

Business finance



● Fixed rates ● Fast payments ● No faff



Fuelling the growth of small
and medium-sized businesses

82%

82% of failed small
and medium-sized
businesses blame
cashflow for closure.

£150M

£150 million has already
been lent to small
businesses via our
proprietary platform.

£200K

Instantly access up to
£200,000 credit in our
easy to use platform and
boost your cashflow.

Brace yourself for a business finance revolution



Seeking business finance is
always **FRUSTRATING** and often **FUTILE**.

82%

Cashflow is cited as the primary reason for failure by **82%** of closed small and medium-sized businesses.

37%

Furthermore, **37%** of small and medium-sized businesses face cashflow issues due to late payments.

1/3

Yet approximately **one third** of small and medium-sized businesses are denied access to finance every year.

Too many businesses are struggling to grow or are forced to close due to a lack of access to finance.

Our mission




We are on a mission to take the faff out of business finance

We support the 'next step' for businesses who have established themselves in their market but now need to overcome cashflow issues or secure finance to grow to the next level.

By championing small and medium-sized businesses and providing the tools they need to succeed, we believe we're helping keep the lifeblood of the UK economy flowing and supporting its growth through difficult times.

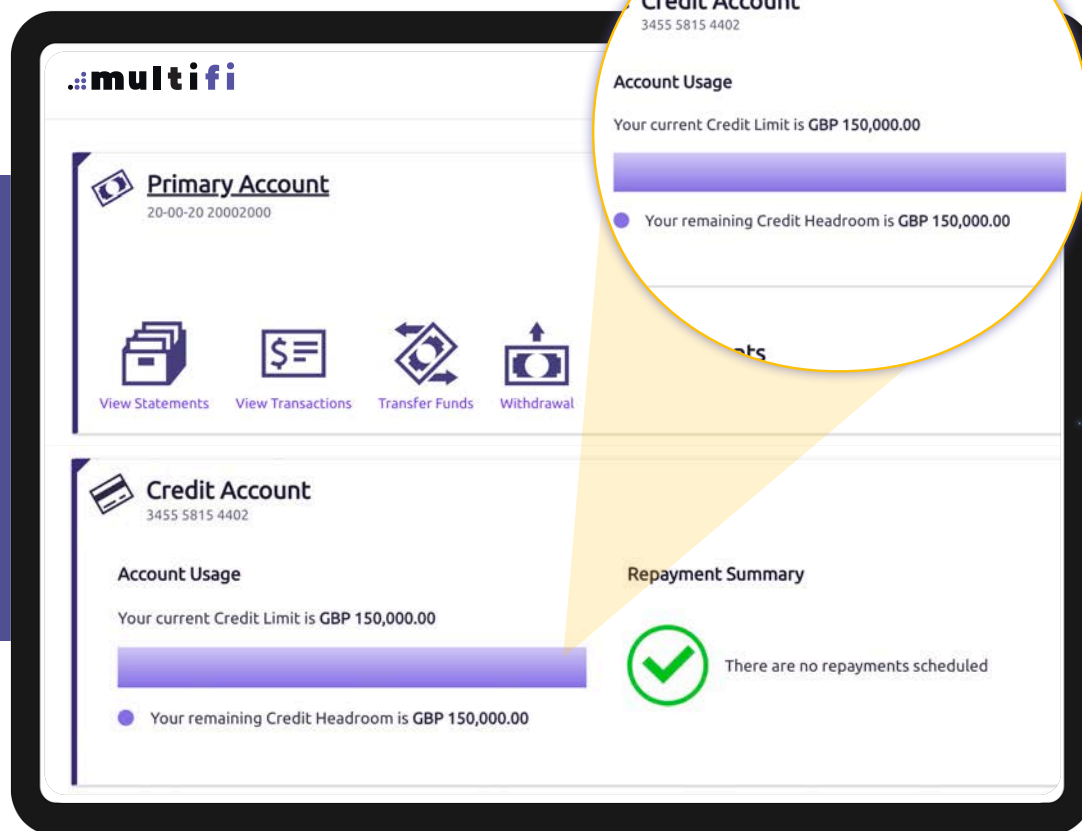
[Read our whitepaper](#)



FINANCE
s h o u l d n ' t b e a n
F - W O R D

Fast access to finance in a user-friendly platform with fixed, competitive interest rates.

multifi



In partnership with:



No setup fees

There are no up-front fees to use the platform. Customers pay a monthly fee of 0.3% of their credit limit for a minimum of 12 months plus an interest rate of 1.99% on used credit. (see representative example).



Unsecured credit

multifi provides unsecured credit based on business performance. This enables a fast-free approval process. We may require a personal guarantee to ensure our commitments are aligned.



Revolving payments

Customers borrow, repay, and borrow again up to their credit limit without needing to reapply each time.

How it works



Instantly check eligibility for up to **£200,000 credit.**



Sign-up and use credit to make UK and international payments.



Repay.
Reuse.
Repeat.

Fueling the growth of small and medium-sized businesses



Instantly check eligibility for up to £200,000 credit.
Sign-up and use credit to make payments.
Repay, reuse, repeat.

Application criteria



**Our customers
are typically UK
businesses looking
to generate cashflow
and grow that have:**

- ✓ The business is a UK registered limited company.
- ✓ The business has traded for at least two years.
- ✓ The business has a turnover of £250k per annum.

**If your business meets
the above criteria there
is a high chance we can
support your cashflow.**



Boost cashflow



Setup fee: 0%

Zero set-up fees

Monthly fee: 0.3%

of monthly credit limit

Interest fee: 1.99%

per 30 days on used credit

What that means

Representative example:

Credit limit: £50,000 (monthly fee £150)

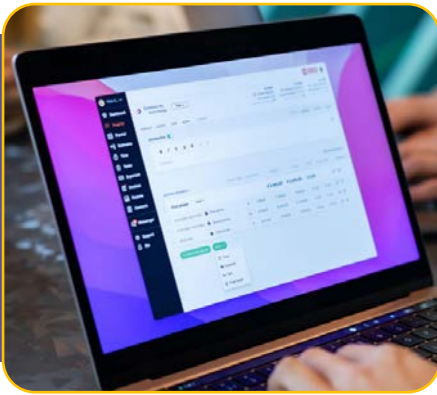
Credit used: £30,000 (£597 interest per 30 days)

Total cost: £747 per month



How multifi helps small and medium sized businesses

multifi supports businesses through finance solutions tailored to their unique needs and help overcome financial challenges to unlock new growth opportunities. Learn how multifi has helped businesses in multiple industries.



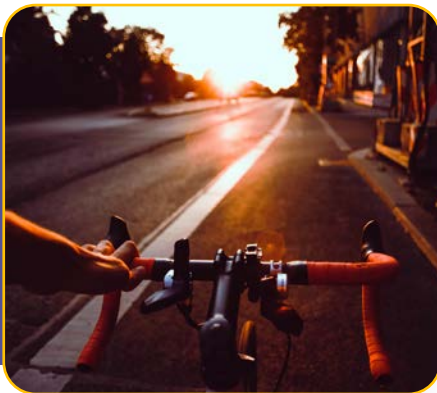
**Supporting growth
for a thriving
marketing agency**

[Learn more](#)



**Accelerating
success in the
fashion retail
sector**

[Learn more](#)



**Fuelling
growth for
distributors**

[Learn more](#)



**Machinery
provider scales
up with multifi**

[Learn more](#)



Reviews of the software

“The main thing is being able to utilise stock as efficiently as possible and the platform has really been able to help us with that.”

“Everything has been plain sailing. The communication’s great, the platform’s great, the way everything’s been dealt with is perfect really!”

“It was refreshing that something that was going to be so beneficial was actually so simple to use”

“We feel confident now that we can take on bigger customers on their terms and develop new products because we have the backing. It’s a tool that has allowed us to grow.”

*These reviews were curated from customers who have used the Kactus Technologies Lending-as-a-Service (LaaS) software system, the same technology on which the multifi platform is built.

Introducers



**Empowering
introducers with
flexible, automated,
and competitive
finance.**

All partners of multifi receive
access to our competitive
referral agreement.

Our partners





Benefits for introducers



Fast credit checks

Make initial credit limit checks instantly within the multifi partner platform.



Quick onboarding

Simple and speedy access to our user-friendly business finance platform.



Unique product

Offer access to the newest and most exciting business finance platform. in the industry.



Transparent commission

Commission is automatic paid when a new customer is referred to multifi.



Automated payments

Full transparency of all fees earned, viewable within the multifi dashboard.

Fast access to finance with fixed, competitive interest rates.

Easy company credit checks



Check eligibility

Fill in a short online form for an instant indicative credit limit.



Receive credit offer

We check eligibility and calculate the credit limit (usually within 24 hours).



Offer and acceptance

Your customer accepts and starts making payments through multifi



All introducers receive access to our user friendly partner platform and can make unlimited indicative credit checks

Our leadership team



Kris Makuch
Head of Marketing
and Communications



Sunil Dial
Head of Commercial



Joris Greeuw
Head of Credit Risk
and Compliance



Rob Keown-Boyd
Chief Executive



Harvey Nijjar
Chief Finance Officer



Chris Burt
Chief Technology Officer



Mark Blandford
Chairman and Founder

The senior leadership team at multififi possesses extensive financial expertise, having held key positions in renowned institutions such as Aldermore, Barclays, Citi, and HSBC. Notably, their collective experience encompasses not only financial institutions but also firsthand management of small and medium-sized businesses, granting them valuable insights into the challenges faced by their key audience. This diverse knowledge base forms a distinctive foundation, enabling multififi to provide unparalleled support to growing businesses, offering the necessary financial assistance to foster their growth and achieve lasting success.

Contact



The multifi platform is currently being rolled out through chosen partners and introducers.

For commercial and partner opportunities, please contact:



Sunil Dial

Head of commercial
sunil.dial@kactus-tech.com



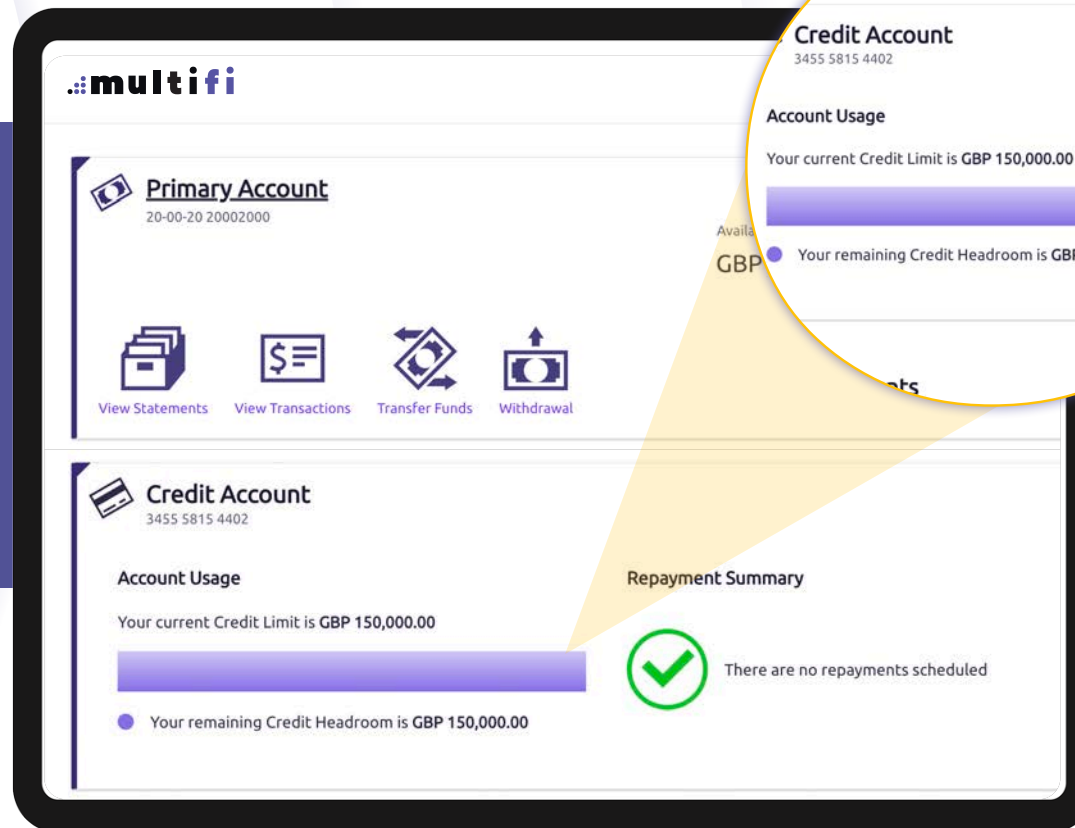
multifi.co.uk
multifi





Take the faff out of finance.

Get **fast access to finance** in a **user-friendly platform** with **fixed, competitive interest rates**.



In partnership with:

