

# High-Performance Funding

# Get. It. Done.

**OPPORTUNITY DOESN'T  
HESITATE. AND THAT'S  
WHY WE'RE HERE.**

In 2010, we launched Reward to fill the fast-growing void left by traditional funding. We had one goal: to help entrepreneurial people like you thrive. This grew into a set of principles that defined the Reward way: providing high-performance, asset-secured funding for ambitious entrepreneurs who need to act quickly.

Now, over 15 years later, we're recognised as the original alternative finance provider. And we're still guided by those founding principles. They're our golden rules. They're how we unlock the decisiveness, flexibility and finance you need to achieve rapid success. And, ensure you're ready to strike when opportunity calls.



REWARD PRINCIPLE ONE

# Digging Deeper.

UNDERSTANDING YOUR  
WORLD, NOT JUST YOUR  
NUMBERS.

Business never moves in a straight line. And entrepreneurs are shaped by the journey it takes them on. It's what makes you unique. Our job is to see the human and understand your story, experience and ambition. By getting the big picture, we help you bypass the red tape that holds other lenders back and provide you with the right finance quickly, simply and responsibly.





DIGGING DEEPER

# The yes in a world of no.

BUSINESS IS IN CONSTANT FLUX.

Once, accessing flexible business finance was easy, enabling you to seize fast-moving opportunities or smooth out cash flow. But that's no longer the case. Meanwhile, opportunities and challenges multiply.

Reward is an alternative finance solution like no other – decisive and dependable. We work with businesspeople who need quick decisions, who are frustrated with the quagmire of bureaucracy.

Backed by decades of banking experience, our team combines seasoned expertise, hard data and sharp instinct with a rounded view of your opportunity, goals, challenges and unique circumstances. With this, we unlock success at lightning speed. And ensure that, when the time comes to make your move, we're ready to set your ambitions in motion.

TEAM OF LEGAL PARTNERS	Retained, aligned and ready to get the ball rolling.
FAST-TRACKED PROCESS	Using your existing RICS valuation or swiftly deploying our property valuation partners.
DEVOLVED AUTHORITY	We never outsource our decision-making or simply use robots. You deal directly with humans in the relevant team.
IN-HOUSE UNDERWRITING	No middlemen. Just rapid risk assessment and speedy approvals.
FLEXIBLE APPROACH	Every deal is unique, so we adapt our methods, working on multiple tasks at the same time for quicker results.



Over 600 clients nationwide

600+

introducers and advisers

400+

UK offices across five cities

Leeds  
Manchester  
Birmingham  
London  
Dunfermline

More than 90 employees

90+



REWARD PRINCIPLE TWO

# Pushing Further.

## FINDING SOLUTIONS BEYOND THE OBVIOUS.

The best asset-secured funding solution isn't always clear. Entrepreneurs need financial backing from people who think outside the box and go where others won't. By fearlessly venturing beyond the confines of convention, we uncover the right finance at the right time, on the right terms for you.





PUSHING FURTHER

# Dither doesn't deliver the right solution.

EVERY OPPORTUNITY PRESENTS ITS OWN CHALLENGES.

We collaborate with dynamic individuals in dynamic circumstances, tailoring fast, flexible and dependable funding solutions unique to your situation.

LEVERAGE DIVERSE ASSETS

Borrow against commercial and residential property, plant and machinery and more. Assets can be unencumbered or on-finance with other lenders, and either on or off balance sheet.

TRANSPARENT FEES TAILORED TO YOU

Know exactly what you're paying, from setup to monthly interest and exit.

SUPPORTIVE EXPERTS ALWAYS ON-HAND

Frustration-free funding without the banking bureaucracy.

REWARD CLIENT

*"They know how to shape a deal very quickly."*



PUSHING FURTHER

# Fast funding for astute entrepreneurs, opportunists and investors.

CAN'T FIND THE RIGHT SOLUTION?  
WE CAN TAILOR ONE TO SUIT YOU.

Whether your need for funding is reactive or proactive, we have a solution to help you make your move quickly.

PROPERTY FINANCE

Flexible finance for rapid residential and commercial property purchases, refinancing and sales.

Amount:	Up to £5 million
Duration:	From 3 - 12 months
Interest:	From 0.99% per month

BUSINESS FINANCE

Funding solutions for asset-rich businesses in need of a quick boost.

Amount:	Up to £5 million
Duration:	From 3 - 12 months - option to renew at end of term
Interest:	From 0.99% per month

ASSET FINANCE

Cash-raising solutions through responsive asset refinance.

Amount:	£100k - £5 million
Duration:	From 12 - 60 months
Interest:	From 12% per annum



REWARD PRINCIPLE THREE

# Moving Quicker.

BLAZING A TRAIL WHERE OTHERS FOLLOW.

Delay kills opportunity. For enterprising people, being ready means relying on prompt decisions and swift resolutions to set your plans in motion. So, we don't just act; we leap into action.





MOVING QUICKER

# Less procrastination. More acceleration.

## IN YOUR FAST-PACED WORLD, TIME IS OF THE ESSENCE.

So we keep the process of getting your funds speedy and simple, with bend-over-backwards helpful service and fast decisions you can depend on.

From day one, you'll work with a dedicated point of contact. They'll act as your partner, understanding your goals and doing everything in their power to make them happen. No red tape, no time wasted – just direct communication and an open mind. Because, like you, we trust your instincts.

Once we've committed to the right funding, we never go back on our word. You can move forward with confidence, knowing you have our full backing.

### WE'RE INSTINCTIVE.

We ask the right questions to secure the right funding.

### WE'RE AGILE.

Our approach is straightforward, but that doesn't mean we follow straight lines.

### WE'RE DYNAMIC.

We don't stick to a rigid sequence of steps; instead, we twin-track deals, tackling multiple stages at once for speedy results.

### WE'RE DECISIVE.

An agreed deal is a done deal.

## SEIZE THE MOMENT WITH:

- **One-to-one support.** From humans, not robots.
- **No tick boxes, no delays.** We unlock the funding other lenders won't.
- **Rapid delivery.** Get funds in days.



## REWARD CLIENT

*"When they commit, they commit. They won't change anything and that means I know it'll go smoothly."*



REWARD PRINCIPLE

FOUR

# Thriving Together.

## INVESTING IN SHARED SUCCESS.

Most businesses are built on their clients' success. Ours is no exception. Alongside our introducers and advisers, we stand shoulder-to-shoulder with ambitious businesspeople, breaking down barriers to high-performance funding solutions. As passionate believers in potential, we throw ourselves into the entire process and celebrate your achievements like our own.





THRIVING TOGETHER

# Powering businesses through our introducers and advisers.

As the eyes and ears of our business, our introducers and advisers are invaluable. While they're working on the front line, we're solving challenges behind the scenes and building the bespoke financial packages you need to get ahead.

## WHY DO INTRODUCERS CHOOSE REWARD?

Our introducers' reputation is our reputation. That's why we always respond quickly, endlessly evolve our services to reflect their needs as well as your own, and never simply provide off-the-shelf solutions.

## FAST DECISIONS

We know urgency is critical, so we act fast. We'll help our introducers ask the right questions, cut the paperwork down to size, and streamline the credit process to meet your deadlines faster. Being 100% self-funded speeds up responses and means fewer delays, too.

## HONEST APPRAISALS

If a deal can be done, rest assured, we'll do it. Fast. If it can't, we let our introducers know upfront and give them an honest appraisal so you can quickly explore other options.

## TAILORED SOLUTIONS

Creating one-off financial packages for one-off projects is what we do best. Whether an introducer is supporting you in solving your cash flow problem or helping you take advantage of a one-off opportunity, we can put the funding together to help you move forward.

## TRANSPARENT COMMISSIONS

We genuinely trust our introducers' insight and the focus they bring to your dynamic circumstances. And we want them to trust us. So, when it comes to fees and commission, we're open and honest. We don't believe in locking them, or you, into lengthy contracts.





## TESTIMONIALS

# Setting ambitions in motion.

We delve deep into your opportunity, goals, obstacles and circumstances to tailor dependable solutions that unlock success. See for yourself:

**ZAHID IQBAL,**

Property Entrepreneur  
and Founder of Z&F  
Properties

"We turned to Reward as we needed a lender that has extensive property finance expertise and was able to provide a fast and flexible funding solution that helped make an acquisition of this size as seamless as possible."

**TONY BROWN,**

Director and Founder  
of Forces Manor

"The team at Reward have been extremely responsive, working closely with us to understand our aims for the business and to develop a flexible working facility that has enabled us to complete the building work on time and within budget."

**CAROLINE CLAYDON,**

Director of Archibald  
Marckay Group

"After finding it extremely difficult to access finance via several high street banks, we were relieved to speak with Brian Machray and the team at Reward, who worked with us closely to understand our business needs and provide a flexible working facility."

**MARCUS TURPIN,**

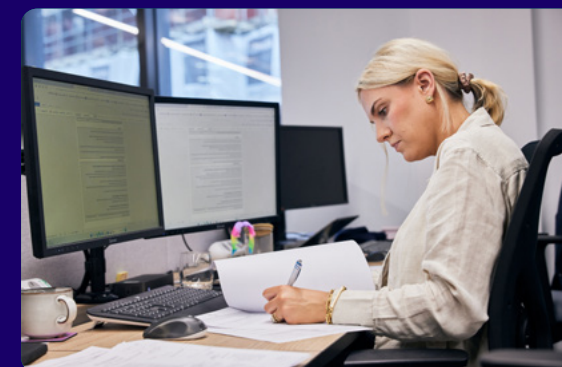
Owner of The Lord  
Byron Inn and Turpin  
Breweries

"Given the speed we needed to complete the property transaction, we turned to Reward as we needed a lender who understood our needs."

**PETER LAMBLE,**

Chairman of Start-Rite  
Shoes

"The agility and flexibility the team at Reward provided helped us overcome previous issues caused by supplier delays, move forward with the launch of our new product range and accelerate our manufacturing process."





## MAKE YOUR MOVE

Put your business ambitions into motion with a flexible, dependable and rapid approach to asset-secured funding.

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