

CAPLE

FUNDING  
GROWTH &  
OWNERSHIP

JACKSON  
STEPHEN  
ACCOUNTANTS / ADVISERS

A REAL ASSET

# Fully-Unsecured Loans

A new way to fund the growth of  
your business

# FULLY-UNSECURED LOANS

## Finance for growth, investment, acquisition and management buy-out

Our professional and trusted advisors can help you access long term, unsecured finance with no personal guarantees, debentures or other charges.

It is not always feasible to obtain bank debt therefore a fully unsecured loan, can provide the long-term flexible funding needed to achieve your goals.

That's why we are working with some alternative lenders, Caple being one of them. Caple are a specialist provider to owner-managed businesses and SMEs and provide access to fully unsecured loans from £0.5m to £5m with terms of between 5 to 8 years.

We can help you with your application process to assess the eligibility of your company, and work with you to prepare a business plan and forecasts as part of Caple's funding process. Unsecured loans can be used for many different business purposes, including growth, development and working capital. They can also play an important role in funding succession plans. Caple's loans are based on an understanding of your business rather than just its assets and it can extend your ability to borrow to support management buyouts. Unsecured debt works complementary to, rather than replacing your existing bank relationship and facilities.

## The benefits and eligibility criteria

We can help businesses address the funding gap where traditional lenders are unable to provide sufficient credit in the right format.

Businesses looking for growth, MBO or acquisition finance often overlook unsecured loans due to complexity, fees or uncertainty over the outcome of their application. Caple aim to eliminate this uncertainty and provide access to fairly priced loans within a simple and efficient process.

### The benefits:

- No personal guarantees or any other charges
- Quick and efficient process
- No hidden fees
- Long-term credit from long-term investors

### Eligibility criteria:

To qualify for unsecured credit through Caple, your business must meet the following criteria:

- Minimum turnover of £1m
- Minimum total (gross) assets of £1m
- Three years of trading history, of which two have been in profit
- Not to be used solely for refinance of existing debt
- Sector/industry exclusions apply

For a full list of criteria, sector exclusions and covenant requirements, please contact your Jackson Stephen representative.

# FULLY-UNSECURED LOANS

## About Jackson Stephen

Founded in 1921, we are an Accountancy Age Top 100 chartered accountancy and business advisory practice, based on Stonecross Business Park in Warrington, Cheshire.

We are a multi-partner practice and have a highly qualified team.

Our clients are a mixture of family and owner-managed businesses, entrepreneurs and high net worth individuals involved in a diverse range of industries and sectors throughout the North West and beyond.

We offer a 360-degree holistic approach to get clients to where they want to be efficiently and promptly and aim to fulfil our clients' business needs all in one place. We get more involved with our clients' business and personal affairs than some of the more formulaic firms.

We are alert people who share our clients' enthusiasm for business. We talk. We call clients for a chat about how things are going. We share good news.

We go beyond the obvious. We earn our clients' confidence by suggesting positive ideas and making tangible contributions to their business. We're also experts in corporate transactions. Perhaps that's why our clients think of us as a real asset, not a statutory overhead; and why so many of them are so happy to stay with us for so long.



## About Caple

Caple is a new type of financial services company that combines technology with human insight and professional experience.

Caple partners with professional advisers to help their clients access long term, unsecured debt finance for growth and ownership. As an unsecured lender Caple will fund your business, not just your assets. Credit is provided via a strategic alliance with BNP Paribas Asset Management.

Caple's team has deep experience in traditional and alternative finance, both as founders and employees. Caple understand credit but also businesses, the owners and their financing needs.

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