






Business Funding Options (Scotland)

If you have already applied for finance from Royal Bank of Scotland and not been successful, there may be other options to explore. The following are some different providers that may be of interest to you, and you can contact them using the details shown.

Royal Bank of Scotland Capital Connections










With your consent we can refer you to providers on our Capital Connections panel. Your contact details will be sent directly to the provider and they will contact you to discuss your needs. These providers are: Seedrs, SULCo, iwoca, Together, Royal Bank of Scotland Social & Community Capital, MarketInvoice, UK Agricultural Finance and Corporate Asset Solutions. Details of each are listed below. All panel members can also be contacted directly by you using the details shown.

Provider	Description	Business Type	Key Features	Contact Details
Equity based funding: financing obtained through sales of ownership interest i.e. equity stake in the business				
Seedrs	An equity crowdfunding platform supporting start up and growth-focused businesses to raise investment from the crowd, angels and VCs in a single platform	<ul style="list-style-type: none"> Startups, early-stage and growth businesses Based in the UK Available to all sectors 	<ul style="list-style-type: none"> Investment up to €5m (or current Sterling exchange equivalent) End-to-end service including: handling and processing of funds, tax relief (SEIS & EIS) paperwork and drafting of shareholder agreements Acts as single legal shareholder for a business post-raise Straightforward fee applies only if investment raised: <ul style="list-style-type: none"> 6% of funds raised 0.5% payment processing fee £2,000 flat completion fee 	<p> www.seedrs.com</p> <p> Email: campaigns@seedrs.com</p> <p>Or request a RBS Capital Connections referral</p>
Specialist business finance providers				
The Start Up Loans Company (SULCo)	<p>A government-backed scheme that offers new and early-stage businesses access to low-interest finance and support. The scheme has a national network of Delivery Partner organisations, who offer experienced Business Advisers to support customers with their applications</p> <p>SULCo is a member of the British Business Bank and not designed to generate a commercial profit</p>	<ul style="list-style-type: none"> New businesses or individuals with businesses trading no more than two years Available to most regions and industries, see website for details Business must be based in the UK Applicants must be aged 18 years or older and a UK resident with the right to work in the UK Loan cannot be used for debt repayment or training and education, and must be used as part of an ongoing sustainable business 	<ul style="list-style-type: none"> Personal loans for business purposes Borrow between £500-£25,000 6% fixed interest rate per annum 1-5 year repayment term No set up or early repayment fees 15 hours of free, 1:1 mentoring for loan recipients for first 12-months after receiving loan 	<p> www.startuploans.co.uk/natwest</p> <p> Email: rbs@startuploans.co.uk</p> <p> 0203 908 0495</p> <p>Or request a RBS Capital Connections referral</p>

Security may be required. Product fees may apply. Over 18s only.

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT







RBS Capital Connections continued

Provider	Description	Business Type	Key Features	Contact Details
Specialist business finance providers continued				
iwoca	Direct online lender offering fast and flexible credit facilities to help small businesses manage cash flow and take advantage of growth opportunities	<ul style="list-style-type: none"> • Businesses with 6+ months trading history • Available to all industry sectors • Typically annual turnover of £10,000-£5,000,000 	<ul style="list-style-type: none"> • Borrow £1,000-£150,000 for up to 12 months • Apply online via a 10 minute application process • Decisions in 24 hours, instant transfer on draw down • Only pay interest for each day you borrow • No upfront fees or commitment • Free early repayments • Flexible top ups allow you to borrow additional funds • Interest rates start at 2% per month, no other fees • Unsecured credit facilities, backed by a personal guarantee • Dedicated account manager for each customer 	<p> www.iwoca.co.uk/rbs</p> <p> Email: rbs@iwoca.co.uk</p> <p> 020 3476 6146</p> <p>Or request a RBS Capital Connections referral</p>
MarketInvoice	Online provider of invoice finance solutions	<ul style="list-style-type: none"> • Available to B2B companies across a range of sectors and sizes • Must be Limited companies or LLPs based in the UK or Ireland with a minimum turnover of £100,000 p.a. or annualised income from current year's trading 	<ul style="list-style-type: none"> • A range of invoice finance solutions, with limits up to £1m • Businesses can fund against specific invoices or whole sales ledger • Smart online platform integrates with leading accounting software (Xero, Sage, QuickBooks and more) • With quick decisions and easy set-up, businesses can get funds within two days • Dedicated Account Managers provide personal customer service • Flexible cost options (pay-as-you-go or 6-12 month subscription) • Options and criteria can vary, visit the website for details 	<p> www.marketinvoice.com</p> <p> Email: rbs@marketinvoice.com</p> <p> 020 3784 4450</p> <p>Or request a RBS Capital Connections referral</p>
Corporate Asset Solutions	Dedicated Asset Finance lender (Hire Purchase & Leasing)	<ul style="list-style-type: none"> • Sole Traders • Partnerships • Ltd companies / LLPs • Start-ups considered 	<ul style="list-style-type: none"> • All business critical assets considered (hard and soft assets) • Borrow £1k to £500k • Term up to 7 years • Finance new & used assets • Refinancing available • Dedicated Account Manager to support application • Decisions usually within 4 hours for deals up to £150k, and 24 hours above £150k 	<p> www.corporateasset.co.uk</p> <p> Email: rbs@corporateasset.co.uk</p> <p> 02380 766467</p> <p>Or request a RBS Capital Connections referral</p>

Security may be required. Product fees may apply. Over 18s only.

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT




RBS Capital Connections continued

Provider	Description	Business Type	Key Features	Contact Details
Specialist business finance providers continued				
Together	<p>An established specialist lender with over 40 years experience providing funding against Residential and Commercial property for purchases or to raise capital for business purposes.</p> <p>Short term bridging loans, BTL and Commercial Term loans with a clear focus on customer outcomes and delivering where quick completion is required</p> <p>Full national UK coverage (exc Northern Ireland)</p>	<ul style="list-style-type: none"> Residential property investors Commercial/Corporate businesses Property auction purchasers Start up and established SMEs All property types and ownership structures considered 	<ul style="list-style-type: none"> Secured property loans Loan sizes – £20k-£5M Loans from 1 month to 30 years New acquisitions and raising capital Approval within 1-2 hours and completions typically within 7-10 days Arrangement fee from 1.00% payable only on completion. No commitment fees Short term rates from 0.65% per month Loans can be used for almost any purpose including resi-investment/commercial purchases, working capital, growth/expansion development finance Also available – Residential Buy to let term loans from 6.79% and discounted Commercial term loans available from 7.99% 	<p> www.togethermoney.com</p> <p> Email: capitalconnections@togethermoney.com</p> <p> 0800 902 0655</p> <p>See website for full information</p> <p>Or request a RBS Capital Connections referral</p>
UK Agricultural Finance	<p>Specialist business lender to the agricultural sector, providing traditional, responsible lending to farmers throughout England, Scotland and Wales</p>	<ul style="list-style-type: none"> Individuals Sole Traders Limited Companies Partnerships Pension funds 	<ul style="list-style-type: none"> Secured loans Loan sizes £100k - £10m Loans from 1 to 7 years Annual Rates 6.5% - 12.0% Approval within 3-5 days and completions typically within 10 -21 days following receipt of valuation Arrangement fee from 2-4% payable only on completion No commitment fees Loans can be used for any credible business purpose, including land purchase, diversification, renewables, business structuring, expansion capital, capital improvements, auction finance, property development or recovery and restructuring Interest roll-up and adverse credit history can be considered 	<p> www.ukagriculturalfinance.com</p> <p> Email: rbs@ukagriculturalfinance.com</p> <p> 01732 252 420</p> <p>Or request a RBS Capital Connections referral</p>

Security may be required. Product fees may apply. Over 18s only.

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT

RBS Capital Connections continued










Provider	Description	Business Type	Key Features	Contact Details
Specialist business finance providers continued				
Royal Bank of Scotland Social & Community Capital ¹	Supporting viable charities, social enterprises, community interest companies and co-operatives that are sustainable, deliver high levels of social value and are investment ready	<ul style="list-style-type: none"> Established charity, community interest company, social enterprise, or co-operative Financially sustainable Positive impact to society and/or environment Not eligible for a loan by a mainstream bank 	<ul style="list-style-type: none"> Typically secured loans £30k-£750k (depending on type of organisation) Loan structure and rates agreed individually Decision typically in 1 month, credit panel meets every 2 weeks 	<p>  www.rbs.com/scc  Email: rbsscc@rbs.co.uk  0207 672 1141 </p> <p>Or request a RBS Capital Connections referral</p>

¹Royal Bank of Scotland Social & Community Capital is a trading name of RBS Social & Community Capital. RBS Social & Community Capital is a charity run separately from RBS. RBS provides some resources and services to the charity, but receives no financial return for its support or as a result of business from referred customers.

Security may be required. Product fees may apply. Over 18s only.

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT







National and regional sources of finance

Provider	Description	Business Type	Key Features	Contact Details
Equity based funding: financing obtained through sales of ownership interest i.e. equity stake in the business				
Business Growth Fund	Long term equity investments; backed by RBS, HSBC, Lloyds, Barclays and Standard Chartered	<ul style="list-style-type: none"> Established UK companies that can demonstrate a strong growth trajectory (not start-ups) Typically with turnover £5m-£100m 	<ul style="list-style-type: none"> Equity funding £2m-£10m (typically 10%-40% stakes), up to 10 years BGF will take a Board seat and contribute business guidance 	 www.businessgrowthfund.co.uk See website for local contact details
UK Business Angels Association	Angel investment (individuals investing their own disposable funds in businesses)	Start-ups and early stage businesses	<ul style="list-style-type: none"> Equity funding Typically £10k-£500k; criteria and terms vary for different association members 	 www.ukbusinessangelsassociation.org.uk  0207 492 0490
Other local or regional loans and finance				
ArchOver	<p>Connecting businesses requiring finance with investors seeking a secure return</p> <p>Businesses can borrow against their Accounts Receivable and/or Recurring Revenue</p>	<ul style="list-style-type: none"> UK based 2+ years trading Min. £2m turnover All asset charge available 	<ul style="list-style-type: none"> No personal guarantees Fixed term, fixed rate loans Loans from 3 to 36 months Up to £15m (min. £250k) No early repayment fees Loans can be used for any legitimate business purpose Assets considered: trade debtors, retentions, WIP, ongoing contracted work in progress, stock and contracted annual recurring revenue Refinancing available 	 www.archover.com/borrow  Email: commercial@archover.com  0203 021 8100
Pay4	<p>A revolving credit facility for growing UK Business to pay for any goods or services</p> <p>The facility isn't secured against business assets, so works well alongside other finance</p> <p>Funding is accessed by paying supplier invoices via an online platform</p>	<ul style="list-style-type: none"> UK based Limited Companies, LLPs or PLCs 3+ years trading history Turnover of £1.5m+ Profitable Capital base £200k+ Available to all sectors 	<ul style="list-style-type: none"> Revolving credit facility from £50k to £1m+ No setup costs, no administration costs and no non-utilisation fees A simple source of working capital Settle invoices to suppliers in most currencies, worldwide Competitive transaction fees Minimum transaction size is £5,000 of individual or combined invoices Credit limits can be used, repaid and reused again Insurance backed. No security required against business assets Decision typically within 7 working days Works well alongside existing finance 	 www.pay4.com  Email: rbs@pay4.co.uk  01452 835625

Security may be required. Product fees may apply. Over 18s only.

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT





National and regional sources of finance continued

Provider	Description	Business Type	Key Features	Contact Details
Other local or regional loans and finance continued				
Trade & Export Finance Ltd	A specialist provider of Trade Finance facilities to enable SMEs to fund orders from UK & overseas clients	<ul style="list-style-type: none"> • Minimum facility size £20,000 • No commodities or perishables • Must be UK based • No start-ups 	<ul style="list-style-type: none"> • Purchase Order Finance • Pre & post shipment finance • Bespoke funding tailored to the 'Trade Cycle' • Stock funding – in certain circumstances • Pre-inception Asset Finance • Tooling Finance • Single Debtor Invoice Finance • Tailored solutions • Advisory services 	 www.taefl.co.uk  Email: rbs@taefl.co.uk  0121 794 0280
Finding Finance	Designed to help find finance from a national network of responsible lenders	Criteria vary, visit the website for options	<ul style="list-style-type: none"> • Provided by Responsible Finance, formerly Community Development Finance Association • Terms vary, visit the website for options 	 www.findingfinance.org.uk
DSL Business Finance	DSL Business Finance is a not for profit lender pledging funds to ambitious small to medium sized businesses throughout Scotland.	Established and start-up businesses and social enterprises located in Scotland	<ul style="list-style-type: none"> • Business loans up to £50k • Loans can be used for cashflow, asset finance, investment of new stock, marketing, manufacture of a product for market, renovation costs, purchase premises or a lease, business/management buyout or workforce 	 www.dsl-businessfinance.co.uk  0141 425 2930

Security may be required. Product fees may apply. Over 18s only.

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT





National and regional sources of finance continued

Provider	Description	Business Type	Key Features	Contact Details
Other local or regional loans and finance continued				
West of Scotland Loan Fund	Consortium of twelve local authorities working together to provide finance to businesses that will in turn contribute to and strengthen the local economy	New and existing small and medium sized businesses within the west of Scotland in a number of sectors: <ul style="list-style-type: none"> • Manufacturing • Service to manufacturing • Construction • Wholesale • Transport and distribution • Software development • Agriculture • Tourism • Service-based (<i>check the website for the ineligible sectors</i>) 	<ul style="list-style-type: none"> • Business loans, typically secured • Up to £100k, up to 7 years • Rate 5%, no upfront fee • Loans can be used for purchase of plant and equipment (new or used); working capital; purchase or renovation of property (excluding speculative property development) • Funding typically in 13 weeks • 50% of lending has to be secured from private sources 	 www.wslf.co.uk Check the website for local contacts in your area
Business Loans Scotland	A consortium of Scotland's Local Authorities working together to provide loan finance to new and growing businesses throughout Scotland	<p>Our primary focus is on businesses engaged in the Business to Business (B2B) and Business to Consumer (B2C) categories.</p> <p>Applicant businesses should demonstrate that they have explored all available funding options including personal funds and borrowings, bank funding (including factoring and asset finance) and the potential for equity from venture capitalists.</p>	<ul style="list-style-type: none"> • Security may be required • Up to £100k, up to 5 years • Rate 6%, no other fees • Gap funding where public sector funding (including Business Loans Scotland's contribution), would not exceed 50% of the total funding package. 	 www.bls.scot/
National Association of Commercial Finance Brokers (NACFB)	UK's trade body for business finance brokers	All businesses: criteria vary, visit the website for options	<ul style="list-style-type: none"> • Loans can be used for commercial mortgages, bridging, vehicle, invoice and equipment finance • Terms vary, visit the website for options 	 www.findsmefinance.co.uk  0207 101 0359

Security may be required. Product fees may apply. Over 18s only.

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT

National and regional sources of finance continued

Provider	Description	Business Type	Key Features	Contact Details
Other local or regional loans and finance continued				
Prince's Trust	Enterprise programme provides training, tools and mentoring support plus the chance to apply for a low-interest loan via Start Up Loans	<ul style="list-style-type: none"> • Anyone aged 18 to 30 and living in the UK • Unemployed, or working fewer than 16 hours a week • Has a business idea or some ideas to explore 	<ul style="list-style-type: none"> • Start-up loans of up to £7,500, typically over 1-5 years • Finance at a rate of around 6% APR • Small start-up business grants in special circumstances 	 www.princes-trust.org.uk  0800 842 842
Regional Selective Assistance	Discretionary grants available for businesses who want to develop a project in Scotland	<p>Projects must meet all of the following criteria:</p> <ul style="list-style-type: none"> • Take place within an assisted area in Scotland • Directly create or safeguard jobs within your business • Should not be offset by job losses elsewhere • Involve an element of capital investment • Be mainly funded from the private sector, including the company's own cash resources • Be financially viable, make commercial sense & contribute to Scotland's economy <p>You will be required to show that your project needs RSA to proceed</p>	<p>The amount of grant available depends on our assessment of a number of factors, including:</p> <ul style="list-style-type: none"> • Location of your project • Size of your business • Assessment of how much is needed for the project to go ahead. 	 www.scottish-enterprise.com  0300 013 3385

The details in this document are provided for information purposes only and in good faith. This information is publically available or sourced directly from the organisations listed and individuals should seek further information from providers directly. While we have taken all reasonable steps to ensure the accuracy and completeness of the information contained within this document, we give no warranty and make no representation regarding the accuracy or the completeness of the content of this information. Consequently, we accept no liability for any losses or damages arising out of errors or omissions contained in this document.

This document does not constitute financial, investment, or professional advice and should not be taken as such. It is no recommendation or endorsement of any of the organisations listed. You should consider obtaining independent advice before making any contract or agreement.

Please note that by referring you we are not providing any recommendation or advice in relation to your financing needs and you will be responsible for considering any offer of finance made via a Capital Connections provider including any contractual terms on which any such offer is made. Once we refer you neither we nor any member of the RBS group are a party to or responsible for any dealings between you and the Capital Connections provider or any lender that a platform or provider subsequently introduces you to.

Information updated March 2019

The Royal Bank of Scotland plc. Registered in Scotland No. SC083026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.

RBSSCOT0319

Security may be required. Product fees may apply. Over 18s only.

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT