



## COMMERCIAL LOANS FOR SMES

*At Wesleyan we're committed to offering our customers tailored financial products that fit their business needs and objectives for the future. With this in mind, Wesleyan Bank offers commercial lending facilities to small and medium businesses.*

We feel it is more important than ever that our customers have access to financial solutions to help them and their businesses. Our finance solutions offer flexible and competitive plans tailored specifically to your commercial needs. We've developed a range of bespoke products designed to satisfy the various commercial funding needs of SMEs, with no requirement to move your day to day banking.





# QUALITY LENDING FOR SMES, FROM A SPECIALIST PROVIDER

Wesleyan Bank has in place a team of specialist Commercial Account Managers focusing specifically on SMEs. Their expertise and insight into the market will ensure smooth end-to-end approach and a high quality of service whatever your commercial funding requirements. Contact them today to discuss your needs on **0800 980 9348**.

By reducing pressure on your existing banking lines, this frees up working capital to utilise in other important areas of the business, ensuring your cash flow remains healthy and your business has the up to date technology and equipment you require.

## Tailored loans

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With 175 years' experience in providing expertise to businesses, we are dedicated to working with you to ensure our finance solutions are tailored specifically to your business needs.

Whatever stage of growth your business is currently in, you can rely on our Commercial Account Managers to provide you with a bespoke service, designed to meet your objectives.

We can provide finance to assist SMEs in a number of areas:

- ▶ Asset finance
- ▶ IT finance
- ▶ Tax loans
- ▶ VAT loans

## Asset finance

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Greater expectations of customer service, increased competition or even new legislation means it is often necessary to invest in major renovations or revamping of businesses. This could include investing in specialist equipment for your SME. Commercial loans from Wesleyan Bank are available from £5,000 for these purposes.

## IT finance

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Upgrading your IT solutions can be costly, particularly when you consider the cost of not only the hardware or software, but also installation, training and ongoing support and maintenance packages. Wesleyan Bank can help you spread the total cost of your IT investments, all in one flexible plan.

## Tax loans

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Avoid HMRC automatic penalty surcharges and spread the cost of your tax bill into manageable monthly payments by financing your tax payment. Finance is available subject to status for Personal Tax, Corporation Tax and Capital Gains Tax. We can arrange payment of your finance directly to HMRC or if you have already made your tax payment we can still look to finance your payment retrospectively.

## VAT loans

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Quarterly VAT payments can cause cash flow spikes which could be managed more effectively with regular monthly repayments. As one of the leading providers of specialist funding solutions, we can arrange VAT finance at short notice.

**For further information or to apply**

■ [wesleyan.co.uk/smecommercial](https://wesleyan.co.uk/smecommercial)

■ [bankcommercialsales@wesleyan.co.uk](mailto:bankcommercialsales@wesleyan.co.uk)

■ 0800 980 9348

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- 0800 980 9348



## *we are all about you*

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