

# We see risk differently

## Deal One

### Where others saw risk, Reward saw potential

A returning client from 2020 approached Reward for support with a new investment venture: ice cream vans. The client was looking to purchase an initial van, with plans to expand over time. Where others saw a high-risk start-up, Reward saw an experienced operator backing a promising new business – and structured a deal that gave them the flexibility to grow at their own pace.

Reward also enabled the client to unlock existing long-term debt commitments. The client returned to Reward because of the speed, simplicity and personalised approach to each deal. Put simply, we delivered a deal that others couldn't.

## Deal Two

### Backing a client's strong performance

A client approached us to take over the funding of a 50-year-old family business in the car industry. When costs across the industry rose due to COVID-19, the mainstream bank the business was working with pulled back a large portion of the funds, causing a downturn in bank statement performance.

Upon reviewing the statements, we concluded that the stresses in the business were driven by the lender's behaviour and took a view that the client's performance would have remained consistent had the original funding amount stayed in place. Looking further than just the immediate picture allowed us to see that the client had a strong performance and a long running business with a positive future.