

# You don't need a bank to get a business loan.

Over £650 million already lent to UK businesses by thousands of people around the UK, we can help your business thrive with loans up to £1 million\*.



Best Alternative Funding Provider



Best Alternative Funding Provider

9.5/10 Excellent



The Trustscore for Funding Circle is 9.5/10, based on 171 reviews.

 TRUSTPILOT

Trusted by 5,200 businesses and 31,000 people lending.

## Fast turnaround loans. Because business can't wait.

We know that lengthy delays can mean missed opportunities in business. That's why we've designed a fast, simple borrowing process where you can get a decision in 2 working days and funds in a matter of days, not months:

- Simple 10 minute online application
- Get a fast decision directly from our credit team
- Fast turnaround: get funds in as little as 6 days

To find out more visit [fundingcircle.com/businesses](https://fundingcircle.com/businesses)  
or speak to our team on **0800 048 8747**

\* Up to £3 million for property finance.



# Business loans for almost any purpose

Every business is different, that's why we offer a range of loans designed to suit your specific needs. Loans are available up to £1 million (£3 million for property finance), repayable monthly with terms from 6 months to 5 years.

Businesses from many different sectors and every corner of the UK have borrowed through Funding Circle to fund:

- Working capital
- Expansion capital
- Property development and investment
- Asset purchase
- Commercial mortgages
- One-off business expenses
- Trade finance



## How it works

When you take out a Funding Circle loan, you can borrow from a community of over 40,000 people, together with councils, universities, financial institutions and the Government-backed British Business Bank.\*\*

So how do they come together? Using our sophisticated credit model and marketplace platform, thousands of investors are able to lend directly to creditworthy businesses like yours. By cutting out the costs and complexity of banks you can get an affordable loan for your business in a matter of days. Auctions usually run for 7 days with many loans being funded in just a few hours.

### Fair rates, Fair fees.

Rates start at 6% and with one fee clearly explained up front. You stay in control.

**Best of all, if you don't accept your loan, you don't pay anything. And if you're able to pay the loan back early, we won't charge you an extra fee.**

The  
Economist

THE SUNDAY TIMES

FT

THE  
INDEPENDENT  
ON SUNDAY

BBC  
NEWS

# Business loans in 5 simple steps

Our process is fast, simple, and best of all, we avoid paperwork wherever possible.

## 1 Apply online

Complete a 10 minute online application at a time that suits you and get a dedicated account manager.

## 2 Get approved

Our credit team will give you a decision in 2 working days from receiving your complete application.

## 3 Investors fund your loan

Your loan is listed on the marketplace and funded either by a group of people lending smaller amounts each, or one single investor.

## 4 Get your finance

We pay your loan the same day we receive your signed documents.

## 5 Pay back monthly

You make one simple monthly repayment. We distribute this back to the investors who lent to you.

## Who can apply?

Any established businesses from around the UK with:

- 2 years+ trading history
- Typically £50k minimum turnover
- A good credit history
- UK resident directors
- No CCJs over £250



## Kennedy's of Goswell Road borrowed £100,000 to re-furbish their fish & chips restaurant



We were able to go directly to Funding Circle which cut out so much time for us. We received an answer directly from the credit assessment team in 2 days and had our loan in a matter of days after that. I would encourage any potential businesses looking to borrow to try Funding Circle as it's not all about the big high street banks anymore.

**Richard Pickering, Director of Kennedy's**

## Whitbread & Wilkinson initially borrowed £50,000 and have since taken 2 further loans to continue expanding their business



It was very empowering knowing that people had made a decision to lend to you. Financial products have to be innovative to solve the issues small businesses face with traditional lenders and we believe Funding Circle fills the gap. You must try it because it is not scary or difficult.

**Jacqueline Piper, Director of Whitbread & Wilkinson**

## The Flower Essence Repertoire borrowed £18,000, funded by 228 investors



It was a breath of fresh air coming to Funding Circle; it was easy, simple and straightforward, and compared to dealing with the banks, a delight. It's an innovative model for lending that couldn't exist without the internet. Thank you to all those people who lent to us, it makes a big difference to a small business that's growing. **Don Dennis, founder of The Flower Essence Repertoire**

To find out more visit [fundingcircle.com/businesses](http://fundingcircle.com/businesses)  
or speak to our team on 0800 048 08747



# Funding Circle

\*\* The British Business Bank Investment Programme is a part of the British Business Bank programme, which is currently run directly by the Department for Business, Innovation and Skills and is not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority. British Business Bank plc will operate as a Government-owned financial institution once HM Government has received European Commission State aid clearance, which is expected in 2014.

Funding Circle Limited is authorised and regulated by the Financial Conduct Authority under firm registration number 635439. Funding Circle is not covered by the Financial Services Compensation Scheme. Registered in England (Co. No. 06968588) with registered office at 3 Dorset Rise, London, EC4Y 8EN.