



## An unusual perspective

We're a fast growing SME too – we have been since 1997 and we understand that our customers have many plates to spin. We know that you can only afford to acquire more assets, take on more staff, undertake new contracts, and expand your business after much thought and consideration.

We think that the same approach should be adopted towards how you fund all of these plans. Far too often we see that this has been left to the latter stages of the planning cycle with SMEs being forced to take facilities that are the quickest to arrange but not necessarily the most cost effective or beneficial for them.

## Working with our customers

Helping you to consider the correct solution for each phase of your businesses life requires a depth understanding of your needs and objectives and marrying this to what is becoming a far more widely spread, more diverse, but also more innovative and competitive SME funding landscape.



## our promise to you

We won't mess you around. If we can help we'll tell you how, how long it will take and at what cost; if what you need is genuinely beyond us (which is very rare!) then we'll tell you that too – and quickly.

Our computers can't speak – they never say "no"! Our people work on every facility and with every customer directly. We talk to our funding panel and through nearly 18 years' experience of working with them we don't waste their time, our time and most importantly yours.

You'll get great service – we are one of the most recommended funding teams and we need you to like working with us. We want you to tell others how good we are so we pull out all the stops.

We know our stuff – we're not manned by call centre staff. We have a team with a great deal of experience, knowledge and understanding of the different products and facilities we offer and arrange.



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## Total Business Funding



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Genesis Capital (Finance & Leasing) Limited  
registered in England no. 06903123



Genesis Capital is well known throughout the UK for its competitive and exceptionally innovative funding for business computer systems and software.

## Funding solutions that drive your business forward

We do also however provide one of the widest selection of funding solutions to SMEs available in the UK today; in fact we've helped more than 2,500 of them to do far more than just acquire cutting-edge high-tech' assets.



## Unrivalled access to some of the World's most commercial lenders

There is so much more funding available than that offered by the "Big 4" UK high street banks.

We have access to funding from institutional lenders that are often only lending on certain asset types / facilities through us. Our funding panel is also global; from South Africa to France, Canada to Germany, and includes many challenger funders from the UK too. There is plenty of funding out there and when you have a good guide it is easy to find.

## Facilities - that meet your needs

- Invoice discounting and factoring
- Spot factoring for one off amounts
- Peer to peer loans and investments
- Pension-led funding
- Bridging finance
- Commercial property loans and mortgages
- Vehicle contract hire, hire purchase and leasing
- Asset finance and leasing for all plant, equipment, fixtures & fittings

## Invoice discounting and factoring

Invoice Discounting allows you to release cash using your sales invoices as security. You continue to manage your credit control and our involvement remains confidential to your customers.

Invoice Factoring also releases cash to you; you continue to supply goods and services to your customers but under this arrangement we collect the payments and do the credit control for you.

We can even set up a short term, 6 month trial to see if this facility is the right one for you!

Spot factoring allows you to release cash on a single or just a few invoices rather than setting up an ongoing facility. It's quick and simple and only requires a one page form to be completed in order to generate same-day cash.



## Peer to peer lending and investing

Why not forget the banks altogether and raise money direct from personal investors looking to improve the returns on their own investments? We deal with the application and tailor your business plan to ensure you receive the fastest subscription at the lowest possible rates for your offering to the market.

## Pension-led funding

We liked this idea so much we did it ourselves! And now our company pension is beating the market with guaranteed returns for the next 10 years whilst we could take on new systems, staff and premises and accelerate our own expansion plans – all without the need to talk to a banker with no knowledge of business or provide additional security. Using a combination of loans and leases this is a very innovative funding tool which makes sense to more and more of our customers.

## Commercial mortgages and loans

The market has many participants with a wide range of facilities so work with us to help you get a great deal. The challenger banks are shaking this segment up and we have a direct route into them so tap into our knowledge and contacts.

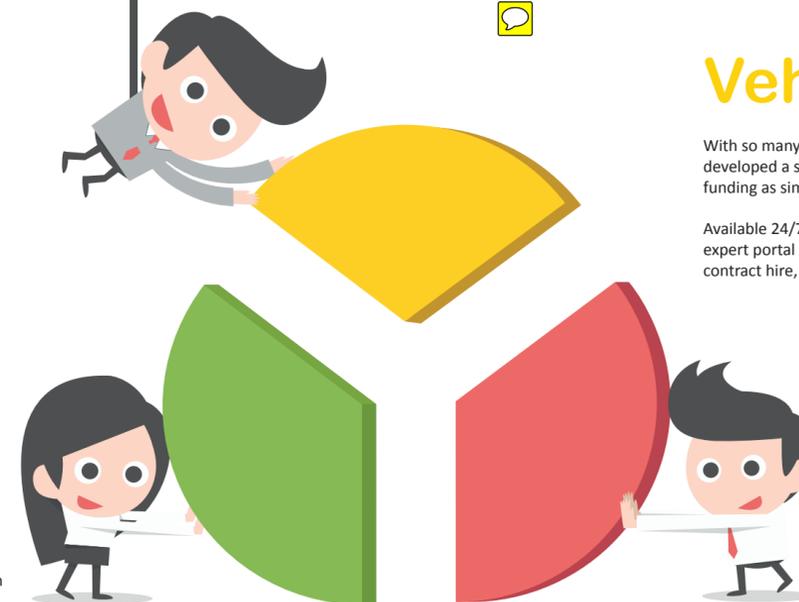
Bridging and development funding can be arranged too; from a one-off project to a multi-million pound portfolio we can help so give us a call.



## Vehicle financing

With so many customers asking for our help with this over recent years we have developed a special site to make generating quotes, sourcing vehicles and applying for funding as simple and quick as possible.

Available 24/7 - 365  with links to all of the UKs major funders and dealers, our expert portal [www.vehicle-finance.net](http://www.vehicle-finance.net) is the perfect place to take care of all your contract hire, HP and leasing needs.



## Funding for other assets

Whether its cabling, carpet, or catering equipment; partitioning, parking bollards or printers; boilers, barriers or bar stools; software, spa equipment or stair-climbers – we've funded it all.

If you need us to structure a facility in a particular way just ask – it may add to the credit risk but as long as we can get over that hurdle then deferred, low-start stepped or even seasonal repayments are possible.

Existing, unencumbered assets can be a great source of funding collateral; we can buy these off you and lease them back over the rest of their useful life for an easy and quick cash-injection into the business.

