



Business Finance case studies >>

These examples of previous cases illustrate the benefits and flexibility of our Business Finance service. They are in ascending order of the amount raised, from £200,000 to £5,000,000.

Business Service Provider **£200,000**

Referred by client's Accountant

Business growth was hampered by historic trading problems and their current bank was unwilling to lend more. We suggested a different approach and funding structure, and then used another bank contact to provide increased funding. The client literally could not believe what we had done: larger facilities, cheaper, less security, fewer strings attached.

Clothing Design & Manufacture **£200,000**

Referred by client's Accountant

The directors of this business had another company operating in the same field. They started a separate company to move into a new part of the market and needed an invoice finance facility to fund their working capital. They could not get the terms they were looking for from the bank, despite the bank already providing an invoice finance facility to the main business. We sourced a new facility from an independent lender, on even better terms than they were looking for.

Import/Export Business **£250,000**

Referred by a Business Consultant

A £1.5 million turnover business involved in import/export was struggling to balance cash flow. We solved their problem by restructuring their bank facilities to give much more flexibility, with less security. We were able to save the client money as well.

Import/export business **£325,000**

Referred by a Business Consultant

This £1.7 million turnover business, also involved in import/export, had cash flow problems due to a mismatch in the timing of its import payments and sales receipts. We carried out a competitive tender to achieve a restructure of their bank facilities, giving them much more flexibility, together with significant cost savings.

Property Development **£500,000**

Referred by client's Independent Financial Advisor

This client, a partnership, was struggling to find finance to buy two properties with access to a building plot at the rear. We devised a workable structure on very competitive terms, through a High Street lender, requiring only a minimal cash stake.

Supermarket Business **£700,000**

Referred by client's Independent Financial Advisor

This established business was looking to purchase a commercial investment property. Their own bank declined as rental income was insufficient to give the required cover against loan repayments. We solved this problem with a choice of three new lenders - all were happy to lend and at competitive rates and fees.





Property Investment Company

£1,250,000

Referred by client's Accountant

This established business had facilities declined by their own bank due to perceived planning and other risks. We used our lending 'know how' to reshape the proposal and secured the required finance through another lender, yet still on attractive terms.

Specialist Recruitment Company

£1,600,000

Referred by client's Accountant

This company was buying another business and needed unsecured cash flow finance plus invoice discounting. Despite their exemplary track record, they risked losing the deal because their own bank was prevaricating, with the decision to lend taking far too long. We brought in a new bank within a short period, with no additional cost.

Leisure Business

£1,770,000

Referred by a Business Contact

This client had bought a country club using short-term bridging finance and needed to remortgage quickly to secure his investment. We quickly organised a competitive tender with mainstream lenders and secured increased funding to assist with further development of the site.

Commercial Property Owner

£2,400,000

Referred by client's Accountant

A client with a good track record needed flexibility from his bank pending re-letting two properties that had become vacant. Despite a strong valuation, the bank was only prepared to assist with substantial fee increases to compensate for the 'increased risk'. We solved this through a new lender, and the client made massive savings on both fees and interest margins.

Residential Development Company

£5,000,000

Referred by another Client

An experienced regional developer wanted to explore the lending market for the best price and lending terms for a new development site. We organised a competitive tender to secure an extremely competitive package, saving the client significant time and cost.

About IBC

Everyone at IBC has extensive 'inside knowledge' and practical experience, acquired over many years spent working in commercial banks at all levels – as front line lenders, credit managers, recoveries managers, and in leadership roles. This means we understand how banks work and how they think; we know the right people and we speak their language, making us a valuable resource for business borrowers.

We have been trading since April 2000 and are proudly independent – no conflicts of interest or divided loyalties. We are also authorised and regulated by the Financial Conduct Authority for the provision of credit related services, including debt adjusting and debt counselling.

If you think you or your clients could benefit from our services then contact us in confidence
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