




HELPING SMALL BUSINESSES FLOURISH

Derby Loans IPS trading as MCF Loans are a loans company based in Derby that support small and start-up businesses across the Midlands.

Through responsible lending we provide financial services including:
Start up Funding and Mentoring.

We can also provide Financial services for newly established businesses. Through our partner organisations we provide Working Capital and Asset Finance for businesses that require further funding.

OPTION 1: Start Up Loan for new and business trading under 2 Years!

- Borrow £500.00 to £25,000 for up to 60 months.
- Fixed interest rate 6%
- Free application support
- Free post loan support and mentoring
- No application Fees or Set-Up Fees
- Exclusive business offers
- A Personal Loan tailored to your business needs with great flexibility, including penalty-free early repayments.
- Personal Loan to you not the business

Bank **DECLINES** considered.

OPTION 2: Cash Flow Business Loans for LIMITED COMPANIES!!!

- Borrow £5,000 to £75,000 for up to 24 months.
- QUICK TURNAROUND Receive funding in as little as 2-4 days.
- A Business Loan tailored to your business needs with great flexibility, including penalty-free early repayments, top-ups, and repayment holidays.
- Unsecured - Most business loans are provided by unsupported Personal Guarantees.
- Minimum criteria is Limited Company needs to have trading history of at least 9 months and has an average sales income of £4,000 per month.

Bank **DECLINES** considered.

MCF Loans

MCF Group (Midlands Community Finance)
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Supported by

Barclays, Derby Homes, Housing Options, Derwent Living, DWP Growth Fund, Esmee Fairbairn Foundation, Home Housing Association, HSBC, RBS, NatWest, Rockingham Forest, Rolls Royce, The Tudor Trust, Orbit Housing, Release, Wellingborough Council

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Trading As MCF Loans (Midlands Community Finance). Registered Office MCF Group (Midlands Community Finance) John Smith Enterprise Hub, Brian Clough Business Centre, Cotton Lane, Derby DE24 8GJ

OPTION 3: Need to pay bills while you are still waiting to be paid from your customers who can take 30, 60 or even 90 days?

- Then Invoice discounting could work for you!
- Invoice Discounting allows you to access funding tied up in your outstanding sales invoices potentially the following day and the lender can also take care of **(Credit Control)** chasing your customers for payment & also protect you from Bad Debt **(Bad Debt Protection)**.
- **Tailored Facility** - Tailored to the needs of each trading business with the potential of accessing up to 90% of value of each invoice.
- **Great for Growing Businesses!** The more you invoice the more funding is potentially made available!
- The Invoice Finance facility could support **newly started / established businesses or high growth** businesses looking to grow but may have been DECLINED by the mainstream banks in the past. Each facility is bespoke to the needs and demands of the business.

Costs of such a facility are competitive.

Option 4: Asset Financing

All types of Assets "Hard" and "Soft"

- Trucks / Machinery (Hard)
- IT / EPOS Systems (Soft)

Option 5: Bridging Facility

A bridge loan is a short-term loan used until a company secures permanent financing or removes an existing obligation. This type of financing allows the user to meet current obligations by providing immediate cash flow.

Option 6: Commercial Property

Investments, Development, Owner / Occupier

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