



THINCATS

BUILT FOR BUSINESS





WE ARE
THINCATS



FUNDING AMBITIONS

ThinCats is dedicated to funding growing and ambitious UK SMEs across all industry sectors using pioneering data, personal relationships and a pragmatic lending process.

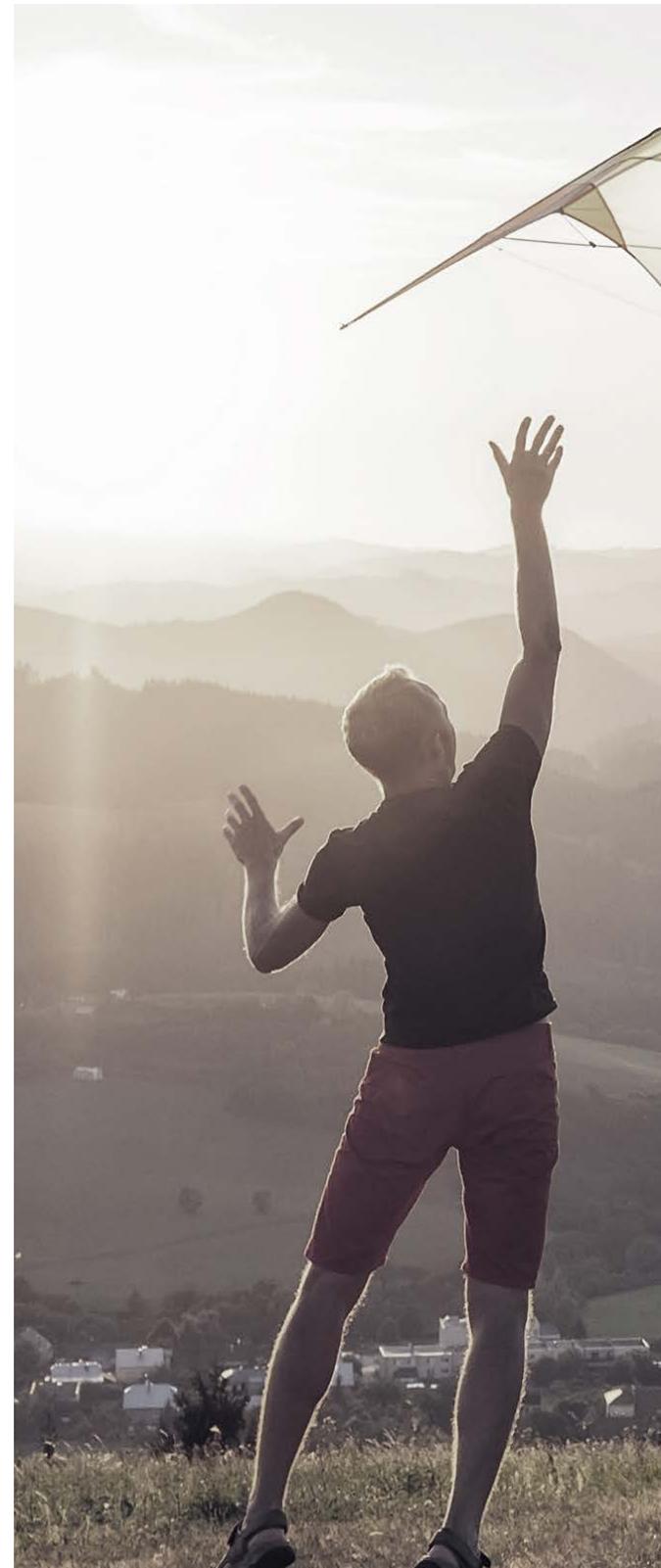
We aim to simplify the traditional bank-dominated commercial lending model by connecting SMEs directly with institutional and retail investors.

We provide a focused, responsive and accountable service, enabling businesses to seize opportunities, grow revenues and expand into new areas.

YOUR NEXT SOURCE OF BUSINESS FINANCE

“ThinCats is truly a next generation lender, with the ability to understand the dynamics of a business”

Rico Wong, Business owner and CEO





We are dedicated to funding SMEs up to £15m through finance solutions which are available for:

- Funding growth – working capital, property, stock or equipment purchase, or expansion plans
- Management Buyouts and Buyins
- Acquisitions
- Refinancing/restructuring of debt



A proven track record; in excess of £450M lent since 2011 to businesses in 17 industry sectors across the whole of the UK.



Diverse funding sources from institutional and retail investors with £800m of lending capital.



A team of skilled and successful financial professionals with decades of industry experience.

DEEP AND DIVERSE CAPITAL

ThinCats has £800 million of lending capital from a wide range of sources, available to help businesses grow.

A mix of institutional and retail investor funding enables us to price across a broad credit risk spectrum and tailor solutions to SMEs across numerous sectors nationwide. Unlike a bank, there is not a single mandate governing decision making, permitting greater flexibility and a more pragmatic approach to credit.

The sheer scale of institutional funding that ThinCats can access along with the diversity of investors offers additional reassurance. Once the terms of a transaction have been agreed, businesses and their advisers can be confident that the necessary funding to execute the deal is ready to be deployed.



THE MARKET WE SERVE

Traditional banks don't have the time and no longer have the skills to fulfil even marginally complex lends. Challenger banks are trying so hard to compete that they are duplicating the same constraints. Other finance providers focus primarily on property lending, smaller loans or invoice finance.

ThinCats serves the market both within and beyond traditional funders. Challenging the challengers and carving out its own path in the SME funding market.

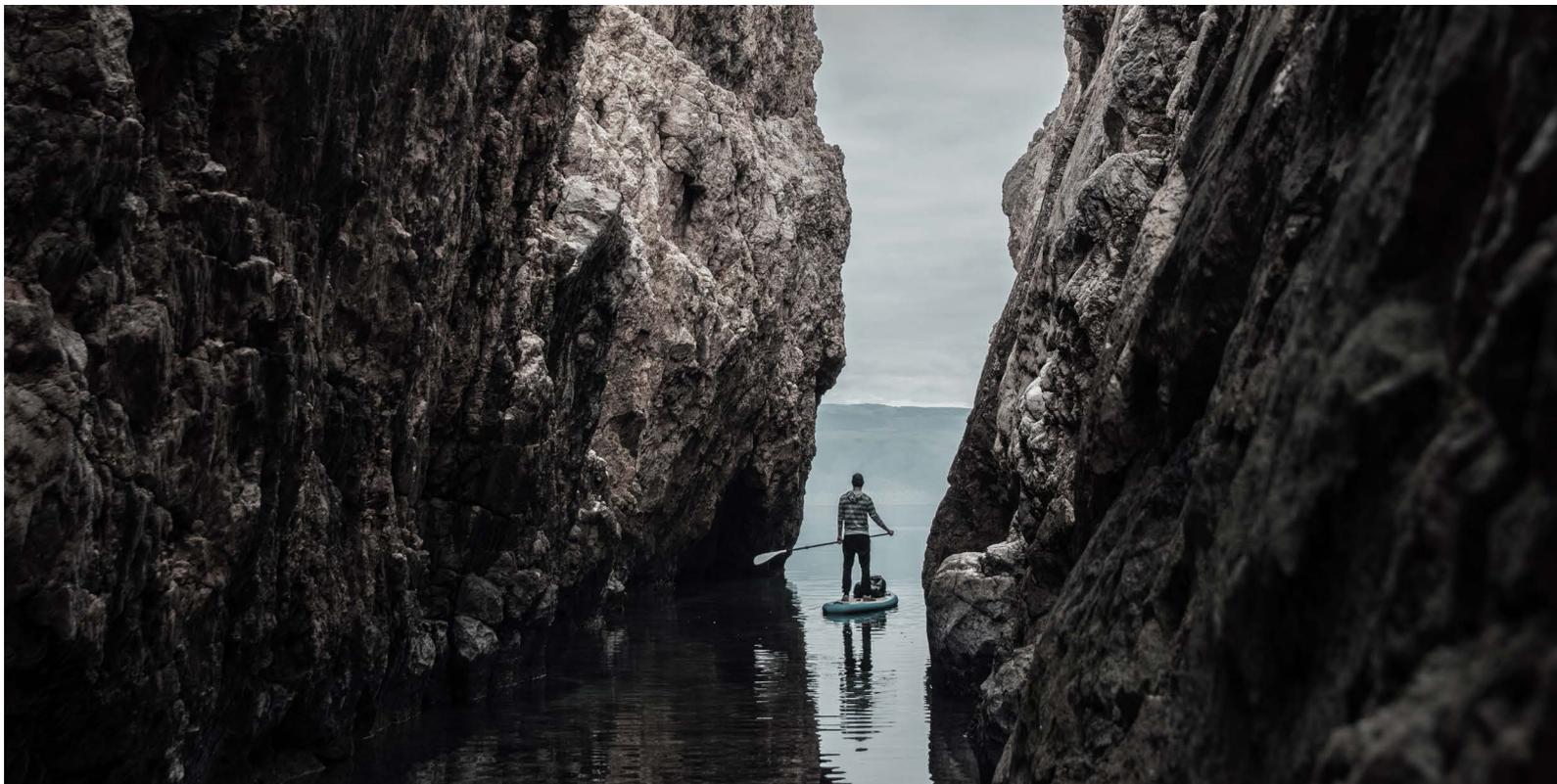


OUR FOUNDATIONS

We have a pioneering approach to funding, using our award winning **Propensity** and **Risk Model (Prism)** to gauge a business's growth potential to give an early indication of our appetite to lend.

Relationship driven; a personal perspective in the initial review; giving direct access to decision makers in the credit team to discuss the deal in detail.

A pragmatic approach to the final assessment ensures an appropriate and balanced credit analysis, alongside the flexibility to adapt to businesses' needs, ultimately ensuring certain deal execution.



PIONEERING
Data Analytics



PERSONAL
Initial Review



PRAGMATIC
Detailed
Assessment



CERTAIN
Deal Execution

ThinCats rose to the challenge and gave us the certainty that they would see the deal through to meet our deadline. They made decisions quickly, were responsive throughout and did exactly what they said they would do, without changing the goalposts.

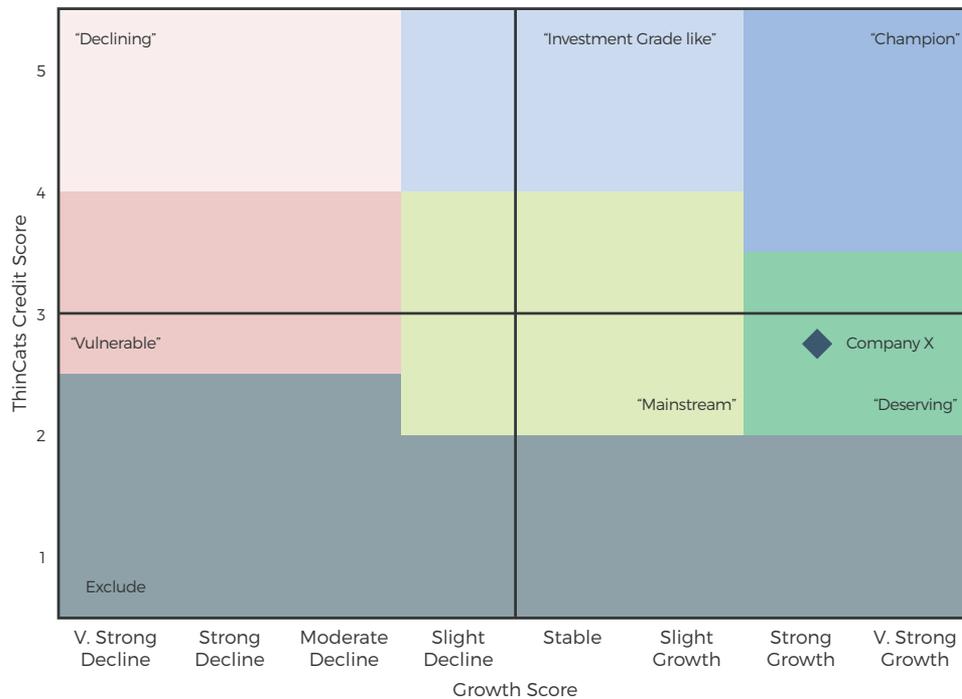
Steve Ward, Managing Director

Big data
driving
decisions



FUNDING THE DESERVING UNDERSERVED

We focus on funding businesses that are growing and adaptive. These businesses are often rejected by traditional bank lending criteria which we believe place too much emphasis on a company's historical performance rather than its future potential. Our **prism** data modelling enables us to identify the market beyond these restrictions to fund those businesses that deserve funding but are currently being underserved.



“By analysing thousands of businesses over more than 25 years, our **Prism Prospect** data shows that growing companies are of a higher credit quality than traditional lenders generally realise.”

*Rolf Hickmann,
Head of data analytics,
ThinCats*

INNOVATIVE RISK GRADING

prism RISK

Big data and intelligent analysis using ThinCats' **Prism Risk** to drive early indication of credit appetite and pricing.

Stars and Padlocks



Prism Risk combines market and company financial data with proprietary non-financial data to provide a credit grade of 1 (weak) – 5 (strong) Stars.



The security grade reflects available security combining balance sheet with predictability of cashflows to provide a security grade 1 (limited asset cover) – 5 (significant asset cover) Padlocks.

Rates from 5-15% depending on combinations of stars and padlocks and complexity of the funding needs.

APPROXIMATE CREDIT BUREAU SCORE

SECURITY

ThinCats Credit Grade

Experian Delphi

Credit Safe

ThinCats Security Grade

Asset ratio cover



85+

A/B



125%+



65-84

B



75-125%



40-64

B/C



50-75%



20-39

D



25-49%



<20

E



<25%





ENGAGING CLIENTS IN THE INITIAL REVIEW

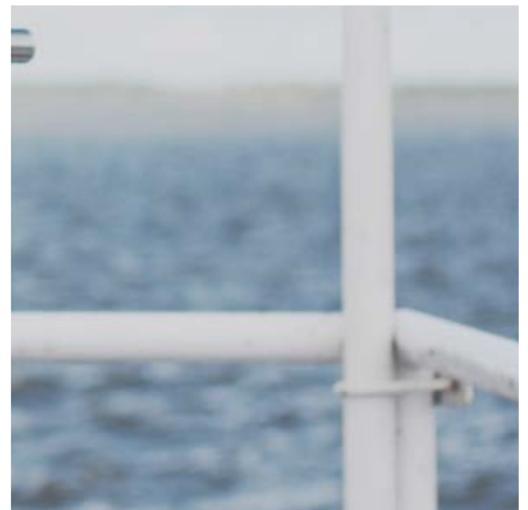
We are relationship driven with a transactional focus. We work closely with businesses and their advisers through our regional credit teams for an early assessment of funding proposals. Deal forums provide further direct interaction with Credit – a grown-up approach engaging you in the process.

As an SME that has grown from regional roots in the East Midlands, ThinCats recognises the challenges that SMEs face and the benefits of having relevant local expertise. It's why we've created a regional business development team to support businesses and advisers at every stage.



ThinCats is a relationship-driven business and their team took the time to get to know us and what we wanted to achieve and shaped the facility to meet our needs. The short lines of decision-making made the process easy and straightforward.

David Williams, Director



Reflecting the
individuality of
each business





A PRAGMATIC APPROACH TO CREDIT



Transactions as individual as the company's business.

Looking at each deal on its own merits distinguishing loans between:

- Asset backed – we consider all types of security to provide collateral
- Cashflow – we view stable and diverse cashflows as a positive attribute for lending

Flexible but robust in our credit analysis to provide consistency and certainty of funding.

AMBITIOUS AND GROWING

The businesses we fund are drivers of the UK economy.



Tommy Cook, CEO at Calnex Solutions:

"ThinCats fills an important gap in the market for ambitious SMEs that are looking for a competitive source of funding to drive acquisitions and growth."



Fred Bollom, Managing Director at Mumples Pier:

"A total sea-change: much better than dealing with high street lenders, as ThinCats appraise the whole business and make a decision based on that, not just on what you can put on a loan application form."

THINCATS' CLIENTS ARE DRIVERS OF THE UK ECONOMY.

Tom Waldron, Director at CTC Gloucester Ltd:

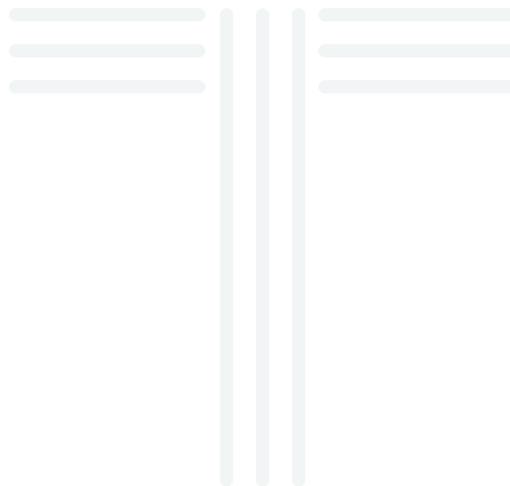
"Banks have endless investigations over weeks, I wouldn't have the time to do the deals I'm doing if I was financing through banks."

James Robertson, Managing Director at WG Carter Ltd:

"I really can't recommend ThinCats highly enough in enabling this transaction to happen as smoothly as it did. Everyone I have dealt with has been very cooperative and easy to work with. They reacted quickly, delivered their promises and didn't deviate from what they offered."

Don Nystrom, President of Dynamic Group:

"The acquisition of HyDRAM provides a strong platform for expansion into the UK and wider European market. ThinCats worked hard to understand both businesses and showed total commitment to conclude this transaction at pace."



Laura Green, Finance Director at Cubico UK Ltd:

"ThinCats got to grips with what we were trying to achieve very early on, adapting their product to suit our requirements within a bespoke funding package."



GET IN TOUCH

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Email: loans@thincats.com

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