



4Syte ABL Limited

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Cashflow solutions for all your business needs

Summary Indicative Criteria 4Syte ABL Limited

4Syte ABL Limited provides asset-based lending (ABL) facilities to UK SMEs located in England and Wales. Asset considerations include receivables, inventory, and plant & machinery.

The 4Syte Group also provides complimentary services to SMEs through 4Syte Funding Ltd which provides invoice finance facilities, and 4Syte Construction Ltd which provides finance against receivables of a contractual nature commonly financing sub-contractors engaged with contractors in the construction sector. In addition, finance is provided through 4Syte Trade Ltd which, together with invoice finance, extends the services further across the trade finance arena to include purchase order finance through the supply chain to the point of purchase, either as a UK only trade or an import into the UK based on a verified purchase order. Finally, 4Syte Structured Finance Ltd provides secured loans to SMEs against residential or commercial property.

What Is ABL?	Benefits of ABL
<p>Asset-Based Lending provides funding against the value of the multiple assets within a business, the cash held within these assets is then released to provide the business with additional working capital.</p> <p>This might be suitable for a larger business requiring a higher level of funding, or if a business has expansion plans or new acquisitions and need to relieve cashflow pressures.</p>	<ul style="list-style-type: none"> A fast and cost-effective way to fund growth and event driven change such as MBOs, MBIs, mergers or acquisitions. A mix of revolving and term facilities, with available working capital growing in line with the business. It can provide a higher availability of working capital when compared to traditional lending facilities.

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Asset Considerations:	Can fund against Invoices, Inventory, and Plant & Machinery.
Lending Parameters:	<ul style="list-style-type: none"> Invoices: Advance up to 90% of Approved Debts. Inventory: Advance up to 65% against NOLV. P&M: Advance up to 65% against market value.
Maximum Client Facility Size:	£4,000,000
Client Facility Security:	All Asset Debenture, Chattels Mortgage over P&M, Directors PG.

General Criteria

Parameter	Asset-Based Lending
Minimum Lend	£500,000
Maximum Lend	£4,000,000
New start	Yes
Personal Guarantee	Required - value to be agreed by Underwriting

If you have any questions please contact Byron on the following details:

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