

We see every client
as unique

When you need business finance,
we look at your individual situation



- ✓ Every facility is bespoke
- ✓ Meeting your specific needs
- ✓ Business Finance and Asset Based Solutions

Midlands Contact

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A new refreshing 'can do' approach to SME funding in the Midlands

STEPH BROWN, business development director at Reward Finance Group, is delighted with the response she has received in the region

It is only a few months ago since I was tasked with helping to launch alternative finance provider, Reward Finance Group, in the Midlands, and I have been absolutely amazed by the response I have received.

It shouldn't have come as a major surprise because, having personally operated in the finance sector for more than 30 years, Reward has brought a refreshing approach to business finance.

Instead of making companies 'jump through hoops', like some other lenders, Reward makes the process simple, and works closely with SMEs to quickly find a solution to their finance needs.

We do that by being pragmatic and flexible. What's more, we are not faceless wonders making decisions based on a spread sheet. Instead, we meet the people running the company, get to know how the business operates, look at their track record, listen to their plans, and discuss why they need the money.

It could be for a variety of reasons such as developing products, introducing new services, taking advantage of an opportunity, or just to get over a cash flow issue.

We keep the funding options simple too. Based on 10 years of successfully helping SMEs, Reward has honed its products down to just two – Business Finance and Asset Based Solutions.

Business Finance is designed to give businesses an injection of capital from just a couple of months to three years, and for any amount from £50,000 and £5 million.

The loan is secured against business or personal assets, such



Steph Brown, business development director, Reward Finance Group

as property, machinery, or on occasion, stock. It can then be used like a traditional overdraft with interest paid monthly, on the amount borrowed, with no capital repayment. At the end of the term the loan can be paid off or renewed under a new agreement.

Asset Based Solutions enables companies to borrow against multiple assets, both on and off the balance sheet, including debtors.

Again, we have kept it simple by having just one legal agreement covering all the assets and just charging one daily interest payment against what is borrowed.

With a minimum of 12 months, SMEs can borrow between £100,000 to £5 million.

When working with Reward it's like dealing with a traditional bank but without the red tape, delays in

decision making and underwriting restrictions. But more than that, you can also talk to a human being as each account is allocated its own portfolio manager who will work with you every step of the way.

This no-nonsense approach has brought enormous success to Reward. In the last 12 months we have supported more than 300 SMEs, resulting in us breaking through the £100m loan book milestone for the first time and keeping us on track to record our eleventh year of continuous growth.

And we are not restricted to specific sectors either, each is considered on its merits. We have therefore been delighted to provide funding to property developers & investors, manufacturers, hospitality & leisure, and those in the care sector.

Whether you have been frustrated with your attempts to access finance or need the money quickly and your current lender demands you to fill out mounds of paperwork before taking weeks to make a decision, give me a call on **07748 313 237** or email me at **steph.brown@rewardcf.com**. I can assure you that my friendly and approachable team and I will work closely with you to do all we can to find a solution to your funding needs.