

Fast, flexible working capital for growing UK SME's - decisions in as little as 24 hours.

## ★ What We Offer:

<ul style="list-style-type: none"> <li>• <b>Flexi Credit Facility:</b> Borrow, repay, re-load</li> <li>• <b>Credit Limits:</b> £5,000 - £350,000</li> <li>• <b>Fast Decisions:</b> 24 - 48-hour turnaround</li> <li>• <b>Risk-Based Pricing:</b> 1.99 - 4.99% charged daily but collected monthly on drawn funds only</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Zero Platform Fee:</b> Your customer pays nothing until they draw</li> <li>• <b>Security:</b> Personal Guarantee required</li> <li>• <b>Broker Support:</b> Dedicated relationship manager with around the clock support</li> </ul>
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**NO PLATFORM FEE** - Your client pays **nothing** until they draw funds. No hidden fees or additional charges. Ever.

## ✓ Ideal Business Profile

Business Characteristics	Financial Position	Business Structure
<ul style="list-style-type: none"> <li>➤ <b>Trading</b> for 12+ months</li> <li>➤ <b>Annual turnover</b> £50k+</li> <li>➤ <b>UK registered</b> limited companies</li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Positive cashflow</b></li> <li>➤ <b>Manageable debt</b> without significant existing lending</li> <li>➤ <b>No active</b> adverse credit</li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Simple corporate structure</b></li> <li>➤ <b>Transparent financials</b> no complex intercompany transfers</li> </ul>

## 🎯 Sectors We Support

Primary Industries	Typical Funding Needs
<ul style="list-style-type: none"> <li>❖ Business &amp; professional services</li> <li>❖ Wholesale and retail</li> <li>❖ Manufacturing and distribution</li> <li>❖ Transport and logistics</li> <li>❖ E-commerce and digital</li> </ul> <p><b>We're Particularly Good For</b></p> <ul style="list-style-type: none"> <li>✓ Businesses with late-paying customers</li> <li>✓ Growing companies needing flexible access to working capital</li> <li>✓ SMEs frustrated with slow, historic processes</li> <li>✓ Businesses needing quick decisions</li> <li>✓ Companies only wanting to pay for the money they use</li> </ul>	<ul style="list-style-type: none"> <li>❖ Working capital</li> <li>❖ Supplier/invoice payments</li> <li>❖ Inventory and stock funding</li> <li>❖ Growth capital for expansion</li> <li>❖ Paying HMRC</li> </ul> <p><b>Red Flags to Avoid</b></p> <ul style="list-style-type: none"> <li>✗ Northern Ireland based businesses</li> <li>✗ Complex group structures</li> <li>✗ Non-UK based Directors</li> <li>✗ Heavily seasonal businesses</li> <li>✗ Construction / cash heavy industries</li> <li>✗ Active adverse credit (Personal &amp; Commercial)</li> </ul>

## ⚡ Why Brokers Love Working with multifi

<ul style="list-style-type: none"> <li>▪ <b>Fast turnaround:</b> 24-48-hour decisions</li> <li>▪ <b>Competitive commission:</b> Lifetime revenue on every deal</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>No platform fee:</b> Zero barriers to acceptance</li> <li>▪ <b>Repeat business:</b> Facility means clients return - and you earn again</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Simple referral process:</b> Easy to use portal - no lengthy application forms</li> <li>▪ <b>Transparent product:</b> No hidden fees, easy to sell!</li> </ul>
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We look for businesses in growth mode. We want to see stable, growing SME's who plan to use our funding strategically!