

YOUR APPROVED FINANCE GUIDE

Provided by:
APPROVED



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BUSINESS FINANCE WORTH TALKING ABOUT

As one of the largest, independent business finance brokerages in the UK, our team of experienced Finance Brokers are specialists in securing the right finance solution for each client.



ROB MORRETTI
Director of Seaways Fish and Chips

"I found the experience very easy and straight forward using Approved Finance Group!"

*Image not representative of actual business owner.

Unlike traditional high street banks and direct lenders, Approved Finance Group can explore multiple finance options across a large funding panel of over 125+ finance providers.

Integrity and industry leading service levels are paramount to our core values. Each client is assigned its own dedicated Finance Broker, who will ensure they fully understand your business and its unique requirements.

Our comprehensive list of business finance products includes; Asset Finance, Business Loans, Refinance,

Invoice Finance, Commercial Mortgages, High-End Vehicle Finance and R&D Tax Relief Funding.

This multi-product, multi-lender approach ensures we find the most suitable option for each customer, no matter their circumstances.

Based in our city centre headquarters in Milton Keynes, we support businesses throughout the UK. Since inception Approved Finance Group has facilitated over 500M+ of business finance, helping over 3,500 clients to stabilise, support and grow their business.

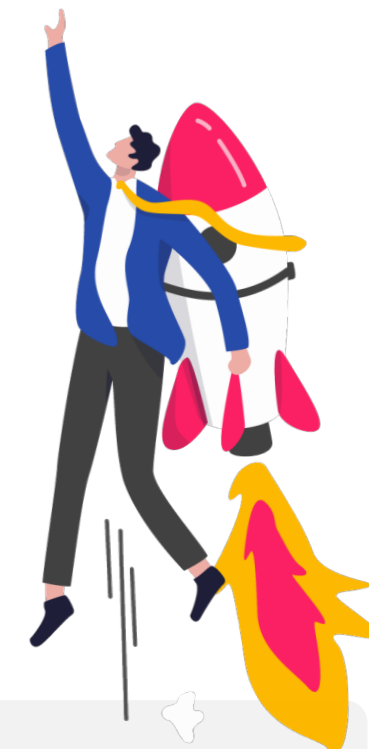
YOUR BUSINESS PARTNER IN FINANCE, **APPROVED** FOR SUCCESS

Approved Finance Group, established in 2019, is a leading UK finance brokerage with over 40 years of experience. We offer faster finance solutions than traditional banks to help business owners make quick, efficient decisions for growth.

Our range of products includes Business Loans, Asset Finance, Invoice Finance, and Asset Refinance, all designed to meet the unique needs of businesses. We also support real estate ventures with Bridging Loans, Commercial Mortgages, and Development Finance, ensuring your projects are well-funded.

In our motor division, we offer flexible vehicle purchase options such as Hire Purchase (HP), Personal Contract Purchase (PCP), and Refinance, catering to various financial needs.

Additionally, our Approved Tax division specializes in R&D Tax Credits, helping businesses maximise tax benefits. At Approved, we meet the diverse financial needs of both businesses and individuals.



125+

Partnered Lenders

£500M+

Funded For UK Businesses

300+

5-Star Google Reviews

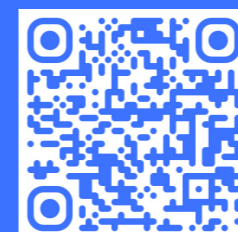
£110K

Raised For Partnered Charity

APPROVED HAS FACILITATED OVER £500M OF BUSINESS FINANCE, HELPING OVER 3,500 BUSINESSES!



Check Your Eligibility Now!



5.0 ★★★★★ Google Rating



THE CORE VALUES UNDERPINNING OUR FOUNDATIONS

The Core Values That Make Approved Finance Group Tick and Drive Our Commitment to changing the way business owners experience finance.



Excellence

We strive for excellence in all aspects of our business and personally. This commitment to high standards is reflected in our processes, continuous professional development, and the results we achieve for our clients.



Innovation

We embrace innovation to deliver advanced financial solutions. By staying ahead of industry trends and adopting new technologies, we ensure our clients benefit from the most efficient and effective financial products and services.



Client-Centric

We prioritise our clients by understanding their needs and offering tailored financial solutions. This dedication to customer satisfaction drives us to improve our services and maintain long-term relationships.



OUR MISSION:

To change the way business owners experience finance by providing reliable and innovative financial solutions.

Rory Dunn - Founder



OUR CORPORATE SOCIAL RESPONSIBILITY

Empowering communities, enhancing lives. Our commitment goes beyond financial success; we strive to create opportunities, foster inclusivity, and improve the quality of life for individuals and families.



As we grow, we aim to expand our involvement with local social and charitable causes. The Saints Foundation will remain our core charity partner, supporting local initiatives. We will continue to fundraise, donate, and volunteer for them while also sponsoring local sports clubs. This aligns perfectly with the Approved Finance Group's values of health and well-being.

Since 2019, we have continued to demonstrate our unwavering commitment to our corporate responsibility and are proud to say that for the Northampton Saints Foundation, we have now raised over:

£110,000

OUR CHOSEN CHARITY:

We run several fund raising drives with our chosen charity, the **Northampton Saints Foundation**.

The foundation uses the values of Northampton RFC and the power of sport to Inspire, Support and Educate young people and their communities.

For more information visit <https://www.northamptonsaintsfoundation.org>

LEWIS LUDLAM
Foundation Ambassador



OUR SERVICES: BUSINESS FINANCE



We're committed to helping businesses grow. Every business has different needs that can evolve over time, and our finance options reflect this. Whether you're an established business or start-up, Approved will facilitate the best deal possible.

➔ Asset Finance:

Acquire necessary assets for growth while preserving cash reserves, or release equity from existing assets.

➔ Asset Refinance:

A financial solution offered by Approved Finance Group, empowering businesses to leverage their existing assets for enhanced profitability.

➔ Business Vehicle Finance:

Finance your business vehicles with options for Finance Lease or Hire Purchase, including servicing and maintenance if needed.

➔ Business Loans:

Obtain unsecured working capital with fixed-term monthly repayments for growth, renovations, IT systems, and more.

➔ Invoice Finance:

Improve cash flow with access to funds without waiting for customer payments through Invoice Factoring, Invoice Discounting, or Spot Factoring.

Emily Skellham
Head of Credit



OUR SERVICES: PROPERTY FINANCE



We understand the complexities of property finance and have the knowledge to secure your next bridging, mortgage or development project. With market-leading property finance products and best-in-class rates, Approved are placed to deliver your funding solution.

➔ Commercial Mortgages:

Long-term loans for financing commercial properties and projects, enabling property ownership or business expansion.

➔ Development Finance:

Funding for the construction or renovation of commercial properties, covering costs like land acquisition, planning permissions, and construction expenses.

➔ Bridging Loans:

Short-term funding for property purchases or projects, providing immediate access to funds until permanent financing is secured.

➔ Buy-to-Let Mortgages:

Financing options specifically designed for purchasing residential properties to rent out, providing steady rental income and potential property appreciation.

Laurie Baugh
Head of Property



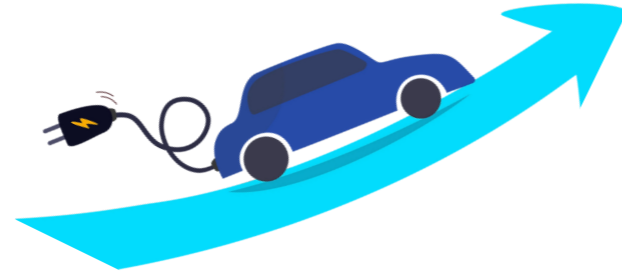
Some of our lender partners:



Some of our lender partners:



OUR SERVICES: MOTOR FINANCE



Approved Motor Finance (AMF) offer a wide range of car finance products to suit your individual requirements. We take pride in our ability to create bespoke funding options to help secure your new vehicle.

➔ Personal Contract Purchase (PCP):

Flexible car finance allowing you to keep, exchange, or return the vehicle at the end of the agreement. With PCP, you pay an initial deposit followed by monthly payments over an agreed term, typically 2-4 years. An agreed balloon payment is then placed at the end of the agreement, which you can then choose to pay outright, return with no further payments, refinance or use the vehicles equity towards a new PCP deal.

➔ Hire Purchase (HP):

Hire Purchase (HP) is a straightforward car financing option where you gradually pay off the full value of the car over an agreed period, typically 1-5 years. This method is ideal for those who eventually want to own the car outright.

➔ Refinance:

Approved offers refinancing solutions to help businesses leverage existing assets for greater profitability. Replace your current loan with a new one to benefit from lower rates, reduced payments, or a different term.

**“AMF MAKE YOUR
NEXT DREAM CAR
POSSIBLE!”**



Tim Burton - Shmee150 Founder
AMF Exclusive Partner

OUR SERVICES: TAX INNOVATION



At Approved, we understand that every business has different needs that can evolve over time, and our product options reflect this. Our Tax division are dedicated to help your business take advantage of tax-saving opportunities to maximise your businesses growth potential.

➔ R&D Tax Credits:

Government rewards for businesses investing in innovation. ATL identifies R&D activities and submits claims with in-house specialists.

➔ Capital Allowances:

Tax relief for certain capital expenditures. ATL reviews your expenditures to maximise available tax reliefs.

➔ Land Remediation Relief (LRR):

Designed to incentivise the cleanup and redevelopment of contaminated land and buildings, Approved Tax will analyse and advise on reclaimable costs.

➔ Stamp Duty Land Tax (SDLT):

A complex self-assessment tax often miscalculated. ATL reviews property purchases to ensure accurate SDLT application.



Our goal is to help your business identify and leverage tax-saving opportunities, streamline your claims processes, and ensure compliance with all relevant regulations.

Shiv Halai - Approved Tax Managing Director





GROWTH GUARANTEE SCHEME (GGS)

The third iteration of the government-backed loan previously known as the Recovery Loan Scheme (RLS). Whether you need a cash flow boost or intend to invest in new equipment, now is an opportune time to apply.

What is the Growth Guarantee Scheme (GGS)?

The Recovery Loan Scheme, which ended in June 2024, was extended and renamed as the Growth Guarantee Scheme, maintaining its terms to ensure stability for lenders and businesses. Lenders will offer a 70% guarantee on finance up to £2 million for smaller businesses, aiming to support around 11,000 businesses from July 1, 2024, to March 31, 2026.

The first two phases, designed to aid UK businesses post-Covid-19, provided £4.3 billion in financing, and since August 2022, the third phase has disbursed over £1 billion, with 80% of facilities outside London and over 90% supporting businesses with fewer than 50 employees.

See below the key features of the new Growth Guarantee Scheme (GGS):

- Finance available from £10,000 to £2,000,000.
- Available to UK businesses with a turnover up to £45million.
- Principal Private Residences cannot be taken as security.
- 70% of outstanding loan guaranteed by the government.
- Available to previous applicants or recipients of CBILS.
- Up to 6 year terms – giving affordable monthly payments
- Funding for any legitimate business use.
- No Covid impact assessment required.
- Competitive fixed interest rates.



DID YOU KNOW...

You can benefit from lower rates compared to the government-backed schemes like the GGS. Using our extensive 125+ lending panel, our specialist finance team will match the best product for you with the most competitive rates when compared to the GGS annual flat rate of 6.59%.

Call to discuss your options today!  01908 429888



BUSINESS FINANCE, MADE EASY

Discover our streamlined process for securing tailored financial solutions. We keep our business finance options transparent, with no hidden fees or unpleasant surprises. Our no-obligation application won't impact your credit score.

01

Fast Application In Seconds

Share your basic information about yourself, your business, and your financial requirements by applying online or calling our team.

02

Understanding Your Business

After receiving your application, a dedicated account manager will discuss your requirements and gather the necessary documentation.

03

Receive Your Free Quote

Next, just sit back and let us do the work. We'll find the best deals, handle your applications, and provide you with a quote with no obligations.

04

Receive Your Funds Fast

Once approved, we will transfer your funds to your preferred business bank account or, if preferred, pay a supplier on your behalf.

BTW... YOU CAN FINANCE ALMOST ANYTHING!

Business owners are often surprised by the range of equipment and goods that can be financed through asset finance.

No matter your industry, Asset Finance can help you spread the cost of your business purchases into affordable monthly payments.

This may include costs such, office or restaurant fit-outs, including fixtures, fittings, and furniture. Asset Finance offers different options, such as Hire Purchase (HP), or Refinance.



RECENT CASE STUDIES

We're committed to helping businesses grow. Every business has different needs that can evolve over time, and our finance options reflect this. Whether you're an established business or start-up, Approved will facilitate the best deal possible.

Business Loan



Case Study: Commercial Laundrette
Requirement: £150,000
Used For: Linen, Staffing, Cashflow

A London-based commercial laundrette, let down by their bank, required an unsecured commercial loan to secure a new contract with a major hotel chain.

They needed funds to purchase new linen and cover initial staffing and setup costs. Approved secured a £150k commercial loan over a 3-year term with no early repayment penalties.

This flexible cashflow access enabled the client to fulfill their contract obligations and double their turnover for the upcoming year, surpassing pre-COVID growth levels.

Asset Finance & Refinance



Case Study: Logistics & Warehousing
Requirement: £1,000,000 +
Used For: HGV's, Racking, Forklifts

An established haulage firm, which already had several HGVs on finance, sought to expand their fleet further.

Approved not only saved them thousands of pounds each month by refinancing their existing agreements but also secured market-leading rates for the new vehicles.

These significant savings enabled the firm to replace their aging fleet with newer, more efficient models, reducing maintenance costs and rental charges. The enhanced efficiency of the new forklifts further boosted their overall operational performance.

Commercial Mortgage

Case Study: Self-Storage
Requirement: £2,800,000
Used for: Business Expansion

Our specialist property finance team, led by our head of property - Laurie Baugh, successfully closed a significant Commercial Mortgage for a valued client in the self-storage industry, securing £2,800,000 for their business.

Our client needed the Commercial Mortgage to acquire new sites for future business expansion and to refinance existing sites to maximise leverage. By utilising our extensive panel of over 125+ lenders, we were able to find the perfect match for their needs.



Development Finance

Case Study: Property Renovation
Requirement: £11,000,000
Used for: Property Developer

Our specialist property finance team, Kelly Moody, Thomas Borgan and led by our head of property - Laurie Baugh, successfully closed a Development Finance Loan valued up to £11,392,040.

Our client found themselves in need of urgent assistance after their previous lender went out of business. Recognising the gravity of the situation, our team stepped and leveraged our 125+ lending panel to secure the full funding required by the client in an impressively short timeframe.



Invoice Finance

Case Study: Recruitment Agency
Requirement: Credit Facility
Used for: Operating Costs

A Scottish recruitment firm approached Approved for a cashflow loan. After consulting with an experienced Finance Broker, it became clear that a flexible invoice finance facility was more suitable.

The firm's invoices, typically paid on 90-day terms, had been increasingly delayed, causing significant cashflow issues over the past 12 months. Approved set up a selective invoice finance facility, releasing 80% of the invoice value immediately. This solution eased the client's cashflow



APPROVED PARTNERSHIP PROGRAM

Join Our Mission To Change The Way Business Owners Experience Finance And Drive Growth For Your Business.

At Approved Finance Group, we work with a variety of partners, from equipment suppliers and manufacturers to industry associations.

We focus on building long-term relationships with our partners and customise each partner's experience so that we can offer the best support. Currently, we're working with hundreds of partner firms across the UK who all share our values and put their customers first.

Approved caters to diverse financial needs with five core products: Business Finance for growth, Motor Finance for vehicle acquisition, Property Finance for real estate projects, Tax services for optimised strategies, and Protection plans for asset safeguarding.



Our Partners

At Approved Finance Group, we provide ourselves on building long-term relationships with our partners. From sales to marketing support for your business, we will change the way your customers experience finance.



Benefits of becoming an Approved partner

Join Approved in our mission to change the way business owners experience finance and explore how partnering with Approved can drive growth for your business. See below just some of the benefits of becoming an Approved partner.

- ✔ Affordable Payments
- ✔ Boost Sales
- ✔ Customer Retention
- ✔ Fast Funds
- ✔ Wide Finance Options
- ✔ Expert Support

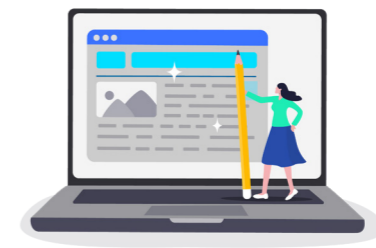


APPROVED PARTNERSHIP SUPPORT

Within our Approved Partnership Program, your business will get support from a team of finance experts and our internal marketing team. They will offer personalised marketing help to ensure your business successfully integrates and offers finance to your customers. Here are some examples of the marketing support we can provide:

REPORTS SHOW THAT OFFERING FINANCE AT POINT OF SALE, CAN INCREASE SALES BY UP TO 17% AND SALES VALUE BY UP TO 15%.

According to report carried out by the Harvard Business Review.



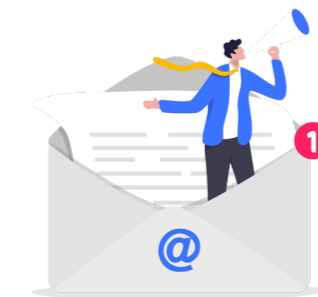
Website

Bespoke finance portals and landing pages designed to generate new sale leads.



Printed Materials

PDF leaflets including product information, finance examples and contact information.



Email

Email campaigns including product information, important announcements or case studies.



Quotations

Allowing you to provide the opportunity to offer finance options on your quotations to customers.

Approved Loyalty Program:

The Approved Loyalty Program by **Cordoba** lets partners earn points for each completed finance agreement, which can be redeemed for rewards.





5-STAR RATED CUSTOMER SERVICE

At Approved Finance Group, we are proud to uphold a 5-star rating on Google, backed by over 300+ reviews. This achievement reflects our unwavering commitment to providing exceptional customer service in every interaction. But don't just take our word for it—hear directly from our clients as they share their experiences with Approved.



Business Finance:

"One of the best Finance company with in weeks done the deal. Very quick and very professional service special thanks to **George Dunn** -Thank you all your support"

- Rakibul



Property Finance:

"We highly recommend Approved finance (again). This time it was for a commercial mortgage. **Kelly Moody** in particular, has been an absolute god-send! We do not think we could have completed without her!" - **RDF Carpets and Flooring**



Motor Finance:

"10/10 service, many thanks to the whole team for making things so effortless! And of course a special thank you to **Krish Appiah!**" - **Arsalan**



Tax Innovation:

"First class service from **Shiv halai** from start to finish. Their understanding of our situation and speed of execution for the advice that we required was outstanding. We look forward to having a strong working relationship with them going forward."

- Steven

CONTACT INFORMATION

Whether you have questions about our services, need personalised advice, or a returning client, then our team is always ready to assist you. Please do not hesitate to get in contact using the information below:



www.approvedbusinessfinance.co.uk



01908 429888



info@approved-finance.co.uk



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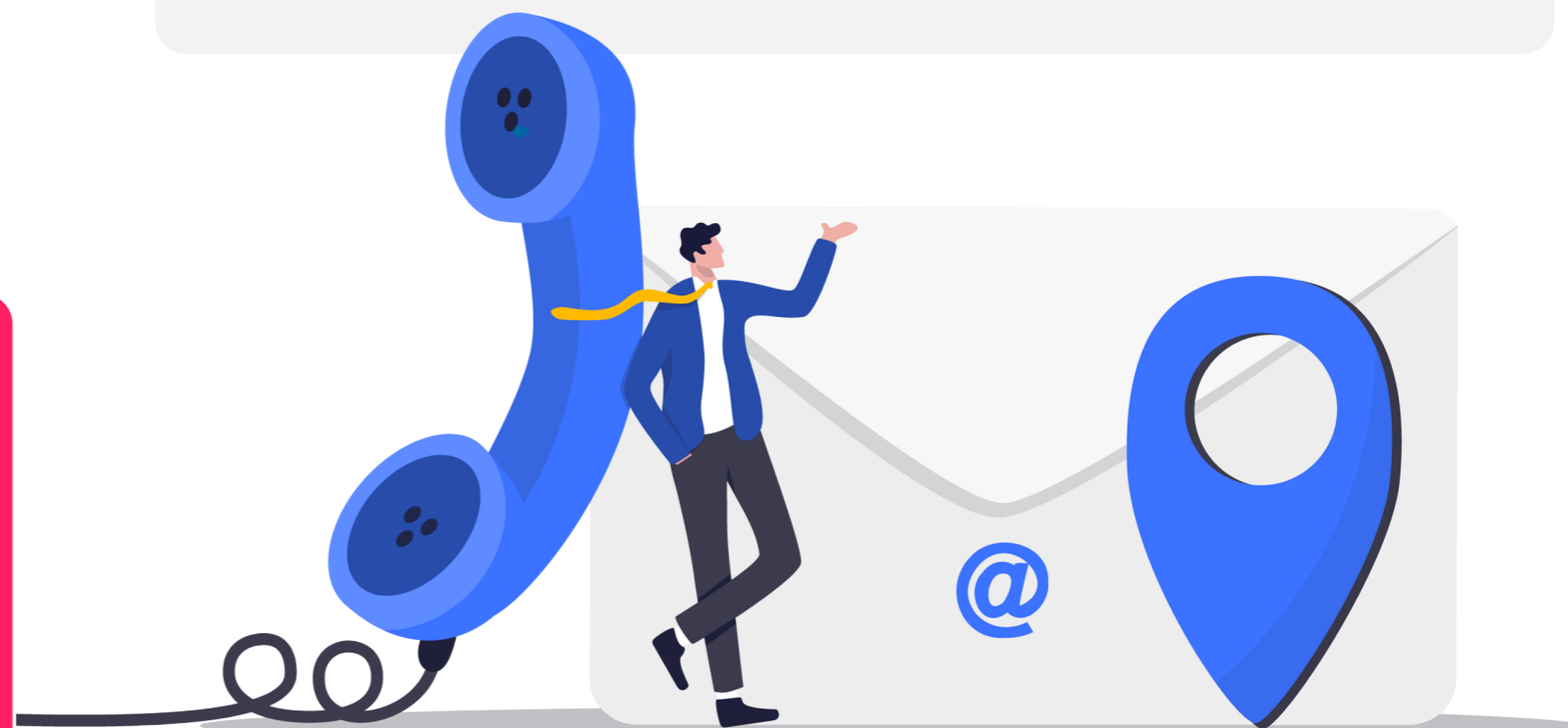
Approved London

111 Charterhouse Street
EC1M 6AW
London
United Kingdom

ANOTHER REVIEW, ANOTHER DONATION!

As a gesture of gratitude and to continue our support for our chosen charity, the **Northampton Saints Foundation**, we choose to donate £20 for every Google review we receive.

To learn more about the Northampton Saints Foundation and all the incredible work they do, head to www.northamptonsaintsfoundation.org



APPROVED

FINANCE GROUP

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Approved Business Finance Ltd is an independent asset finance brokerage and not a lender, as such we can introduce you to a wide range of finance providers depending on your requirements and circumstances. We are not independent finance advisors and so are unable to provide you with independent finance advice. Approved Business Finance Ltd may receive payment(s) or other benefit from the finance provider if you decide to enter into an agreement with them. Approved Business Finance Ltd aims to provide our customers with the highest standards of service. If our service fails to meet your requirements, we will endeavor to find a resolution.

Approved Business Finance Ltd is an appointed representative of AFS Compliance Ltd, which is authorised and regulated by the Financial Conduct Authority, firm number 625035. Approved Business Finance Ltd is a franchisee of Asset Finance Solutions (UK) Ltd. Approved Business Finance Ltd is incorporated in England and Wales (Company number: 11914104) with its registered office at Witan Studios, Witan Gate, Milton Keynes, MK9 1EJ.