



**BlueSky**

FINANCE LTD

**Finance that fits**  
the shape of your business

I've known and worked with the team at Blue Sky Finance for over 20 years. They offer the exceptional industry expertise and service standards that we demand for our clients.

Gareth Ratcliffe  
Coggni

# What shape is your business?

The attitude and approach to both credit and equipment type varies widely throughout the UK finance industry.

As a result preferred customer profiles will differ. Lenders will focus on particular sectors and product types. They will also reach limits on the credit they will advance to any individual company. So the better you fit their profile the better the deal will be for you.

## Finance shaped around you

Our focus is on securing the very **best solution** for your organisation. We monitor the whole UK market and have regular contact with a wide spectrum of lenders, giving us a **clear picture** and understanding of the finance market.

**So whatever shape your business is in, we know where to secure the finance that fits.**

**See case studies  
overleaf >**



## Upgrading a hotel and spa group in southern England

A total of £375,000 raised across a series of arrangements to cover investments in catering equipment, IT, furniture and spa equipment.

Additional funds were raised through the sale and leaseback of previously purchased equipment.

All achieved without charges or personal guarantees and without using valuable shareholder equity funds, whilst keeping all bank lines free.



## Start-up funding for a steel stockholding company in the South West

A brand new business with only projected figures and an experienced founder. Its entire infrastructure had to be financed, from metal saws, forklifts and warehouse racking, to IT, telephones and furniture.

Timing was especially important to make sure suppliers were paid on time, cash was available to cover planned early shortfalls and business plan milestones were reached.





## North East Management Consultancy Software finance and on-going support

Though software is at the core of many businesses, traditional lenders rarely finance it.

We secured £52,500 at a crucial stage in our client's history, before going on to help them with further IT software and hardware investments.

To manage short-term cashflow following closure of the company's Asia operation, we also arranged invoice discounting from the client's choice of our reviewed providers.



## Insurance Broker based in Wales

Well established small broker with 6 employees.  
Mission critical equipment totalling £11k.

They required new IT equipment and a new telephone system and did not want to utilise valuable working capital. We arranged a quick and suitable solution to meet their needs.



# From one thousand pounds, to hundreds of thousands

Our services reflect a responsive, client-focused ethos, and long-term approach. The great majority of our clients return to us, not least because we can help them to explore a greater variety of financing options than any single lender.

These include:

## **Tangible asset finance**

Traditional commercial finance. Most often of capital items such as engineering, technology, furniture, office equipment and general plant and machinery.

## **Intangible asset finance**

We have several excellent sources of finance for purchasing assets such as IT, software and related installation cost.

## **Sale and leaseback**

This is an option across most assets, not just property. It enables businesses to leverage assets they already own, raising valuable working capital separate from existing bank facilities.

## **Start-up (working capital) finance**

Great start-up propositions rarely have trouble attracting 'angel' investors. Those angels tend to want a large slice of equity. Lenders willing to finance working capital over the setting-up period can provide a much more attractive answer, whilst keeping you in full control of your business.

## **Invoice discounting**

Many companies can leverage out their existing debtor book. This allows them to raise working capital against all of the invoicing they produce. We have a diverse source of funders in this sector to suit all different companies.

## **Vehicle finance**

We handle individual and fleet HP and contract hire agreements for cars and all manner of trade vehicles.

## **Commercial mortgages & loans**

We can arrange finance for purchasing properties or just simply raising working capital.

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With over 50 years' experience in the financial services industry, our committed team at Blue Sky Finance are constantly working towards our goal of being a trusted and valued partner to your business. To help you understand a little more about our services call us on 01452 849910 or email us: [info@blueskyfinanceltd.co.uk](mailto:info@blueskyfinanceltd.co.uk).



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