

## Our Product

Unsecured personal loans for business purposes of up to £10,000 for start-up and up to £25,000 for businesses that have been trading for 2 years or more

- Repayable over 1 to 3 years for start-up and 1 to 5 years for existing businesses
- Fixed interest rates
- No arrangement fees or early redemption fees

Loans can be used to help start and grow your business through:

- Securing business premises and any required refurbishment
- Purchase of capital items e.g. machinery, equipment & tools
- Purchase of stock and raw materials
- Payment towards marketing, advertising and promotion costs
- Payment towards other activities and items essential for business start-up/expansion

## What can the Loan be used for?

**LOANS CANNOT BE USED TO RE-PAY OR CONSOLIDATE EXISTING BUSINESS OR PERSONAL DEBT**

## Who is eligible to apply for a loan?

All applicants must:

- Be resident in the UK, over 18 years of age and be responsible for running the business
- Be able to demonstrate a commercially viable business proposal to support the loan
- Have at least 25% of the business equity in cash to invest and provide evidence that the required funding cannot be accessed through mainstream sources of finance
- Not currently be in an IVA, subject to a CCJ or bankrupt

All businesses must:

- Be based in Northern Ireland
- Be legal, moral, non-discriminatory and not undertake any activity which may offend public taste

### For more information contact;

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