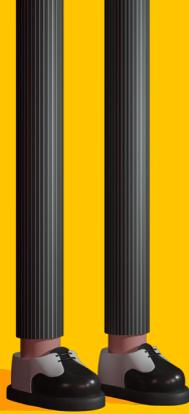


HELPING THE SMALL

**WALK
TALL.**



About Funding Options

We believe in small. Small is the local bike shop, the independent hairdresser, the plumber you've known for ten years. They might not be perfect, but small businesses are good for the world. We're here to help the small walk tall.

We help businesses find the right finance for their situation from more than 60 of the UK's leading lenders – whether they're fighting for survival, looking to grow, or simply need finance to pay a VAT bill.

Our service

Funding Options is a business finance matchmaker – we connect businesses seeking funding with the lenders who can best serve their needs, whether they want to raise £1,000 or £10million. We work with a wide range of specialist lenders and serve customers of all industries. Once we found their match, we put the lender in touch with the business.

Complete UK coverage

Firms all over the UK use Funding Options to find the right funding, based as far afield as the Isle of Skye, Scarborough, Northern Ireland, London, Cornwall, Portsmouth, and North Wales. [Read our case studies here.](#) Businesses have raised tens of millions of pounds in the last year using our service, and they rate Funding Options 5 stars on independent review site [Trustpilot.](#)

Government approved

The Government-backed British Business Bank chose Funding Options to help businesses find finance when they haven't been successful with the big banks. (Check out our [Bank Referral Scheme FAQ](#) or find out more from the [British Business Bank](#)).

BECOMING A LENDER ON THE FUNDING OPTIONS PANEL



The lenders we work with are partners who engage in a relationship based on mutual respect. We are invested in customer satisfaction, and together we can help more UK businesses get the funding they need.

Good two-way communication is essential to this goal. We want to know what is happening to our customers, and whether our matchmaking is working the best it can. For this reason, every lender must provide compliant reporting on the customers we refer – our lender dashboard is usually the easiest way to achieve this.

Marketing

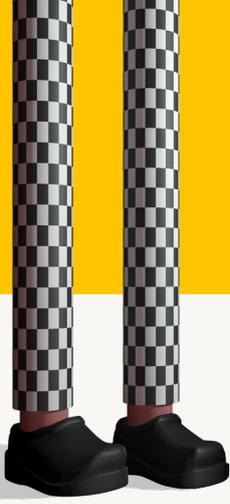
The Funding Options website is a source of business finance knowledge for firms all over the country, and you'll find us on the first page of Google search results for topics such as property development finance and asset finance, among others. If you'd like to share a knowledge article with your network, we can provide you with your own affiliate URL to do so.

Unsuccessful applicants

Through the Bank Referral Scheme, Funding Options helps thousands of businesses that the major banks are unable to lend to. Our combination of technology and experienced Business Finance Specialists means we are able to deal with a large volume of businesses every month, with spare capacity for expansion.

Just like the major banks, the lenders on our panel can't help every business they talk to – but another lender we work with may be able to. In cases where you are unable to help a business that was not referred to you by Funding Options, we can accept customers from you in the same way we would from other referrers. We are one of the few brokers in the country that pays commission to lenders in these cases – a working example of a collaborative two-way relationship.

OUR CUSTOMERS



Funding Options receives enquiries from an extremely diverse group of businesses all over the country. A new customer could be a recruitment firm looking for invoice finance, a haulier looking to buy a new truck, a wholesaler that needs trade finance, or a professional landlord looking for a buy-to-let mortgage.

When we receive new enquiries, we divide them into their relevant categories – to ensure that every customer receives the appropriate service for their situation. Some will be contacted by our team of Business Finance Specialists, while the less complex or more urgent cases have the option to go ‘straight through’ our customer journey without any human interaction.

These groups have different demands, and to qualify to receive referrals from Funding Options lenders must demonstrate certain qualities. For example, integration with our application programming interface (API) makes real-time reporting possible, and so lenders using our API are more suitable for our Straight Through Process (STP) which relies heavily on speed.

On the other hand, customers that need extra attention from our Business Finance Specialists would not be referred to lenders who rely on technology without any human intervention, because such customers are likely to need more nuance than a technology-led process can provide.

Service level agreements

Nothing is more important to us than the businesses we help – and therefore it is paramount that we refer them to lenders who meet their needs and requirements. We must also satisfy various legal and FCA compliance-related stipulations. Service level agreements are reached with lenders on our panel on a case-by-case basis, but the below are some general points that apply to different categories of businesses.

BANK REFERRALS



Businesses who are unsuccessful in raising finance with any of the 9 major banks are, by law, offered a referral to Funding Options. As a Designated Finance Platform, we match these Bank Referrals with the lenders suitable for their situations.

Lenders who want to be on our panel to work with Bank Referral Scheme customers must sign the Terms for Finance Providers reviewed by HM Treasury. In addition, we are required to provide reporting data to the government-owned British Business Bank on a scheduled basis, which means any lenders involved in the Bank Referral Scheme must provide us with relevant data accordingly.

Straight through process (STP)

Customers on our straight through process are not typically 'packaged' by Funding Options. Lenders working with these customers must be operationally equipped to engage with each customer quickly and efficiently, and report back to Funding Options on a case-by-case and real-time basis. API integrations often facilitate this largely automated process; we expect lenders to have either the technology or headcount necessary to meet the level of service our customers expect.

Broker referrals

Other Funding Options customers get a more bespoke experience led by one of our Business Finance Specialists. These businesses might have more complex requirements, or a trading history or company structure that requires some additional information or explanation.

Lenders who would like to work with these customers must demonstrate an ability to deal with more nuanced finance applications, and it is also essential we maintain an open dialogue on the status of these applications.

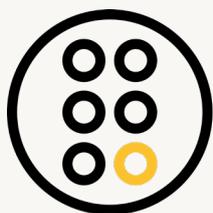
Usually, the best outcome is reached using a combination of our reporting dashboard and a personal relationship between a Funding Options team member and the equivalent representative on the lender side.

HONESTY PLEDGE



By definition, many of the business owners and decision makers who arrive on the Funding Options website are seeking information, and are not ready to make a formal application.

Sometimes, customers will partially complete an application, or perhaps see a list of eligible products and subsequently contact the lender directly. In these cases, we expect to be notified and commercial agreements to be honoured.



**Funding
Options**

Funding Options Ltd

Company Number: 07739337

Financial Conduct Authority (FCA) No. 727867