



Why use IBC?

Here are 10 good reasons >>

Raising finance can be difficult and time consuming and lenders (particularly the banks) can be awkward to deal with. Some borrowers turn to finance brokers for advice but this brings additional problems:

- The commercial finance sector is largely unregulated, so poor advice is commonplace
- Finance brokers are paid by the lenders which gives rise to an obvious conflict of interest
- Most finance brokers are not trained lenders so can only advise on a limited range of lending products



Alternatively, you can delegate the task to us. We will explain the different funding options and the pros and cons of each one: we will also prepare and submit detailed proposals to banks on your behalf (no need to go to the time and trouble of preparing business plans); and we will help you to negotiate appropriate terms.

Whatever the reason you need finance, we can help:

- **Working Capital** to fund growth, to finance large orders, or to get through a lean spell
- **Property Finance** for your own business use; or for residential and commercial investment or development
- **Import / Export Finance** to source products from abroad, or to support export sales
- **Acquisition Finance** to buy another business, or fund Management Buy Outs
- **Asset Finance** to buy or refinance plant and equipment
- To **switch banks** in search of better terms or because your bank relationship has soured
- **Specialist Finance** for purposes that do not suit the banks' lending criteria



Here are **10 good reasons** to use IBC when you need to arrange finance >>

- 1.** Whilst our speciality is dealing with banks, we work across the whole market and have a network of independent and specialist lenders that we can use in cases when it is more appropriate to clients' needs, or when the banks cannot, or will not lend (over 270 at the last count).
- 2.** Everyone at IBC has extensive practical experience, and 'insider knowledge' born out of many years actually working in commercial banking: so we understand how banks work and how they think; we know the right people and we speak their language. This makes us a valuable resource for any business – who better to negotiate with a lender than another lender?
- 3.** Our lending experience qualifies us to write credit papers for lenders to use, giving us significantly more input into each lending decision, resulting in superior success rates.
- 4.** We are authorised and regulated by the Financial Conduct Authority for the provision of credit related services – including debt adjusting and debt counselling. So you can be confident that we work in a fair, open and honest way.
- 5.** There is no conflict of interest – we are independent and impartial and work for you, not for the lender.
- 6.** We put lenders through a competitive tender process, so they are aware that they must compete with each other to win your business, so you benefit from wider exposure to the market and from improved terms.
- 7.** We protect your business and personal assets by minimising the lender's security, including personal guarantees.
- 8.** By avoiding unnecessary lending conditions, we can reduce your risk of default.
- 9.** We know how to cut borrowing costs – including interest rates, fees and service charges.
- 10.** You will save a huge amount of time, energy and stress by letting us do the work.

Feel free to get in touch for a confidential discussion on any matter relating to business finance.

