

**multifi**  
Finance Simplified. Business Multiplied.





## Level-up your Business with Super Simple Credit

**£350K**

Instantly check likely eligibility for a credit limit between £5,000 and £350,000.

**2.49%+**

Interest rates: 2.49%-3.49%  
per 30 days on used funds.

Monthly fee: 0.3%-0.5%  
of credit limit.

**15%**

Businesses can secure up to 15% of their last 12 months turnover.

Instantly check your indicative credit limit and access up to £350,000 unsecured finance to super-boost your business.

# Business Finance is Broken!

Seeking 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.

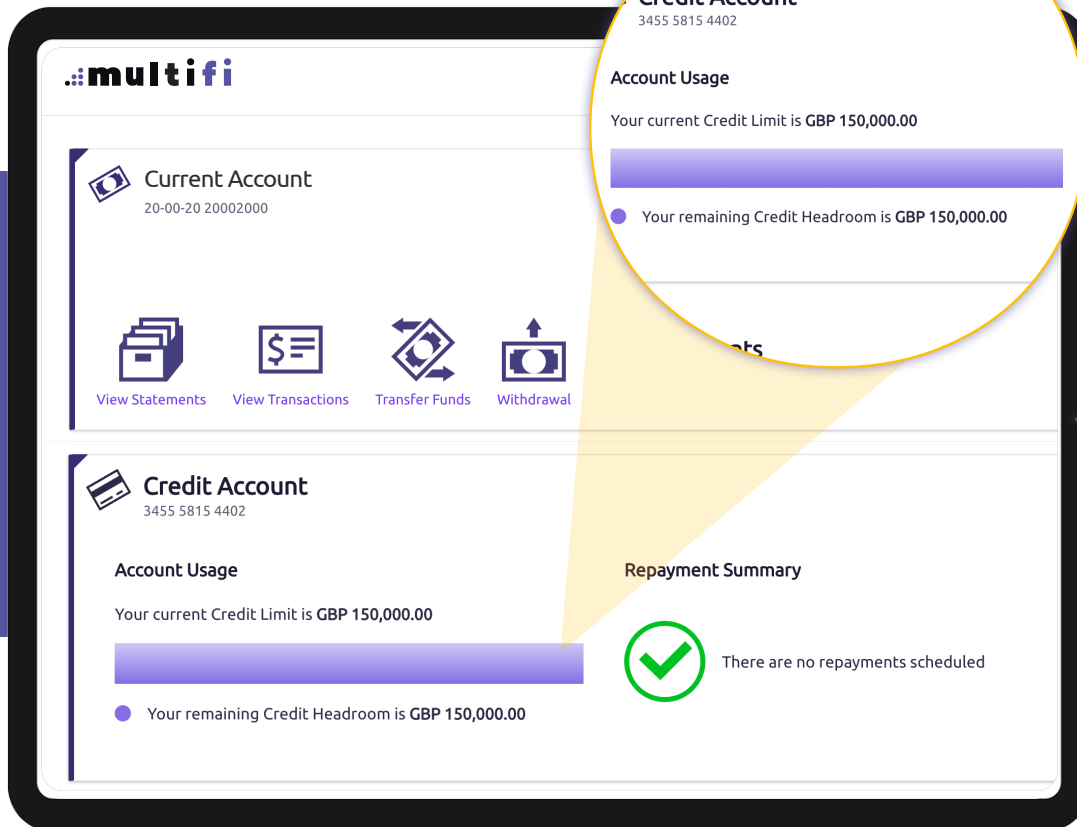
[Read our whitepaper](#)



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

# Solution: Fast access 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%-0.5% of their credit limit for a minimum of 12 months plus an interest rate of 2.49%-3.49% on used credit.



## Unsecured credit

multifi provides unsecured credit, meaning that accounts are setup without collateral risk.



## Revolving payments

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

## How to apply



Instantly check eligibility for up to **£350,000 credit.**



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



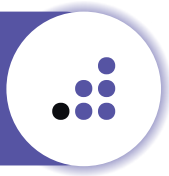
Repay.  
Reuse.  
Repeat.

## Fueling the growth of small and medium-sized businesses



Instantly check eligibility for up to £350,000 credit.  
Sign-up and use credit to make payments.  
Repay, reuse, repeat.

# Application criteria



## £5,000 - £40,000

For businesses over one year  
with over £50k annual turnover

**3.49%**

Interest on used funds every 30 days

Monthly Platform Fee: 0.5% of credit limit

Company Trading Period: Over One Year

Annual Turnover: Between Over £50k

Negative Net Tangible Assets Considered

CCJs: None outstanding

## £5,000 - £350,000

For businesses over two years  
with over £250k annual turnover

**2.49%**

Interest on used funds every 30 days

Monthly Platform Fee: 0.3% of credit limit

Company Trading Period: Over Two years

Annual Turnover: Over £250k

Positive Net Tangible Assets Required

CCJs: None outstanding

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

# Boost cashflow



## Setup fee:

**0%**

Zero set-up fees

## Monthly fee:

**0.3%-0.5%**

of monthly credit limit

## Interest fee:

**2.49%-3.49%**

per 30 days on used credit





# 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.



**How Putty Pals  
(Slime Party UK)  
Grew Their Business  
with multifi**

[Learn more](#)



**How Gripsure  
Used multifi  
Credit to Grow  
Their Business**

[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

**NACFB**  
HELPING FUND UK BUSINESS



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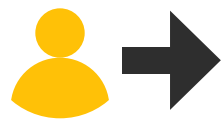


## Benefits for introducers



### 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

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



### Transparent commission

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

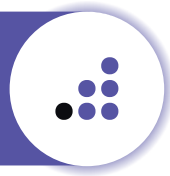


### Automated payments

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 72 hours).



## Offer and acceptance

Your customer accepts and starts making payments through multif



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

# Representative commission example for introducers

## Customer fees:

Customer credit limit: £100,000 (monthly fee 0.3%-0.5%)

Credit used: £70,000 (2.49%-3.49% interest per 30 days)

## Introducer Commission:

Upfront: £500 (0.5% of credit limit),

Trail over twelve months: £1,644 (8% of all fees taken)

Trail over 36 months :£4,932\*

**Total broker introducer commission: £5,376**

\*Based on an average customer lifespan of three years

# Partnering for success



## We build funding solutions tailored for your industry's needs through strategic partnerships.

Our collaborative approach enables us to support your sector's growth in a meaningful way. We aim to establish long-term, ethical relationships that help businesses access finance, promote valuable initiatives, and prosper together.

- Access to funding for business transactions and growth
- Position as an ethical and supportive partner
- Value-adding collaborations on events and content
- Financial rewards for you and your community
- Promotion to multifi's growing SME community
- Long-term relationship to navigate challenges



In partnership with

**NACFB**  
HELPING FUND UK BUSINESS

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## 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 multifi 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 multifi 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@multifi.co.uk



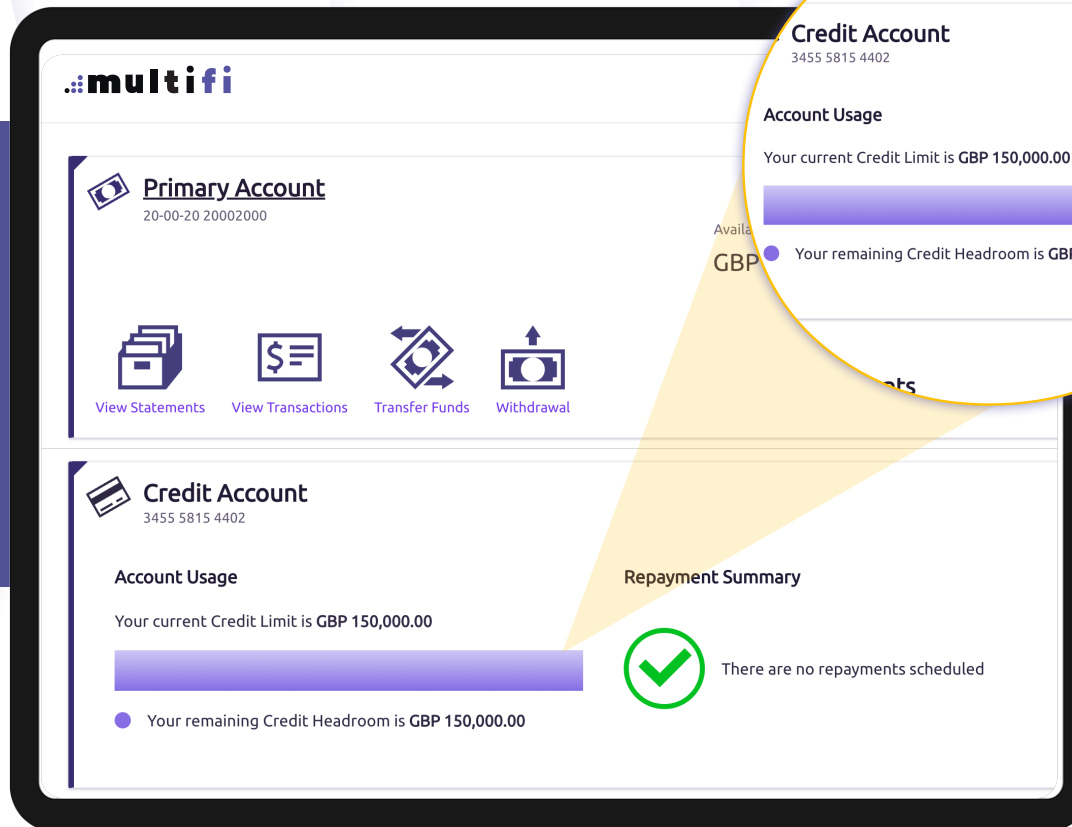
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