



Powering UK
Businesses with
Revolving &
Unsecured Credit



Business credit limits up to £350,000 ● Repay over six months.



82%

of closed small and medium-sized businesses cite poor cashflow as the main reason for failure.

37%

of small and medium-sized businesses cite late payments as the biggest cause of cashflow issues.

33%

of small and medium-sized businesses are denied access to finance every year.

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

UK businesses need a simple and accessible finance solution.



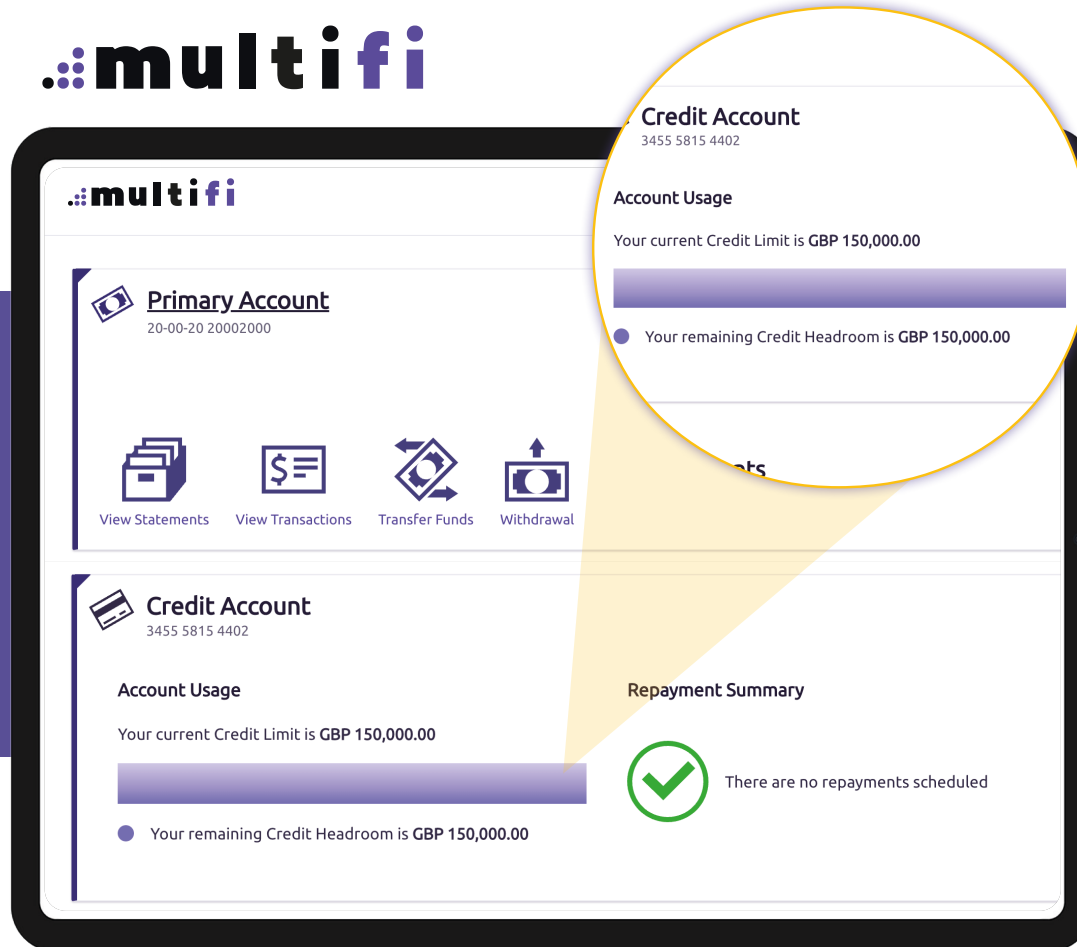
Award Winning Credit Limits up to £350,000



Flexible credit to fund equipment, stock, bills, expenses, payroll, and more.

Buy now and spread payments over six months

multifi



No setup fees



Unsecured credit



Revolving payments

In partnership with:



“Current user of multifi, and its been a very simple and helpful process. An ideal product to help with short term financing requirements, such as working capital. Quick, simple and effective. Would recommend.”

“Everything has been plain sailing. The communication and platform are great, and everything has been dealt with perfectly!”

“It was refreshing that something so beneficial was so simple to use.”



multifi Reviews

How it works



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



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



**Repay.
Reuse.
Repeat.**

Fuelling the growth of small and medium-sized businesses

**multifi credit
can be used
alongside
existing finance
solutions**



Boost cashflow



Setup fee: 0%

Zero set-up fees

Monthly fee: 0.3% - 0.5%

of credit limit

Interest fee: 2.49%-3.49%

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





Supporting UK businesses looking to boost cashflow and grow.

£5,000 - £40,000 credit limits

**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: **Over £50k**

CCJs: **None outstanding**

Negative Net Tangible Assets Considered

£5,000 - £350,000 credit limits

**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**

CCJs: **None outstanding**

Positive Net Tangible Assets Required

Supporting Thriving Business



Ruby Sheldon transformed a simple solution to keep messy slime activities out of her home into Slime Party UK, a thriving national business that now stocks its popular Putty Pals collection in major retailers

including Smyths Toy Superstores and British Garden Centers across the UK and Ireland. Starting with community slime-making parties in 2018, the company evolved to develop shelf-stable sensory products, but rapid growth and major retailer interest created significant working capital challenges due to extended payment terms. multifi's revolving credit facility enabled the business to maintain sufficient inventory levels, move to a larger factory, and continue developing new product lines while managing cashflow gaps with large retail partners.

Covering Extended Payment Timescales

"The ability to manage our cashflow when dealing with major retailers has been transformative. Many large stores operate on extended payment terms, which can create real challenges for small manufacturers. multifi's credit platform gave us the flexibility to fulfill these substantial orders while continuing to develop new product lines."

Ruby Sheldon, Founder, Slime Party UK



Helping Customers Grow



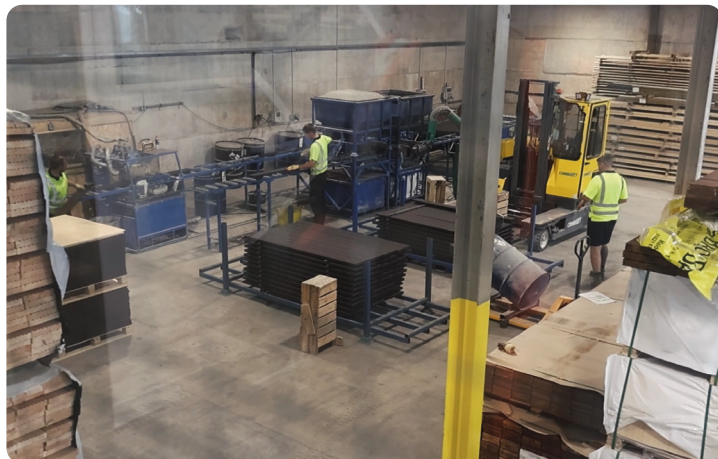
Europe's largest manufacturer of non-slip timber decking, Cornwall-based Gripsure, used multifi's flexible financing solution to secure working capital for a major customer expansion, enabling

them to fulfill substantial orders across wider branch networks for both traditional and new bamboo product ranges. The straightforward application process and revolving credit facility provided the company with 12-16 weeks of working capital relief during a critical growth phase, while also giving management peace of mind for future opportunities. This financial support has allowed Gripsure to complete large orders they otherwise couldn't have fulfilled and resume their international expansion plans.

Boosting Cashflow for Stock Purchase

"Having that stock availability when we need it has been a massive help and has allowed us to fulfill the larger orders we've just completed. Without that extra capacity and the extra money available to hold and buy stock upfront, we wouldn't have been able to fulfill those orders."

Ross, Development Director, Gripsure



Introducers



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

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

Our partners



Representative Introducer Commission

Customer fees:

Customer credit limit: £200,000 (monthly fee 0.3%)

Credit used: £140,000 (1.99% interest per 30 days)

Introducer Commission:

Upfront: £1,000 (0.5% of credit limit),

Trail over twelve months: £3,250 (8% of all fees taken)

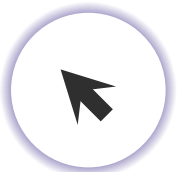
Trail over 3 years: £9,750*

Total broker commission:

£10,750

*Based on an average customer lifespan of three years

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 multifi



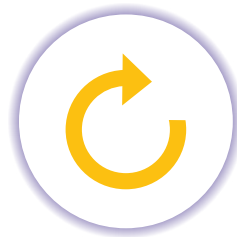
All introducers receive access to our user friendly partner platform and can make unlimited indicative credit checks



Benefits for introducers



**Transparent
Commission**



**Recurring
Revenue**



**Automated
Payments**

Fast access to finance with fixed, competitive interest rates.

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 multif's growing SME community
- Long-term relationship to navigate challenges



In partnership with



Our leadership team



Rob Keown-Boyd
Chief Executive



Harvey Nijjar
Chief Finance Officer



Chris Burt
Chief Technology Officer



Kris Makuch
Director of Marketing



Sophie Warren-Reece
Head of Compliance & MLRO



Mark Blandford
Chairman and Founder

The senior leadership team at multifit 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 multifit to provide unparalleled support to growing businesses, offering the necessary financial assistance to foster their growth and achieve lasting success.

Contact



For commercial and
partner opportunities,
please contact:
partners@multifi.co.uk



multifi.co.uk

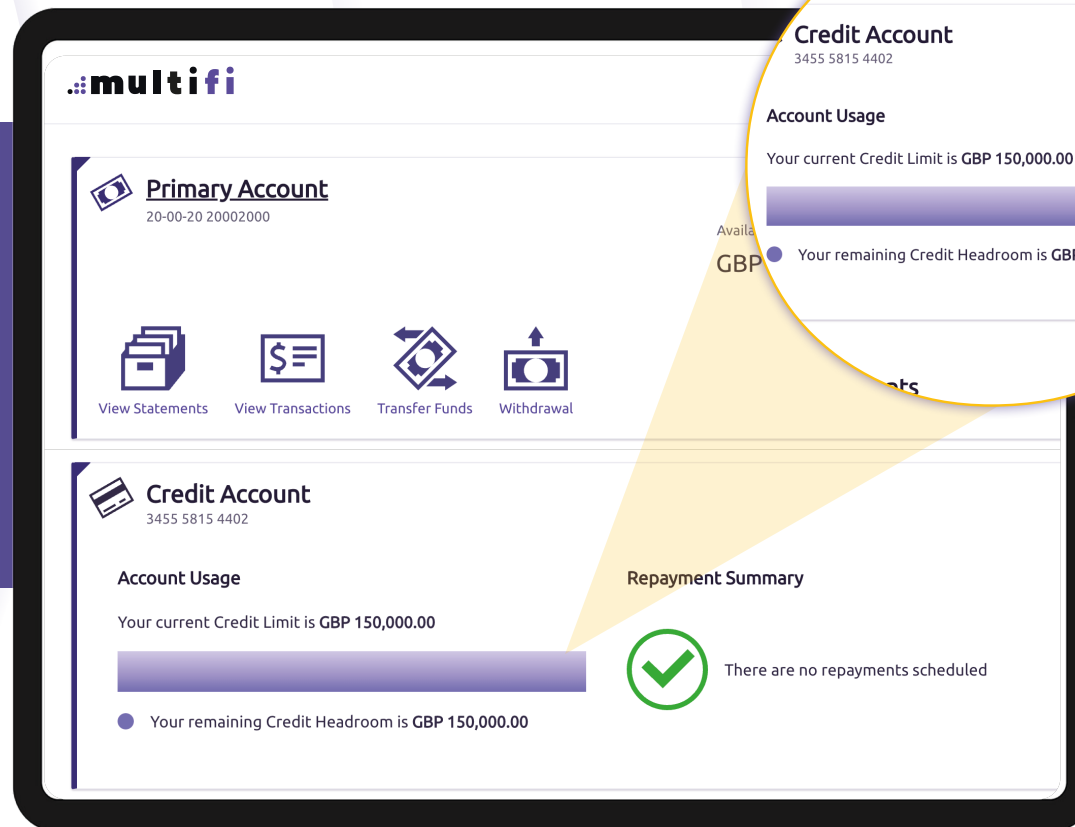
multifi





Take the faff out of finance.

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



In partnership with:



multifi.co.uk