



# Linked Finance

SPEED - SIMPLICITY - SUPPORT

PARTNER PROGRAMME

**IRELAND'S LEADING  
ALTERNATIVE LENDER  
TO IRISH SMEs SINCE 2013**

# THE POWER OF PARTNERSHIP WITH LINKED FINANCE

## HELPING YOUR CLIENTS

### ACCESSING FAST AND AFFORDABLE FINANCE IS CRUCIAL FOR YOUR CLIENTS TO ACHIEVE THEIR BUSINESS GOALS

#### The challenge?

Accessing business finance through a traditional financial institution can lead to endless paperwork, lengthy turnaround times, and a disgruntled client.

The good news is that it doesn't have to be the case.

Since 2013, Linked Finance has provided **SMEs with an alternative, faster way to access finance**. We're helping your SME clients take that next business step, sooner than they thought.

### FAST, SIMPLE FINANCE

Our approach means **simple applications, quick credit decisions and fast drawdowns for your clients**. As a member of the Linked Finance partner programme, your clients can have access to unsecured business finance up to €500,000 with credit decisions in as little as 24 hours.

Since 2013 we have worked with accountants, financial advisors and business consultants across the country **to provide an alternative option in business finance**.

Since 2013 we have funded over €225m to SMEs. Whether funding for business growth, working capital or equipment purchasing, **we've got flexible financing options** to suit your clients' needs.



## THE BENEFITS OF A POWERFUL PARTNERSHIP

### Why partner with us?

We understand the power of allies. We're here to support your clients, and also to support you too. Partnering with us means:

- Referral fees, or choose to waive your fee and pass the savings to your client
- Dedicated regional Partnership Manager
- Expanded service offering to your client base
- Collaborate on marketing initiatives
- Simplified application process

### LENDING CRITERIA

We work with businesses from across all sectors of the economy. If you have clients that meet our criteria, get in touch today:

**BASED IN IRELAND**  
**TRADING 2+ YEARS**  
**TURNOVER €100,000+**



**Leading** digital lending platform in Ireland



**€225m+** loans funded



**3,500+** ambitious SMEs supported



**1st** lender offering unsecured finance up to €500,000



## UNSECURED TERM LOANS

Unsecured business loans up to €500,000.

Whether your clients are looking to expand their business, invest in new equipment or top up their cash flow, our Unsecured Term Loan may be the option for your clients.

### TERM LOAN

- ✓ Borrow between €10,000 & €500,000
- ✓ Terms from 6 to 60 months
- ✓ No endless paperwork
- ✓ Typically 24-hour credit decision

### BENEFITS OF A TERM LOAN



#### Access funds quickly

Following a quick application process, you will receive a credit decision in 24 hours and fast drawdown of funds.



#### Free up cash flow

With a Term Loan, you can free up cash flow to use in other areas of the business.



#### Unsecured Finance

Your clients do not need to put forward any assets as security. We just require a personal guarantee and your clients can drawdown funds.



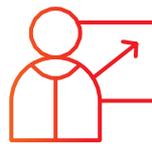
# MERCHANT CASH ADVANCE

Pay back with every tap

A **MERCHANT CASH ADVANCE** is a flexible financing option that frees up your clients businesses' future income and provides funding today. With an advance, your client receives a lump sum. Unlike a term loan there is no monthly repayment, the advance is repaid daily using a percentage of credit and debit card sales.

## MERCHANT CASH ADVANCE

- ✓ Short-Term Flexible Financing
- ✓ Up to €150,000
- ✓ Up to 12 months
- ✓ Personal guarantee required



### Flexible and scalable

The daily repayments adapt to the pattern of your business. Repay more at business peak times, pay less if things slow down.



### Quickly boost cash flow

Get a decision within 24-hours. An advance is short-term financing that helps your business without leaving you short on cash.



### Minimal time and effort

Daily repayments are made automatically. No remittance, no monthly transfers, so you can concentrate on running your business.



### Hassle-free repayments

Never worry about missed repayments. Repayments are taken 'at source' which means they come out of your card sales before they go into your bank account.

## LENDING CRITERIA

An advance is suitable for businesses with a high volume of card payments. Sole Traders, Partnerships and Limited Companies are welcome to apply.

- **Debit/credit** cards accepted
- Trading **2 years**
- Turnover **€100,000+**
- Based in **Ireland**



## BILLPAY

Spread the cost of one-off business payments with billpay

Paying large annual bills can put a strain on your clients business. **Billpay** from Linked Finance makes budgeting for the year easier, with no unexpected changes in terms. Billpay will allow your clients to remove the need to pay one large sum and spread the cost of **repayments over 12 months**.

### BILLPAY

- ✓ Just three documents required
- ✓ 12 months max
- ✓ Personal guarantee required



#### Billpay can be used to pay

- Annual tax bill
- Insurance premiums
- Commercial property rates
- Professional fees
- Annual audit fees



#### Benefits of Billpay

- 12-month repayment plans
- Manage cashflow by removing large one-off bills
- Credit decision in 24 hours

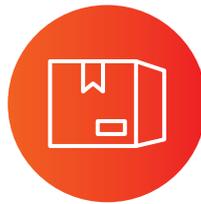


## FINANCE OPTIONS FOR EVERY BUSINESS NEED

Our business loans are unrestricted by purpose, so whatever your clients need we can help.



Regular cash flow



Purchase of stock



Increasing staff count



Office/premise expansion



Digital upgrades



Purchase of equipment

“

**JJ BYRNE**

**BYRNE & CO  
ACCOUNTANTS**

*Linked Finance is the ideal solution for many of my clients. The speed and simplicity of their process mean that I can now arrange business loans of up to €500,000. It's also great knowing that I have a dedicated account manager who understands my business and the needs of my SME clients.*

”



## THE LINKED FINANCE DIFFERENCE

### SIMPLICITY



- Easy application process
- No collateral
- Minimum amount

### SPEED



- Quick decisions
- Instant funding
- No uncertainty
- Access to loans of up to €500,000

### SUPPORT



- Dedicated Partnership Managers
- Online partner portal
- Attractive referral fees on each loan

Irish business owners and our growing network of referral partners love what we do because we keep things really simple. We've taken all of the hassle out of applying for finance and we can provide your clients with business loans of up to **€500,000** with **no waiting, no uncertainty and no delays.**

As a Linked Finance Partner, you get quick credit decisions, competitive offers, attractive referral fees and the confidence that we can provide the funding your clients need.

So, whether you want to add a valuable revenue stream to your business or simply add value to the services you provide by helping your clients to grow, talk to us now.



## TESTIMONIALS

**PAUL  
MCCANN**

**schoolbooks.ie**

“

*Linked Finance has been our go-to stocking loans provider in recent years. When we needed to scale up art & craft supplies and school-book stock to meet homeschooling demands during the lockdown they were there to provide the finance we needed, fast and with no hassle. Schoolbooks.ie is proud to be part of Linked Finance's €200 million SME lending success story and looks forward to working with them again.*

”

**MICHAEL  
O'REILLY**

**floMAX.ie**  
we know industrial equipment

“

*I had no hesitation returning to Linked Finance for funding to grow our business. The process was painless, and after providing my documents the decision was made very quickly and the funds were available almost immediately. This is such a useful and flexible alternative to bank lending, which I intend to return to as my business continues to grow.*

”

**LISA  
READAN**

**GreenAer**

“

*Not only did we get our loan fully funded, but we got to establish a connection with the Linked Finance lenders who supported us and we have already seen an increase in sales and enquiries*

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# ACCESS FAST, AFFORDABLE FINANCE UP TO €500,000 WITH LINKED FINANCE.

## 12 MONTH

Loan amount	€50,000	€100,000	€150,000
Less fees (5%)	€2,500	€5,000	€7,500
Transfer amount	€47,500	€95,000	€142,500
Interest rate - from 6.95% (against the reducing monthly capital balance)			
Monthly Repayment Range:			
6.95%	€4,325.18	€8,650.37	€12,975.55
10.95%	€4,417.92	€8,835.84	€13,253.76

## 24 MONTH

Loan amount	€50,000	€100,000	€150,000
Less fees (5%)	€2,500	€5,000	€7,500
Transfer amount	€47,500	€95,000	€142,500
Interest rate - from 7.5% (against the reducing monthly capital balance)			
Monthly Repayment Range:			
7.5%	€2,249.98	€4,499.96	€6,749.94
12.5%	€2,365.37	€4,730.73	€7,096.10

## 36 MONTH

Loan amount	€50,000	€100,000	€150,000
Less fees (5%)	€2,500	€5,000	€7,500
Transfer amount	€47,500	€95,000	€142,500
Interest rate - from 7.65% (against the reducing monthly capital balance)			
Monthly Repayment Range:			
7.65%	€1,558.76	€3,117.52	€4,676.27
12.65%	€1,676.28	€3,352.56	€5,028.84

## 60 MONTH

Loan amount	€50,000	€100,000	€150,000
Less fees (5%)	€2,500	€5,000	€7,500
Transfer amount	€47,500	€95,000	€142,500
Interest rate - from 8.7% (against the reducing monthly capital balance)			
Monthly Repayment Range:			
8.7%	€1,030.65	€2,061.31	€3,091.96
13.45%	€1,149.20	€2,298.41	€3,447.61

*To ensure we offer our clients a fair interest rate, all our applications are always determined by our credit evaluation process. The rates available depend on the term and the loan grade we assign to your request.*

## Fees and Charges

All the interest and repayments are returned directly to our investors, therefore Linked Finance charges a "success fee" on completed loans.

Our success fee is up to 6% of the loan value.

For clients referred to us by our partners, we offer a revenue share. You can choose to take this as commission, or you can choose to take no commission and your client will still benefit from the discounted fee.



# DOCUMENTS REQUIRED

## TERM LOANS UP TO €150,000

- 2 years filed unabridged accounts
- Last 6 months bank statements
- Tax clearance certificate

**DO YOU HAVE  
AN OVERDRAFT?**

Proof of overdraft  
will also be required

## TERM LOANS UP TO €300,000

WE WILL ALSO NEED:

- Management Accounts
- Breakdown of costings for proposed loan
- Aged creditors & debtors list
- Schedule of debt

## TERM LOANS UP TO €500,000

WE WILL ALSO NEED:

- Details of planned expenditure with costings where relevant
- Business plan
- Stressed cashflow forecast

## MERCHANT CASH ADVANCE

- 2 years filed unabridged accounts
- Last 6 months bank statements
- 2 months merchant statements
- Tax clearance certificate

**DO YOU HAVE AN OVERDRAFT?**

Proof of overdraft will also be required



# Linked Finance

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 [www.linkedfinance.com](http://www.linkedfinance.com)

 01 906 0300

 [partners@linkedfinance.com](mailto:partners@linkedfinance.com)