



CAPITALFLOW

# HOW TO APPLY FOR BUSINESS FINANCE



**Capitalflow**  
WE ARE WITH YOU



## WE ARE WITH YOU

When you are looking for finance to grow your business, this guide is here to help!

Capitalflow's mission is to turn Irish Business Lending on its head by putting people first and making finance simple, to help you grow your business.

We believe in a common sense approach to lending. We focus on the people behind a business, we bring energy, expertise and enthusiasm and we're ready to go on a journey with you. Our passion and dedication is inspired by the small local businesses that are the backbone of the Irish economy.

We enjoy listening, learning, and tailoring our products to help businesses grow and reach their own unique goals. We're driven by your success, so rest assured, we have your back. Whether you're applying for business finance or property finance, we can help.

## WHY US?



People first - we are always at the end of a phone if you need- chat with one of our support team or business relationship managers to discuss your application.



Realistic timelines: We'll let you know how long the process is likely to take, so you can plan accordingly.



Honest feedback: We don't do slow no's! If we're unable to offer you credit, we'll explain why and offer suggestions on what you might do next. We know time is money!

# WHAT DO WE FINANCE?



## PROPERTY FINANCE

Capitalflow provides finance to Limited Companies and SPVs in order to purchase Commercial Properties. These may be investment purchases or the purchase of properties for your trading business. Click [here](#) for more information on our property finance products.

## EQUIPMENT & VEHICLE FINANCE

Capitalflow provides finance for equipment and vehicles of all shapes and sizes for businesses & sole-traders across Ireland. In addition, we provide vehicle hire purchase finance to Individuals. Click [here](#) for more information on our equipment & vehicle finance products.

Click [here](#) to find out more about Property Finance fees and charges

Click [here](#) to find out more about Vehicle and Equipment Finance fees and charges

# WE MAKE APPLYING FOR FINANCE SIMPLE

HERE'S HOW TO APPLY FOR FINANCE IN A FEW SIMPLE STEPS. WE'RE HERE TO SUPPORT YOU EVERY STEP OF THE WAY!

## 1 Step 1 - Let's Get Started

First, get in touch with our team so we can get to know the people behind the business and what your needs are, and we can find the best finance option for you and guide you through the process.

You can contact us to start an application in a number of ways:

- 📞 call our team on 01-5632400
- ✉ email us [hello@capitalflow.ie](mailto:hello@capitalflow.ie)
- 🌐 directly online at [www.capitalflow.ie](http://www.capitalflow.ie)

## 2<sup>a</sup> Step 2: Gather Your Documents

During this step, we will need to gather information to support the application process which may include, by example:

1. Your lending needs - the purpose of the loan
2. Relevant details of assets being financed and their values proportionate to the proposed finance amount
3. Up-to-date financials and management accounts - your company's history and performance, may be relevant depending on the finance being applied for
4. We may ask you for further information to support your application. A business plan maybe required to help us support your application for a decision. The business plan should include:
  - Business structure, Business background
  - Stakeholder background
  - Financial commentary
  - Future plans for the business
5. Any security you are offering, if required, to support your credit application (eg. assets, personal guarantees)



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If the purpose of the loan pertains to a Commercial Property investment, you will receive a “term-sheet” outlining the commercial offering including by example the term, the proposed rates, any conditions to consider, security requirements, along with fees and charges.

Your relationship manager will support you in understanding the details with the terms offered. If you are applying for a Commercial Property loan, an arrangement fee will be payable at this point before we proceed to due diligence and a decision – this fee will be detailed in the term sheet.

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### Step 3: Application Process

Information will be collected from all applicants by telephone, in person meeting, video call, email or by post. into an application. We typically acknowledge receipt of your credit application **immediately**, but no later than 5 business days, advising you that we are now in a position to progress your application to the credit assessment stage.

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### Step 4 - Assessment Process

Once we have received all the relevant documentation, we take the information you've provided and carry out a detailed, and balanced review of your request.

### Our assessment typically looks at factors such as:

- ✓ Your banking history, including loan repayments and credit records.
- ✓ The loan amount you're requesting and its intended purpose.
- ✓ Your ability to meet the proposed repayments alongside your overall business commitments.
- ✓ The current business environment and sector-specific conditions.
- ✓ The security you can offer (and if a personal guarantee is needed, we'll clearly explain what that means for you).

Our approach to security is both reasonable and commercially sound, taking into account the size of the credit, the term of the facility, and the overall risk profile, your ability to meet the regular repayments, the level of risk associated with the proposal and any security needs required.

We typically complete our assessments within hours or days, but no later than 15 business days. If a decision cannot be reached within this timeframe, our team will contact you for any additional information needed.

If your application is approved, your confirmation agreement/facility letter will detail the terms and repayment details, the interest rate, any applicable fees and charges or conditions, and any further relevant information including terms and conditions. We aim for a positive response to your finance application whenever possible.

If your application is declined, we'll clearly explain why and inform you of our Appeals process. Rest assured, a credit refusal does not affect your credit rating (see our [SME booklet](#) for full info on our appeals process). This assessment will consider factors including your ability to meet the regular repayments, the asset being financed, the level of risk associated with the proposal and any security needs required.

Throughout our relationship, we're always here to meet with you and offer ongoing support. We can also arrange a comprehensive annual review of all your credit facilities and security arrangements to ensure you always have the best possible options.



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### **Step 5: Signing Your Agreement**

For Equipment and Vehicle finance where facilities are in the form of a hire purchase or lease agreement, we will request an invoice from the appropriate suppliers, check that the asset is not under finance from another provider, and proceed to pay the supplier.

For property term-loan or bridging facilities, this process will include the allocation of solicitors, validation of valuations and a process to close the facility through our panel of solicitors.



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### **Step 6: Payout**

Once the agreement/facility letter has been signed by the customer and Capitalflow, the process to fulfill the facility will begin.

For property term-loan or bridging facilities, this process will include the allocation of solicitors, validation of valuations and a process to close the facility through our panel of solicitors. Your relationship manager will be there to support you through this process.