



AdelphaCapital



An Introducer's guide to Adelpha Capital's Business Growth Loan

Fast, flexible and simple business finance

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ABOUT US

Adelpha Capital is a lender dedicated to providing UK SME's with fast, flexible and simple finance. Since launching in 2016, we have supported a wide range of businesses with their plans across a variety of sectors, across both direct-to-consumer and business-to-business. We provide a range of bespoke funding solutions including unsecured and secured business loans.

THE BUSINESS GROWTH LOAN

The Business Growth Loan is an unsecured loan from £2,000 to £50,000 for up to 12 months with flexible weekly or monthly repayments. This fast, flexible and simple loan is ideal to support a business's growth ambitions and cash flow needs.

Business Growth Loan

Business trading for 12 months +

£2,000 to £50,000

Top-up when you need more funds

Up to 12-month term

Rates from 2% per month

Quick decisions, our aim is within 24 hours

Underwritten by people, not computers

Unsecured Funding

Borrowers can borrow on an unsecured basis for up to £50,000.

Quick and simple application process

Apply online in minutes.

Flexible Terms

Flexible repayments that match your client's cash flows. Repayments are either weekly or monthly over a period of up to 12 months.

Dedicated account manager

We appreciate your client is important to you. A dedicated account manager guides you through our processes, keeping you informed throughout.

Decision within 24 hours

We aim to provide a final decision within 24 hours with the application assessed on its commercial merits and not credit scores.

Ability to receive top-up funding

Apply for a top-up to your limit any time after three months to ensure your client's cash-flows stay positive.

HOW THE BUSINESS GROWTH LOAN CAN HELP

Our Business Growth Loan is the perfect solution for when your client needs quick access to an extra injection of cash. It is available to a wide range of businesses across a variety of sectors from professional services to hospitality. The Business Growth Loan is specifically designed to help overcome any immediate cash-flow needs your client may face. It can be used for any business purpose such as:

- **Paying a VAT bill**
- **Improving cash-flow**
- **Paying unexpected bills**
- **Purchasing extra stock**
- **Paying staff**

We understand businesses can go through different periods of highs and lows which is why the Business Growth Loan was created to help borrower's businesses keep their cash flow healthy. Ongoing cash-flow needs can be supported by a funding top-up which are available after three months.

Our process is simple, fast and hassle-free, meaning the Business Growth Loan is available quickly. We use the latest technology but the lending decision is made by an underwriter based on commercial merits as opposed to a credit score.



KEY LENDING TERMS & CRITERIA

Here is an abbreviated guide to our Business Growth Loan's key terms, lending criteria and the typical supporting information required.

Facility Type: Unsecured business loan

Amount: £2,000 - £50,000

Term: 3 to 12 months

Lending limit: Up to 2 X average monthly revenue
Non-homeowner = maximum lend of £20,000

Business type: Limited Companies

Business location: Business registered / located in England & Wales

Trading history: Min. 12 months / 36 months for non-homeowner

Funding purpose: Any business purpose – prefer to support growth

Sectors: Most sectors funded

Security: Personal guarantee from at least 1 UK resident director

Supporting Information

- All directors / shareholders must provide the following: date of birth, phone number, email and current address.
- 12 months bank statements (all business accounts, preferably via open banking).
- VAT returns (if VAT registered) or sales figures for the last 12 months.
- Breakdown of current business debt and finance facilities.
- Where requested, a copy of the latest year-end and management accounts

INTRODUCING BUSINESSES TO US

How to register

If you're interested in introducing businesses to Adelpha Capital, you can register via our website at www.adelphacapital.com/broker-hub or by contacting our team at: hello@adelphacapital.com. Once registered, you are assigned a dedicated account manager who will ensure you have all the information you need to start referring clients.

Introducer Benefits

Simple: A simple application and you are kept up to date on developments by your dedicated account manager

Fast: Fuss-free funding, approved and released in as little as 24 hours

Flexible: Lending is approved on commercial merits with repayments structured according to your clients needs

No Clawback: We quickly pay out a generous commission and do not penalise you for the long-term performance of the loan

Commissions

Adelpha Capital offers a generous commission scheme to its broker partners. We partner with all types of introducers including commercial brokers, business advisors, accountants and digital publishers. As standard, we pay introducers a 5% to every new Business Growth Loan borrower and 3% on any top-ups.

INTRODUCING BUSINESSES TO US

Submitting a client

You can submit quotes and upload documents through the broker hub.

01 **Submit a quote request**

Submit a simple online quote request via the broker hub. We will then run some initial checks and provide a quote based on the information provided

02 **Supply the requested information**

If your client wants to proceed with an application, you can provide the information requested in the quote (such as bank statements and financial accounts).

03 **Get a lending decision**

The application will be reviewed by an underwriter who will provide a final lending decision within 24 hours. If approved, you will be sent a lending offer.

04 **Agreement & drawdown**

Once you confirm the client wants to proceed, documents are sent to be electronically signed. Funds are forwarded to your client upon receipt of signed agreements and final fraud and identity checks are performed.

05 **Commission paid**

Once your client is funded, you can invoice us and your commission will be paid.

GET IN TOUCH

www.adelphacapital.com/broker-hub

Use the broker hub to submit quote requests, applications and access useful resources

hello@adelphacapital.com

Send us an email and we will get back to you quickly

02071128123

Speak to us about your client's needs or to find out more

Keep informed

Join our [LinkedIn](#) group to keep informed of all the latest developments at Adelpa Capital including product updates and introducer events

Business hours

Monday to Friday – 9:00 am to 5:00 pm



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