

Property Loan to Value Guide		Lending Sectors Are Based On The Current Max Advances Against Open Market Values or Purchase Price and May Be Modified By Additional or Special Assumptions.																					
		Commercial	Industrial	Commercial	Investment	Commercial Property Development	Farms	Franchises	Garage	Showrooms	Hotels	Nursing, Care	Homes	Offices	Petrol Stations	Professional	Practices	Public Houses	Residential Buy	To Let Portfolios	Residential Investment Property	Residential Property Development	Retail Shops
Commercial Mortgages and Re-mortgages	With 3yrs Accounts	80%	75%	65%	70%	75%	70%	80%	80%	80%	70%	100%	75%	80%	80%	65%	75%	70%					
	New Businesses	70%	70%	60%	60%	70%	60%	70%	70%	70%	60%	80%	65%	75%	75%	60%	65%	65%					
	Poor Credit & CCJ's	60%	60%	50%	50%	50%	55%	60%	55%	60%	55%	65%	50%	65%	65%	50%	65%	55%					
Bridging Finance	1Day to 12mths	70%	70%	60%	65%	60%	65%	65%	70%	70%	60%	75%	65%	75%	75%	65%	70%	65%					

<b>Equity Release &amp; Home Reversion Mortgages</b>	<b>Equity release is a way of converting some of the value that is tied up in your Home.</b>	These mortgages are aimed at individuals and/or couples normally aged 60 and above
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<b>Alternative Remortgages for Business Purposes</b>	<b>Upto 90% Available</b>	As an alternative to a Business Loan Or Commercial Mortgage, Businesses May Obtain A Further Advance Or Remortgage On Main Home Residence
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<b>International Mortgage Service for Ex-Pats Purchases &amp; Re-mortgages</b>	<b>Second/Holiday Homes, for Applicants Own Use Remortgages to uplift existing borrowing Investment &amp; Buy to Let</b>	<b>Minimum Loan Facility US\$150,000 (or equivalent Currency) Further Advances US\$50,000</b>
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<b>Additional Service for Clients Needing Debt Solutions</b>	<b>Debt Management, Mortgage Arrears, Credit Card &amp; Loans Arrears Over £3,000</b>
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<b>Commercial Property Sale &amp; Lease Back</b>	<b>Personal Secured 2nd Charge Loans</b>	<b>Home Owner &amp; Debt Con-solidation</b>	<b>Unsecured Personal Loans</b>
Company Property Assests for Business Expansion or Rescue. £500-£10m	Loan Facilities upto 95% of propey value from £5,000 to £150,000	£5,000-£50,000 Personal Home Owner Loans, Credit Card Debt Consolidation	£5,000-£30,000 Personal Loans, must have excellent credit history

**Call Today Free 08000 937 456**  
**enquiries@bwgfinance.co.uk**  
**www.bwgfinance.co.uk**

BWG Commercial Finance Specialists Ltd • 130 Longdon Coleham, Shrewsbury, SY3 7DN  
 Tel: 0845 270 4373 • Fax: 0845 270 4374 • Email: enquiries@bwgfinance.co.uk • Web: www.bwgfinance.co.uk  
 Registered Office: 2nd Floor - Clentworth Villas - B Bishop Street - Cherry Orchard - Shrewsbury - SY2 5HA  
 Consumer Credit Licence No: 566390 • Company No: 05776580 • VAT No: 854399286



<b>Cash Flow</b>	<b>Factoring</b>	<b>Invoice Discounting</b>	<b>Trade Finance</b>	<b>Import Finance</b>	<b>Bank Business Loans</b>	<b>Grant Sourcing</b>	<b>Business Turnaround Finance</b>	<b>MBO's MBI's Management Buy In/Out's</b>	<b>Angel Finance</b>	<b>Venture Capital</b>	<b>Business Plan Writing</b>	<b>Cashflow Forecast Writing</b>	<b>Finance Consultancy</b>	<b>Foreign Money Transfer</b>	<b>Charity and Club Accounts</b>	<b>Company Deposit Accounts</b>
	Upto 85% value of the Invoice within 3 working days	Upto 90% of the Invoice, must have in-house accounts system	100% Facilities available for confirmed orders	100% plus VAT & Shipping costs funded on confirmed UK Company orders	Unsecured debenture & Personal Guaranteed bank loans for existing or growth business	UK and European Grant Aid Sourcing. Upfront Fee Applied	Rescue / Emergency Finance to Keep Business Operating. Avoid CVA or Winding Up Orders. Upfront Fee Applied	Company Purchases or Re-structures. Upfront Fee Applied	Min amount £25,000 to £250,000 sourced from a number of investors. Upfront Fee Applied	First Stage, Seed Capital, Expansion, Pre Float Finance. £250k-£100m 3-7years, Upfront Fee Applied	1-5-year Fully Compiled Business Plans with Exit Strategies. Upfront Fee Applied	1-5year Investor / Bank Ready for New Startups Expansion or Turnaround Upfront Fee Applied	Full Business Review and Broker Training. Upfront Fee Applied	Currency And Forieng Exchange Transfers Worldwide. Min Transfer £10,000	Specialist Facilities for Registered Charities and Not for Profit Entities. Min Fee Applied	High Interest Long, Medium, Short Term & Overnight Deposits. Minimu Amounts on Request

<b>HP, Leasing, Contract Hire and Asset Finance</b>	<b>Commercial Vehicles &amp; Trailers</b>	<b>Cars Caravans Mobile</b>	<b>Office Equipment and Furniture</b>	<b>Commercial PC's, Networks &amp; Servers</b>	<b>Telephone Systems</b>	<b>Agricultural Plant &amp; Equipment</b>	<b>Forklift Trucks</b>	<b>Construction Plant &amp; Machinery</b>	<b>Other Plant, Machinery &amp; Equipment</b>	<b>Machine Tools</b>	<b>Printing &amp; Photo copiers</b>	<b>Vending &amp; Catering Equipment</b>	<b>Hotel Pub Resturant Equipment</b>	<b>Medical &amp; Dental Equipment</b>	<b>Aircraft Ships &amp; Containers &amp; Trains</b>
<b>From £1000 to £500,000 Plus. New, Old or Existing Assests Financed at Value</b>	Lease Purchase	Hire purchase as applied to a commercial leasee. Lease purchase is not a form of leasing, since title to the asset passes to the hirer (ie the user)													
	Hire Purchase	An agreement under which: (a) goods are bailed or (in Scotland) hired in return for periodic payments by the person to whom they are bailed or hired and (b) the property in the goods will pass to that person upon payment, at the end of the term, of a nominal sum related to the the value of the goods. Under HP agreements, capital allowances for tax purposes are claimed by the hirer (ie the purchaser) rather than the financier.													
	Operating Lease	A Lease where the lesser does not recover the full cost of the asset out of the rentals paid during the primary period, but looks to the residual value of the asset for part of such recovery.													
	Finance Lease	A lease where the lesser expects to recover the capital cost of the asset, money costs and his or her profit during the primary period of the lease.													
	Contract Hire	A contract of hire (usually for motor cars) where the asset is hired for a (usually fixed) term of generally two or three years, rather than for the life of the asset. Rentals reflects depreciation of the capital cost of the vehicle less an assumed residual value. Maintenance, service etc are usually included in the													



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