



# A Guide to Construction Finance

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

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# Overview

The purpose of this guide is to provide you with an insight into 4Syte Construction 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 Construction Finance

## Construction Finance is a method of funding designed specifically for contractors and subcontractors

It is a simple way of gaining a cash advance for a construction project against staged invoices or funding applications.

Basically, it allows you to borrow against what you are owed. This means that you can fund a construction project with certainty over your available funds and without having to wait for payment of outstanding invoices/applications from customers.

## How Can 4Syte Help with Construction Finance?

We do not tick box lend and we appreciate no two contracts are alike but generally payments are made upon completion at certain stages of a construction project. This is usually when a certain milestone has been completed and signed off for, for part or completed works as per the agreed schedule.

## We've Got You Covered

We also provide a credit management service, so you don't need to worry about keeping track of credit limits and safeguarding yourself against customer insolvency.

The criteria for construction finance applicants are quite simple, a UK registered limited company with a reasonable operating performance and balance sheet of strength. Partnerships and Sole Traders with transaction values in excess of £25k can be considered in exceptional circumstances. Clients must be willing to provide both a debenture and personal guarantees, and also be homeowners.

## What Are the Advantages of Construction Finance?



Contractors are usually able to get better terms from suppliers by paying them more promptly, or it can help ease the burden for those with which they are on pro forma terms.



Assistance to complete (and win) lengthy contracts without the burden of restrictive loans and overdrafts.



Unlocking cash that would be tied up in a lengthy contract.

## General Criteria

Parameter	Invoice Finance
Minimum Lend	£200,000
Maximum Lend	£1,500,000

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

# What Options Are Available

## Invoice Finance & Full-Service Factoring

The service provided by Construction Finance is an extension of 4Syte's core invoice finance service. Construction clients will additionally benefit from funding against applications for payment and staged invoices under contracts and framework agreements.

We provide facilities from £200,000 to £1.5 million, with credit decisions based on the strength of your customers. One of our vastly experienced and commercial teams will give you the comfort you need to entrust your business to us; embracing a short line of communication to the decision makers.

We invest in our people so that your client manager and credit controller is available to fulfil your business needs. You will receive better service, an additional source of finance smoothing your cashflow and faster cash turnaround from professional credit control. We also offer a full credit management service taking care of your credit limits and offering protection against potential insolvency of your customers. Contract finance allows you to take on additional work when your existing facilities are being utilised.

## Our Process

### Application for payment

Application and supporting paperwork uploaded to our online system



### Access your funds

Within 24 hours you will be able to access your funds



### We collect on your behalf

Credit control can be within your control



### Continuous support

We tailor our support to your current and future needs – from the start and going forward



### We pay you the remainder

Payments received and balance paid to you within 24 hours

Unlock your cash against contracts, framework agreements, application for payments and staged invoices. 4Syte Construction offers:

-  Funding Available with 4Syte Funding on Part Contractual Portfolios
-  Hands-On Service
-  Quick Response Time with Credit-Backed Decisions
-  Short Line of Communication to the Decision Makers
-  Debt/Sales Ledger Focused Decisions
-  Highly Experienced Professionals
-  Committed to Fast Turnaround on Enquiries

## Contact Us To Learn More

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

 Call Us: 0113 403 3302

 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



## Fit For Business

**Business:** Fit-out Company | **Product:** IF | **Facility Size:** £200k

4Syte Construction assisted a Fit-out company who was experiencing cashflow issues and needed a lender who understood their processes when applying for payment as part of an ongoing contract.

Whilst the business was contractual, the Client had robust systems and processes that 4Syte could adapt to fit our Construction Finance product and we were able to provide a £200,000 facility.

This not only gave them the confidence to tender for new work but gave them comfort that they had a lender onboard to support them with their continuing growth. As testimony to the quality of service provided by 4Syte together with the short line to the decision makers, the Client introduced their sister company and now have the benefit of a group facility with 4Syte.



## Financial Steel

**Business:** Steel Fabricator | **Product:** IF | **Facility Size:** £100k

4Syte was introduced to a Steel Fabricator business that had recently undergone a restructure. The case was somewhat time sensitive and having been let down by their existing lenders, the client was in need of an urgent facility to cover their wage bill.

The 4Syte Team managed to get the facility in place within 36 hours from initial telephone introduction to pay-out - ensuring that staff wages were covered within the tight deadline. The client was impressed with our speed and decisiveness with the added advantage of an additional Trade Facility also being offered by the 4Syte Group.

**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 Construction Finance

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

**Our experienced team will be happy to assist.**

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

 0113 403 3302  [info@4syte.co.uk](mailto:info@4syte.co.uk)

## **Download Indicative Criteria Information**

The complete eligibility checklist.

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

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





## A Rapid Response, with a Human Touch

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

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