

FINANCE FOR BUSINESS™



THE ASC WAY

Every business needs finance.

We know. Since 1969 we have been helping business people throughout the country to get the finance they need. And we can help you.

You will be dealt with personally by the Director for your local area. The Regional Offices are run as individual businesses, and this, together with the strong commercial backgrounds of our team, ensures that your needs are dealt with from a business perspective, with the understanding of business people.

If we can't help you to succeed, we won't succeed ourselves.

Every property needs finance.

Properly managed and cost efficient finance is an important part of any business.

We understand business needs.

You require prompt and immediate access to the money market.

ASC can deliver it.

You want access to the widest choice of appropriate lending institutions.

No one can match our contacts.

Finance for expansion, for purchase or just re-finance.

You want to deal with professionals.

No one can match our expertise.

You don't want the hassle of sorting it out yourself.

Business and property finance is all we do – our service is at your disposal.

You want to be kept informed.

It's the only way we operate.

HOW GOOD ARE ASC AT ARRANGING BUSINESS FINANCE?



*I got a quick solution and I now own my premises on a prestigious site.
I have a loan which is not much more than the rent I previously paid.*
Mr C, Northampton

*Through ASC, we refinanced and halved our monthly mortgage payments to
improve cashflow in order to fund business expansion.*
Mr and Mrs B, Worcester

*ASC are part of our team. It is just so much more effective to use ASC to
sort out our funding, and we can get on with developing our business.
They have never let us down when we've been in some tight spots.*
Mr T and Mr S, Bristol



*I financed the purchase of my own Independent Financial Advisor's
business through ASC - they have the knowledge and skill needed to
achieve this! I use them for my own clients' needs all the time.*
Mr A, Midlands

*The business is exceeding our expectations
and it wouldn't have happened without ASC.*
Mr and Mrs D, Kent

*The whole process of purchasing the business has been more complex and
time-consuming than expected, but ASC helped to smooth the way with
the financial arrangements. ASC have been very helpful throughout. I
always knew exactly where I stood with the loan, and what further
information needed to be provided to complete the funding arrangements.*
Mr P, Oxford



Clients' confidentiality
wishes have been respected

JUST LOOK AT WHAT OUR CLIENTS HAVE TO SAY!

**When you need business or property finance,
you want it arranged successfully and
with the ability to talk to the 'right person'.**

Some of ASC's areas of specialisation:

BUSINESS FINANCE

Business purchase, business expansion, refinance, stock finance and working capital, as well as partnership buyouts, property development, acquisition and investment

PROFESSIONAL PRACTICES

Accountants, Dentists, Doctors, Solicitors, Vets

LEISURE

Guest Houses, Hotels, Public Houses, Restaurants, Wine Bars

HEALTH CARE

Nursing Homes, Residential Care, Special Needs Homes

RETAIL PREMISES, INCLUDING

Convenience Stores, Fast Food Outlets, Grocers, Newsagents, Off Licences, Post Offices, Specialist Shops, Supermarkets

BUSINESS START-UP

Business start-up, development and management buyout

CORPORATE FINANCE

The need for larger loans can be met, with keen rates of interest negotiated with our lending principals.

PROPERTY DEVELOPMENT

Commercial, Residential

COMMERCIAL

Factories, Industrial, Offices

INVESTMENT PROPERTIES

Commercial, Live/Work Premises, Residential

INDIVIDUAL FACILITIES

Tailor-made lending schemes, positively directed towards individual requirements for the local business community.

QUALITY OF SERVICE

Clients are dealt with directly, ensuring a fast, efficient service.

A meeting will be arranged for an in-depth discussion with the client, at a mutually convenient location.

Clients and Introducers are kept completely informed at all times.

NATIONWIDE AND LOCAL

The ASC nationwide network of offices ensures that you receive local support.

In effect, we bring the finance market to you.

Finance for Business.

Finance for Property.

PURCHASE, EXPANSION, RE-FINANCE

Competitive rates of interest with repayment periods up to thirty years. High percentage advances are available, often up to 100% with suitable security.

AUDITED ACCOUNTS

Applications are treated on their own merits. It is not always necessary to have audited accounts. A suitable business plan or appraisal can be acceptable.

SPREAD OF SOURCES

ASC has access to many lending sources. Our knowledge of their preferred type of business and our careful negotiation helps applicants avoid disappointment.

NEW ENTREPRENEURS

We can help when approaching the lending institution, for example by ensuring that they don't discourage you by asking for extra information that is not readily available or not really necessary.

INTEREST RATES

Interest rates should be kept as low as possible, but consideration of other important factors may well determine the most appropriate approach. For example, the size of the monthly instalments on a short repayment period may inhibit cash flow and cause difficulties, even in a successful business. Or again, fluctuations in the money market may give rise to problems, so a fixed or partially fixed rate may be preferable. Indeed, financial flexibility may be of more importance than the interest rate.

ASSET BASED FINANCE

To assist in securing a high percentage advance, or where no suitable freehold security is available, other forms of asset based finance such as factoring, invoice discounting, leasing and overdraft facilities can be arranged. These may run alongside other finance, such as brewery loans, equity finance and private funds.

**Whatever your goals,
our experience as market leaders
can help you achieve them.**

FINANCE FOR BUSINESS™
THE EFFECTIVE WAY

**When you need to get the deal done,
we are ready to help you.**

How?

We will meet you, with no obligation,
for an informal discussion
about your business finance needs.

Lets meet. Let's do business!
How much simpler could it be?

For prompt action, you can either phone or
just complete our Preliminary Enquiry Form.
We can then quickly establish the viability of the proposition for you.

ASC have over 26 offices nationwide.
For details of your local office,
please call: 020 7616 6628



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