

The ideal Spotcap client

Does your client tick all the boxes?

✓ Turnover of £1 million +	✓ Good credit history (company and director)
✓ Trading in the UK for longer than 5 years	✓ Strong cashflow
✓ Profitable and growing	✓ Ideal sectors: manufacturing, wholesale, retail and professional services
✓ UK based director	✓ Well-managed bank accounts
✓ Maximum loan amount requested is between 8-12% of company's turnover	✓ No CCJs or insolvency procedures against the business/director(s)
✓ No payment defaults / disputed bills	✓ Minimal short-term debt on balance sheet

The ideal Spotcap client examples



COMPANY X

- Turnover £10 million
- Operating for 7 years
- Growing business
- Stable growth in turnover
- Well-managed bank accounts
- Minimal loan repayments/ outstanding debt

Good fit for Spotcap?



COMPANY Y

- Turnover £500k
- Operating for 2 years
- Loss making
- Negative EBITDA
- Overdraft maxed out
- High loan repayments

Good fit for Spotcap?



COMPANY Z

- Turnover £25 million
- Operating for 15 years
- Profitable
- Increasing equity
- No outstanding debt
- Healthy bank account

Good fit for Spotcap?

