



# A Guide to Secured Finance

Everything you need to know about Secured Finance in one handy guide

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# Overview

The purpose of this guide is to provide you with an insight into 4Syte Secured Finance. Our friendly team is always happy to talk if you would like to explore the solutions available to your business.



# The 'Go-To' Place for UK SME Financing

**At 4Syte we strive to be different from the stereotypical financier. We look beyond “here and now” and focus on what we do best, by providing Financial Peace of Mind.**

Whether it be a young business, a growing business, or even a business which is trying to “weather the storm”, Foresight remains the single most important thing in ensuring you reach your goal.

Today there are five strands to our business. Our intention is to invest only in complimentary business if we have the expertise to execute that business at the outset. We have attracted the best talent in each of our businesses with the same ethic flowing through all.

We provide five different types of funding across all business sectors. Our founders, having a background in investment banking and finance, started 4Syte in 2016 with the aim to create a financing company capable of funding the working capital and cashflow of SME businesses in the UK.

We cover invoice finance over all sectors (4Syte Funding) and have added a speciality in funding businesses engaged in the construction sector (4Syte Construction Finance). We can finance the whole trading cycle, provide import finance and purchase order finance when pre-invoice finance is required (4Syte Trade). Currently this service is only available to compliment an invoice finance facility. We provide short- and medium-term business loans to companies against property security (4Syte Secured Finance). Finally, we provide asset-based lending (ABL) facilities secured against the value of the multiple assets within a business (4Syte ABL).

 4Syte Funding

 4Syte Construction Finance

 4Syte Trade

 4Syte Secured Finance

 4Syte ABL



We manage client expectation and risk far better by having that close relationship. The ability to be responsive in our decision making is vital to a good long-term relationship, which is what we strive to achieve from every new relationship.

 Nick Sellars – Group Managing Director



# What is Secured Finance



**4Syte Secured Finance offers structured business loans to SMEs which are secured against commercial & residential real estate.**

With a great range of different types of secured lending facilities, 4Syte can offer the correct secured finance solution tailored to clients' affordability – at a competitive rate, to new start-ups and established businesses alike.

## How Can 4Syte Help with Secured Finance?

As an alternative lender, with our experienced credit team, competitive pricing, fast decisions, flexible products/payment terms and appetite to support brand new and established SMEs, we should be at the forefront of a client's plan when it comes to seeking financing.

## We've Got You Covered

Whilst the High Street and Banks may take a long time to make a decision on an application or just have no appetite to support the SME market, we are open for business and ready to support them on a daily basis. With a fast and flexible expert team at 4Syte, we say yes to many deals where others say no.

## What Are the Advantages of Secured Finance?



Bespoke secured finance solutions tailored to client's affordability



Available to established businesses and new start-ups



With a fast and flexible expert team at 4Syte, we say yes to many deals where others say no

## General Criteria

Parameter	Secured Lending
Minimum Lend	£26,000
Maximum Lend	£500,000

Personal Guarantee	Required - value to be agreed by Underwriting
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**Download Indicative Criteria Sheet**  
Visit [www.4syte.co.uk/finance](http://www.4syte.co.uk/finance)

# What Options Are Available

## Term Loans

4Syte Secured Finance offers secured term loans against residential or commercial properties to all businesses in any sector – whether it is an established business or a new start-up. We provide facilities from £26,000 to £500,000, with fast credit decisions based on the strength and story of your customers.

A term loan is a fixed interest and capital repaid facility allowing clients to manage their cashflow which is key. Term loans can be considered from 12 months to 7 years and we can offer structured staged repayments in line with the client's affordability and forecasts.

## Bridging

4Syte Secured Finance offers bridging loans backed by residential or commercial properties to all businesses in any sector, established and start-ups alike. We provide facilities from £26,000 up to £500,000, with fast credit decisions based on the strength and story of your customers.

A bridging loan is a short-term facility up to 12 months maximum. There are no monthly repayments with a simple agreed bullet payment at the end for the capital borrowed and interest. These facilities are well suited to bridge any funding gap where there is a clear exit strategy such as the sale of an asset, from the clients business funds, re-financed by another lender or even re-financed in house at 4Syte Secured Finance onto one of our flexible term loans. Typically bridging loans are used to give a client time and breathing space to source a longer-term finance arrangement for their business.

## Interest-Only Loans

4Syte Secured Finance offers interest-only loans backed by residential or commercial properties to SMEs in all sectors, established businesses and start-ups alike. We provide facilities from £26,000 up to £500,000, with fast credit decisions based on the strength and story of your customers. We offer interest-only loans for up to 5 years at a maximum.

An Interest-Only loan is well suited to start-up businesses and established companies alike, where the client is looking for minimum monthly repayments and has an exit strategy for the end of the facility. Our interest only loans contain a bullet payment at the end of the agreed term to be settled, and this can be done via various methods including the sale of an asset, from the clients business funds, re-financed by another lender or even re-financed in house at 4Syte Secured Finance onto one of our flexible term loans.

**Bespoke secured finance solutions tailored to client's affordability.**

**4Syte Secured Finance offers:**

-  Multiple Different Secured Funding Solutions to Match Client's Exit Strategy
-  Generous LTVs Offered on Both Residential & Commercial Properties
-  Quick Response Time with Credit-Backed Decisions
-  4Syte's Hands-On Service
-  Highly Experienced Professionals
-  Flexible Early Settlements Giving Clients the Option to Re-Finance or Exit When Possible

## Contact Us To Learn More

If you have any questions or queries relating to our secured finance services then please do not hesitate to get in touch and we will be happy to answer them for you.

 Call Us: 01245 377032

 Email Us: [info@4syte.co.uk](mailto:info@4syte.co.uk)

 Visit: [www.4syte.co.uk](http://www.4syte.co.uk)

 LinkedIn: 4Syte Ltd

# How We Have Helped

A collection of deals we have secured to help clients achieve their goals



## A Swift Service

**Business:** Software Development | **Product:** I.O. | **Facility Size:** £170k

4Syte was approached by one of its trusted Introducers with an urgent secured loan enquiry. The proposed borrower had to re-finance an expensive business-related bridge debt which was only weeks away from expiring – leaving the Client’s property at risk. The Client was extremely worried about losing their house and came to 4Syte via their Broker knowing our rapid response to borrowers’ needs.

The business is a Software Development company that had been trading for 2.5 years and they required £170k to re-finance the current lender. Understanding the Client’s situation, 4Syte credit approved the transaction the same day it was proposed, and the Client accepted the fair and attractive terms immediately.

From start to finish, 4Syte, with the assistance of the Solicitors and the Introducer, was successful in completing the transaction in 10 working days and provided the Client a 3-year interest-only facility – thus giving them the breathing space they required and allowed them to focus on growing their business.



## Healthy Business

**Business:** Healthcare Services | **Product:** Term Loan | **Facility Size:** £50k

4Syte provided £50,000 to a 6-year trading Home Healthcare Services business based in the South East. The loan was required to consolidate some expensive current business debt and to provide some additional working capital.

The Client simply provided a full set of accounts and 3 months up-to-date business statements. 4Syte’s experienced Credit Team reviewed the completed application form along with the supporting financial information, and was able to offer a credit-backed approval to the Introducer and Borrower in less than 24 hours.

Thanks to a 2nd charge offered on the Client’s residential property and a 2nd charge on their buy-to-let investment property, 4Syte was able to provide a structured facility by way of a staged payment term loan in order to match the Client’s monthly affordability.

**At 4Syte we strive to be different from the stereotypical financier. We look beyond “here and now” and focus on what we do best, by providing Financial Peace of Mind.**

Visit [www.4syte.co.uk/customer-stories](http://www.4syte.co.uk/customer-stories) to learn more

# Questions about Secured Finance

If you have any questions or queries relating to our secured finance services then please do not hesitate to get in touch and we will be happy to answer them for you.

**Our experienced team are always happy to help.**

Contact us today to take the first step in funding your vision.



01245 377032



info@4syte.co.uk

## **Download Indicative Criteria Information**

The complete eligibility checklist.

Simply visit [www.4syte.co.uk/finance](http://www.4syte.co.uk/finance) or contact a member of the 4Syte Team

You can also find 4Syte, and members of our team, on 





## A Rapid Response, with a Human Touch

At 4Syte we strive to be different from the stereotypical financier. We look beyond “here and now” and focus on what we do best, by providing Financial Peace of Mind.

[www.4syte.co.uk](http://www.4syte.co.uk)

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