



Supporting Borrowers case studies >>

These examples of previous cases illustrate the benefits and flexibility of our BusinessCare service:

Supplier of Medical Facilities

Referred by a business advisor

This client did not need any new finance but instead needed to retain what it already had to avoid serious disruption to its business. The company had been moving into new markets that necessitated a change in trading terms, which required heavier usage of its overdraft facility. This change had coincided with reduced profits during the transition period, and on the back of this, the bank had said some things that made the directors feel nervous. The directors opted for BusinessCare so that we could support them at the review meetings with the bank, and also keep a watchful eye on how they communicated important information to the bank, in order to avoid unnecessary confusion and misunderstandings at a crucial time.

Supplier of Plastic Components

Referred by client's Accountant

This client used IBC to raise finance for the purchase of a business, and then opted for ongoing support using our BusinessCare service. Over the following four years, they used us to prepare progress reports for the bank, help them prepare for bank meetings, deal with a change of Lending Manager, defend an attempt by the bank's invoice discounting arm to change some previously agreed terms, and then to negotiate some reduced pricing and the release of some security. Subsequently we re-tendered their facilities to take advantage of further cost savings and improvements.

Dental Business

Referred by client's Accountant

The client initially required our expertise to raise finance for new sites. We moved from that to providing ongoing support and advice whilst their business bedded-down. Over a period of only a few months, we helped the client through an unexpected change in their Lending Manager, organised a temporary increase in their bank facilities and helped with some payment issues with an equipment supplier. Subsequently, we raised finance for further sites and helped monitor compliance with their banking covenants.

Manufacturer of Metal Products

Referred by an Insolvency Practitioner

The initial referral was to help refinance the company, which had run into difficulty with its bank following a difficult trading period. The owner then took up our BusinessCare service, partly to reassure the new bank that he would have some support to assist with managing his borrowing facilities, but also to help with a step-by-step review of the business, as a way of identifying and heading off problems that might cause further difficulties in the future. With our help, the business was on a much firmer footing and we subsequently introduced at the client's request an accountant, an IT support company and a personnel advisor to provide other much needed support.

About IBC

Everyone at IBC has extensive 'inside knowledge' and practical experience, acquired over many years spent working in commercial banks at all levels – as front line lenders, credit managers, recoveries managers, and in leadership roles. This means we understand how banks work and how they think; we know the right people and we speak their language, making us a valuable resource for business borrowers.

We have been trading since April 2000 and are proudly independent – no conflicts of interest or divided loyalties. We are also authorised and regulated by the Financial Conduct Authority for the provision of credit related services, including debt adjusting and debt counselling. If you think you or your clients could benefit from our services then contact us in confidence.

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