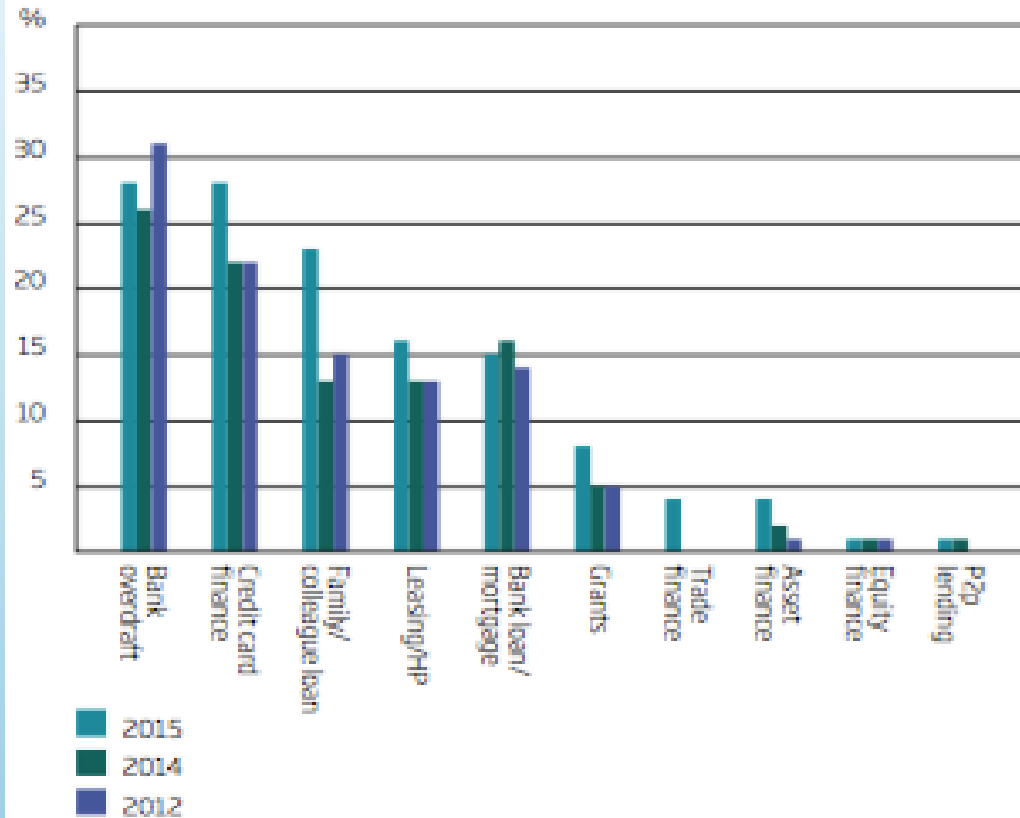
Source: British Business Bank Finance Survey



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TYPE OF FINANCE SOUGHT (LAST OCCASION IN LAST THREE YEARS)

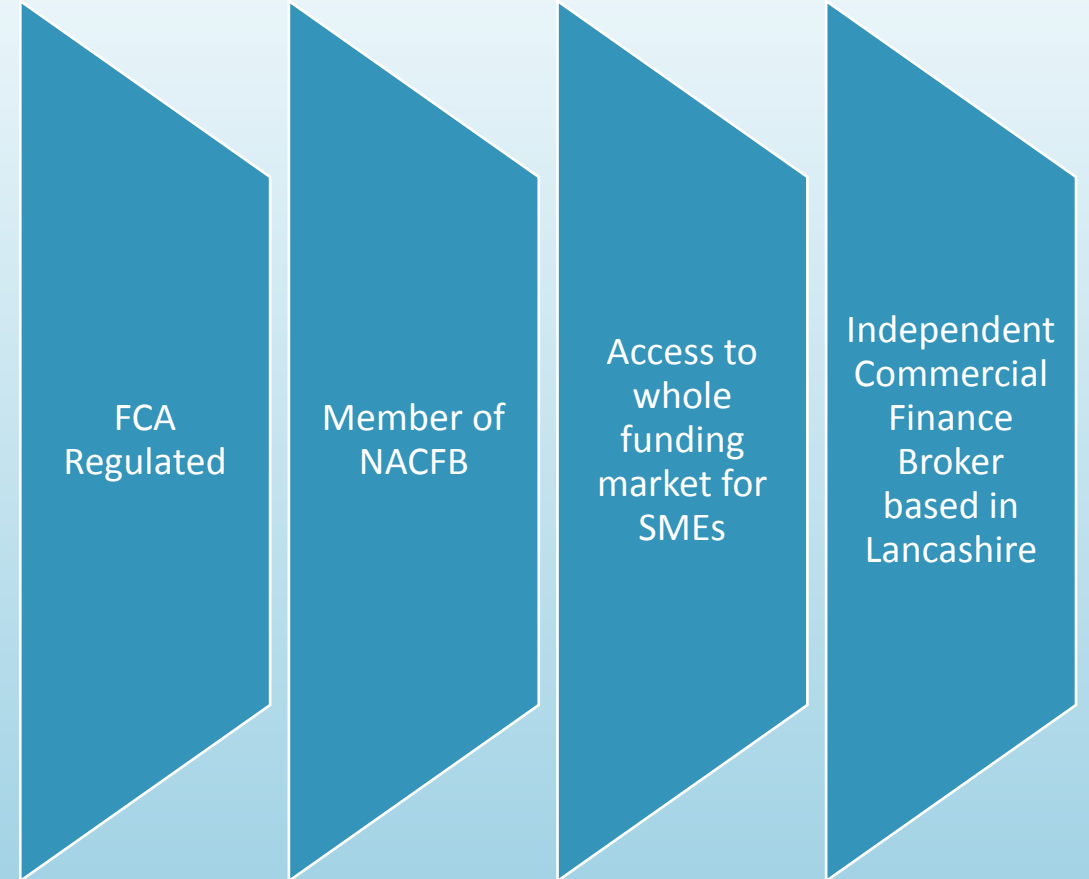
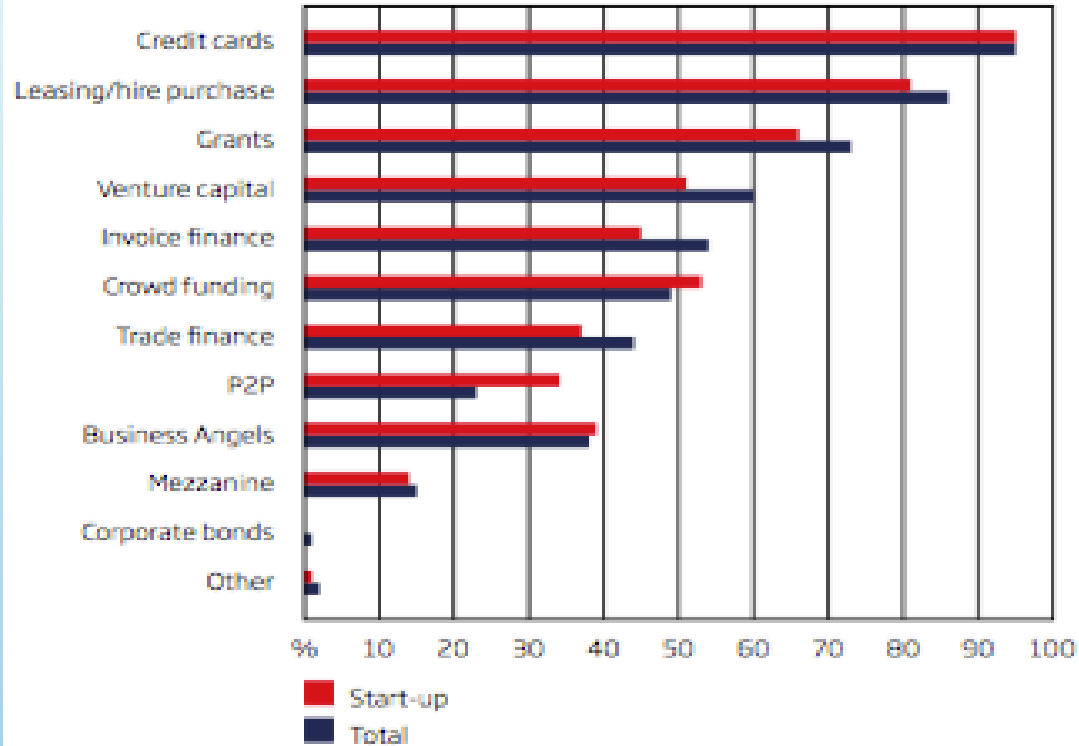
Source: British Business Bank Finance Survey



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AWARENESS OF EXTERNAL FORMS OF FINANCE

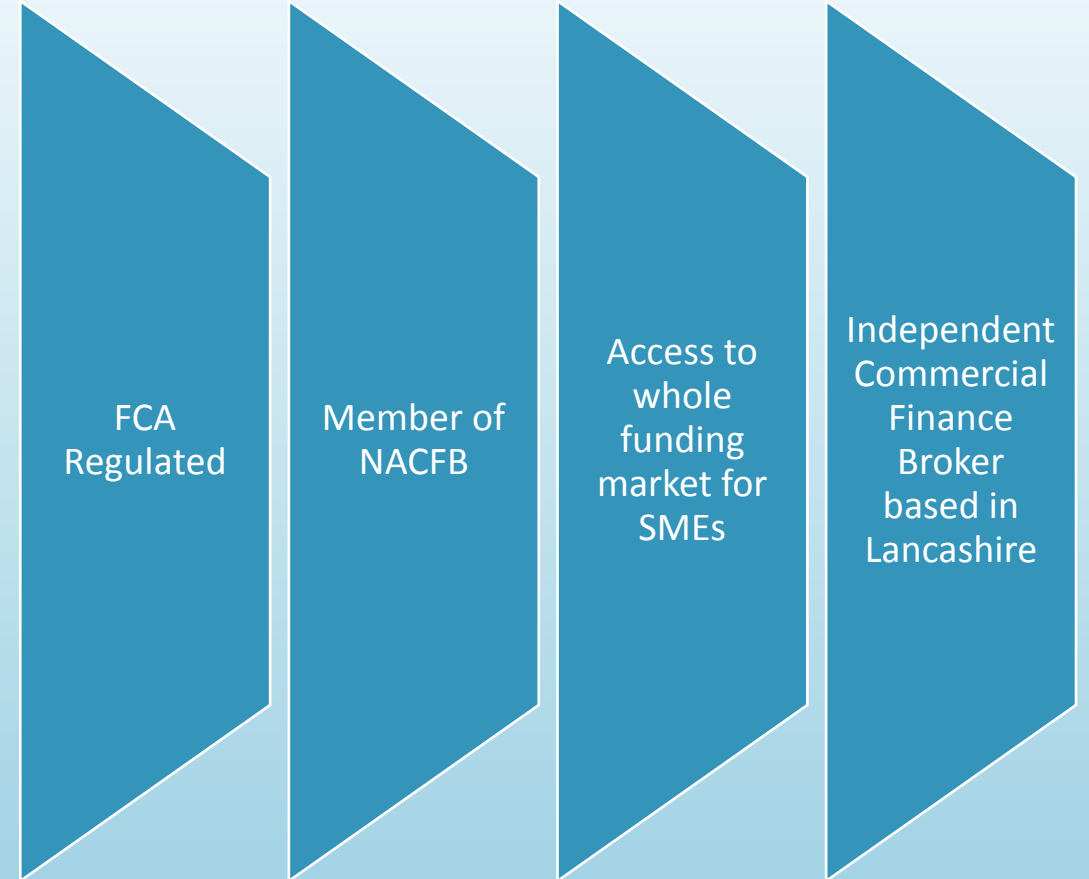
Source: Business Bank Finance Survey



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Finance we can access for your business

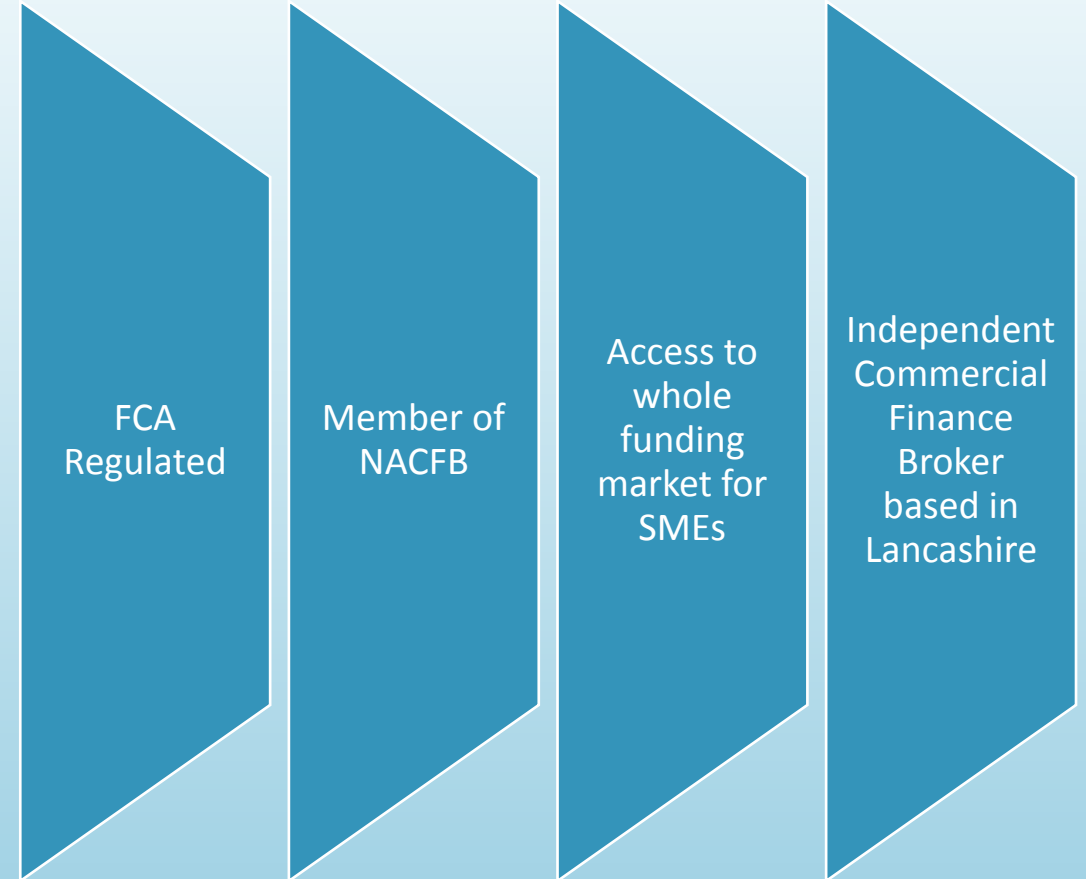
- Commercial mortgages
- Investment mortgages/Buy to let
- Property Development finance
- Short term funding - bridging
- Invoice finance including spot & selective
- Credit & debit card factoring
- Asset finance
- Peer to peer funding
- Business Loans



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The Process

1. Free initial assessment
2. Identify your funding requirements
3. Select from our panel of lenders the most appropriate lender
4. We have direct access to the underwriter
5. We guide you through the process



GP Commercial Finance

Graham Ingham

Managing Director

BSc (Honours) Management Sciences

Finance and Leasing Diploma

Factoring and Discounting Diploma

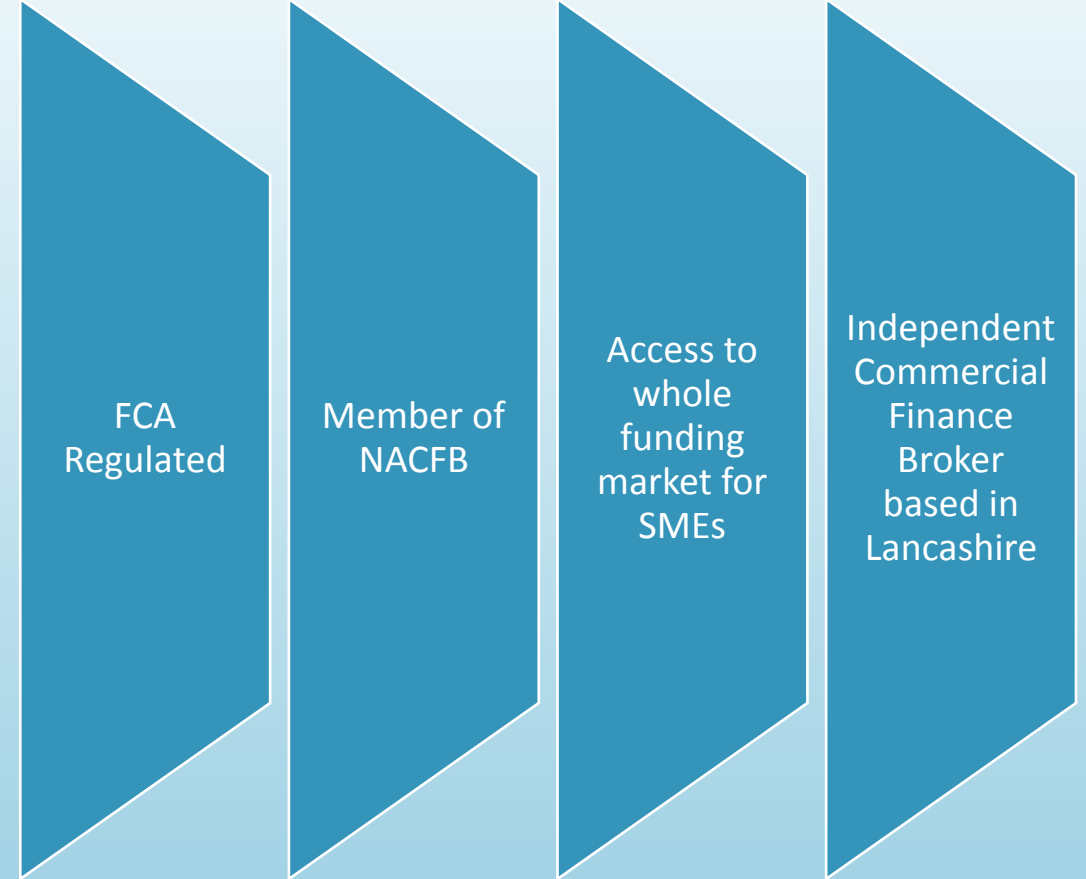


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ANY QUESTIONS?



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