

Give your
business
room to
breathe



Working Capital Loans



0121 446 6688



BHF FINANCE

Working Capital Loans

Our working capital loans can allow you to ease the strain on your cashflow and give your business room to breathe. They are designed to help you manage the day to day cash demands of your business and to take advantage of buying opportunities.

Boost your cash flow

You can borrow **up to £30,000** as an unsecured working capital loan over any period between **1 and 5 years** with a **fixed rate of interest**. This loan is unique in that you have the option to **top up your loan** to the original amount at yearly intervals (subject to continuing to satisfy the criteria). This makes it a potentially useful long term source of cash for injecting into your business.

As with all our loans, we don't charge any penalties for early repayment, so your loan can be repaid at any point if it is no longer needed, without charge. The rate we quote you is the rate you'll get on application and we guarantee you a competitive fixed rate for the entire term of your loan. We're here to help you and will happily discuss your individual requirements.

Great reasons to choose BHF Finance

- ✓ **Competitive fixed rates**
- ✓ **No administration fees**
- ✓ **No early settlement penalties**
- ✓ **No hidden extras**
- ✓ **Quick and easy to apply**
- ✓ **Speak to a real person everytime**

Borrow
up to
£30,000
unsecured

Top up
your loan
annually

Fixed rates
repay over
1 to 5 years

Loan criteria checklist ✓

Please ensure you meet all the criteria listed below before applying.

- A copy of your company's latest accounts, in full (not an abbreviated version) and not more than 12 months from the year-end concerned. This should include the previous year's figures.
- Profitability in both the years concerned after deducting any dividend payments.
- If not a limited company, drawings should be covered by profits in both years.
- Positive net current assets.
- The balance sheet net worth (excluding goodwill and other intangibles) must be at least 3 times the loan applied for in the case of loans up to £15,000 or 5 times for loans of £15,000 and over.
- A good track record with BHF Group.

In addition to the above, BHF Finance reserves the right to apply its normal credit reference procedures.

Give your business room to breathe...

Speak to our dedicated finance team, for a free no obligation quote.

Telephone us on

0121 446 6688

Email us at enquiry@bhf-finance.co.uk

Visit us at www.bhf-finance.co.uk

Or apply today using the application form overleaf.

BHF Finance is available to all members of BHF Group:



Application Form Working Capital Loans

Financial Details

Please indicate the reason for the loan

Accounts enclosed (please tick)

Amount of loan advance required £

Date by which cheque is required

Repayments to be spread over 60 months maximum

Member business name

Agreement in the name of

Address

Post Code

Telephone Fax

Email

BHF Group membership number

Written quotations available on request.

Declaration - please ensure you have answered all the questions

I certify that the above statements are strictly true and accurate and authorise BHF Finance (The Hardware Federation Finance Company Ltd) to make any enquiries which they consider necessary for confirmation of these and for credit assessment.

Applicant's signature Date

The information you disclose is used only to make decisions concerning acceptance and management of accounts and occasionally to prevent fraud.

Please return this form to:

BHF Finance, 225 Bristol Road, Edgbaston, Birmingham, B5 7UB

t 0121 446 6688 **f** 0121 446 5215 **e** enquiry@bhf-finance.co.uk

w www.bhf-finance.co.uk

