

Deloitte.

Commercial Refinance
Securing the best finance
deal for your business



Why?



For businesses looking to borrow up to £25m, access to finance is a vital element for success, regardless of size or sector. In a dynamic financial environment, access to the right level of finance on attractive terms can prove a challenging distraction for many mid-market companies.

When?



- Facilities due for renewal in the next 12 months?
- Working capital facilities adequate now? In six months? In twelve months?
- Is the funding structure and terms aligned to the strategy of the business?
- Is there a better deal available?
- Are opportunities missed or delayed because of the strain they may place on working capital?
- Is the relationship strained?
- Loan repayments becoming a challenge?
- Financial covenants being breached or at risk of being breached?

Benefit?



- Independent assessment of the finance requirement and how it can be met
- Advice based on knowledge of the whole market
- Consideration of all options
- Management focussed on the business and not the finances.

What we do



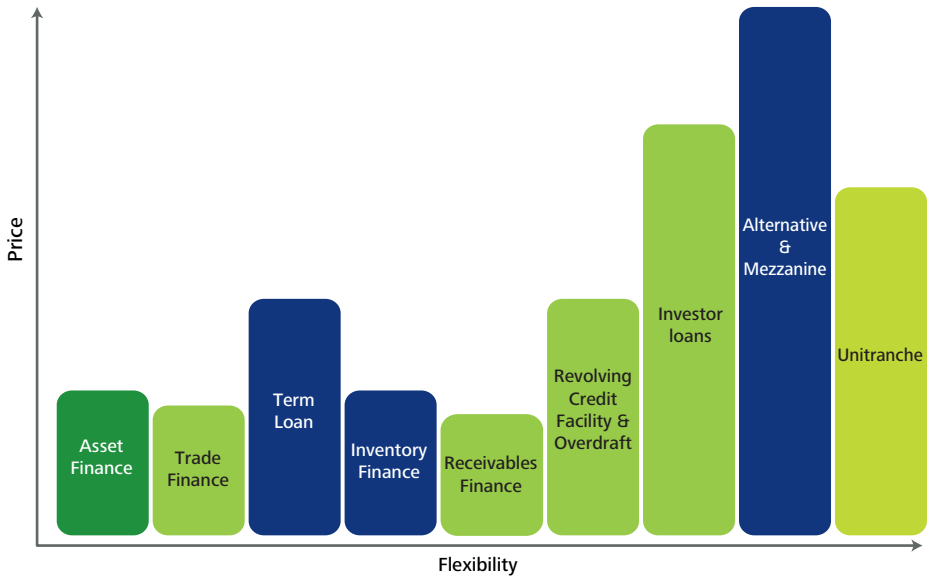
- Critically appraise the existing finance arrangements
- Present the options and help decide which is best
- Recommend the right lenders for the situation and introduce them
- Co-ordinate the preparation of information
- Negotiate the best terms and assist with the selection of chosen finance partner
- Assist with the process through to formal offer and the on-boarding process including negotiating key terms in the funding documentation.

What we bring

- A dedicated national team of professionals with extensive experience of Banks and other Lenders
- Strong and credible relationships with key stakeholders
- Market leading sector insight
- Independent advisors
- Breadth and depth of resources with access to wider technical expertise as required
- A flexible and competitive approach to fee arrangements
- Access to our national Debt Advisory team on any assignment where the debt requirement is higher than £25m or the complexity of the proposed structure requires more specialist advice.



Funding Lines by Type



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Commercial Refinance

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