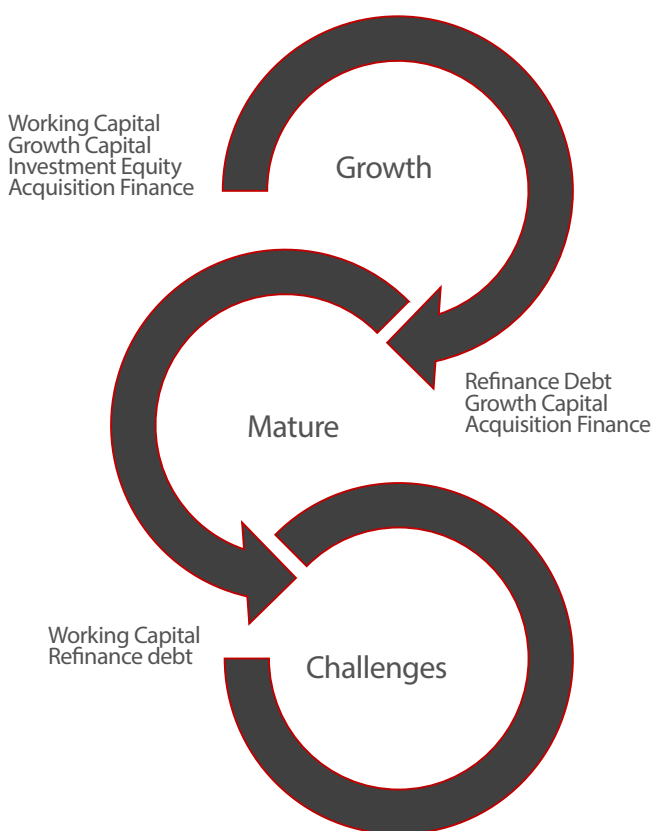


Independent, Strategic, Timely

Moorfields Debt Advisory team is focused on providing expert advice to clients seeking to raise and/or refinance debt and optimise their funding and business opportunities.

Our dedicated debt advisory team have over 60 years experience in raising finance for businesses and have unrivalled connections with finance providers across all types of funding. Our network and hands on approach ensures we can quickly source and negotiate facilities, to meet your business requirements. Whether its short or long term funding, we work closely with you to find the best solution for your business.

Working with you through the business lifecycle



Wherever you are in your business lifecycle we can assist. Raising new finance or transitioning to a new lender can often be daunting, time consuming and most importantly a huge distraction from your day to day business.

We remain close to our clients throughout their journey to ensure we can provide ongoing advice regarding existing or future requirements.

We can assist with:

Growth Stage: An exciting stage of your business lifecycle, your business needs finance to expand further and develop. This could be to invest in property, stock, or machinery alternatively it could be to launch a new product or service line.

Mature Stage: Your business has now reached a stable level, you may look to grow the business further organically, or want to ensure sustainability, avoid stagnation or to make acquisitions.

Refinancing or Restructuring an existing deal: When current facilities simply don't fit their purpose anymore, we can assist in opening negotiations with your lender to amend your covenants. Alter/extend your facilities. Alternatively we can look to place your business with an alternative funder which is better aligned to your needs. Often having a third party involved in negotiations can help rebuild existing relationships and build stronger links with new lenders

Coronavirus Recovery Loan Scheme (CRLS): The CRLS replaces CBILS from 6 April 2021, with government backed loans of up to £10m. We can help find the right accredited lenders offering suitable CRLS products for your business and navigate the qualifying criteria to maximise chances of a successful application.

Challenges: Experiencing a downturn in business or cashflow shortages can be daunting. We can aid your recovery with assistance in covenant renegotiations, amending or extending facilities, refinancing or even assisting with your reporting requirements and cash management.

Our Approach

Our team have extensive knowledge of both lending markets and local market and business sectors, meaning we can provide comprehensive advice on your challenges.

We operate in a way which suits your business so we can either approach lenders on your behalf or take a behind the scenes role.

Step 1 - Assessment of needs and strategy

Firstly we want to understand your requirements, objectives and ultimate goals. Your requirements could be COVID related or based on quick turnaround, lack of options, or varied covenants. We will assess your strategy and debt servicing capability before exploring

funding options.

Step 2 - Negotiating and implementing

Leveraging on our banking experience and strong relationships with lenders and investors we will prepare your proposal and target a researched and refined list of prospects, agreed with you, to maximise take up from lenders.

Step 3 - Refinancing or Restructuring an existing deal

We will coordinate information flow and meetings/pitches with prospective lenders, oversee a competitive tender process and then negotiate terms with a view to agreeing the best possible heads of terms on the right facility. Once agreed we will continue to manage the transaction for you through to completion.

£3m



Premium coffee retail and wholesale business, £3m invoice discounting facility

£5m



Automotive parts retailer and wholesaler, Annual Turnover £22m across nearly 20 locations. Up to £5m facilities including invoice discounting, stock finance and term

£3m



Essential oil & aromatherapy business, secured nearly £3m of facilities including new ID facility plus stock finance and term debt

£4m



Twice successfully refinanced £4m ABL facilities for Commercial Print Company

£25m



Oil Platform generators secured £25m of Bank facilities

£15m



Secured £15m of facilities for Steel Stockholding business

Phil Smith
Debt Advisory Partner
E: psmith@moorfieldscr.com
T: 020 7186 1141
M: 078 8750 4713



Moorfields, 20 Old Bailey, London, EC4M 7AN

Tel: +44 (0)20 7186 1144 Fax: +44 (0)20 7186 1177 Web: moorfieldscr.com Email: info@moorfieldscr.com