



South West Investment Fund

SWIF - The FSE Group Debt Finance

Loan amount: £100,000 - £2million

Loan term: up to 5 years with a capital repayment holiday, typically up to 6 months

Security: debenture; limited unsupported personal guarantees may be required depending on risk assessment; legal assignment of Keyman insurance policy may be taken

Interest charges and fees: variable, reflective of risk

Eligibility: to apply, the business must:

- ✓ have a proven business concept with some commercial traction (i.e. existing sales and customers)
- ✓ have compelling commercial potential and a viable business plan with projections that the fund can lend against
- ✓ a committed management team with relevant background/experience
- ✓ require finance to invest in scaling up activities that will deliver substantial growth impact such as:

- | | |
|---------------------------|----------------------------|
| ➤ sales & marketing | ➤ entering new markets |
| ➤ hiring new staff | ➤ exporting abroad |
| ➤ new product development | ➤ purchasing new equipment |