



Finance for business people and entrepreneurs

# WHY WOULD YOU WANT TO GO ANYWHERE ELSE?

Over the past 40 years, ASC have gained a track record that speaks for itself! Our regional offices have helped thousands of business people and like-minded entrepreneurs to obtain the right finance for their business venture. Whatever your business finances requirements we deliver.

Look at the type of finance we offer.

## WHY ASC?

Your business matters to us. We arrange the right finance which works for you leaving you to concentrate on running and developing your own business. All our clients are given the best possible service.



# WHY SHOULD YOU WORK WITH ASC?

- Do you deserve the right finance for your business and special deals negotiated on your behalf?
- Are you looking for the finest interest rates, financial flexibility and effective results?
- Would you like to work with an organisation which is highly recommended?
- Is speaking to a person and not a call centre important to you?
- Is the opportunity to explain your business without charge and without filling in lengthy forms appealing?
- Would you like an experienced director to be responsible for “making it happen” for you?
- Do you want to be treated on your own merits and not your accounts?

If these aspects are important to you then you should be working with ASC.



# WHAT TYPE OF FINANCE DO YOU WANT?

## Business Finance

Loans, mortgages and a wide range of finance for all purposes including purchase, expansion, refinance, partnership buyout of any type of business.

Satisfied ASC Clients include:

- Younger partner in garage workshop buying out retiring partner
- Newsagent relocating to new premises
- Solicitor wanting to expand his practice
- Large catering firm requiring new kitchen space and equipment



# WHAT TYPE OF FINANCE DO YOU WANT?

## Property Finance

Mortgages and bridging loans for your investment in property, whether owner occupied or bought to be let or for acquisition, development and resale.

**Satisfied ASC Clients include:**

- Clients wanting to purchase a plot of land with residential planning permission
- Client purchasing a derelict hotel to convert to apartments
- 83 year old clients purchasing investment property
- Client purchasing barns at auction for conversion to residential units



# WHAT TYPE OF FINANCE DO YOU WANT?

## Asset and Working Capital Finance

Factoring, invoice discounting, stock finance, trade finance, hire purchase and leasing, brewery loans, overdrafts and working capital finance.

**Satisfied ASC Clients include:**

- Family printing business requiring new digital printer
- Pharmaceutical company needing short term funding for marketing development
- Plant hire business requiring new vehicle and equipment
- Client purchasing a closed pub for development and re-opening



# WHAT TYPE OF FINANCE DO YOU WANT?

## Corporate Finance

Tailor-made lending packages for larger and more complex transactions, combining all types of mortgage, mezzanine, venture capital, asset and cash flow finance.

### Satisfied ASC Clients include:

- Client requiring risk funding of £1.5m to expand into new markets
- £5.2m required for oil exploration company wanting to purchase offices overseas
- Company directors wishing to purchase business from retiring shareholders
- £1.7m facility for commercial investment company to purchase, refurbish and re-open city centre hotel



# DO WE SPECIALISE IN YOUR AREA?

**'We only do what we specialise in...for example'**

## **Retail/Leisure Businesses**

Convenience Stores; Fast Food Outlets; Pubs; Cafés; Hotels; Off Licences; Post Offices; Guest Houses

## **Investment Properties**

Commercial; Work Premises; Residential

## **Professional Practices**

Accountants; Doctors; Dentists; Vets; Solicitors

## **Property Development**

Speculative or Pre-Let/Pre-Sold; Commercial; Residential

## **Rural Properties**

Farms; Livery Stables; Kennels; Small Holdings; Garden Centres

## **Commercial Property**

Industrial; Manufacturing; Offices; Factories

## **Health Care**

Nursing Homes; Residential Care Homes; Special Needs Homes

Your home may be repossessed if you do not keep up repayments on your mortgage or other loans secured on it.



# ASC'S TRACK RECORD

**What do our clients say? Read some examples:**

*"The professional assistance and support received from ASC has been invaluable in getting several major projects off the ground. I will always consult ASC when considering any new venture."*

Anthony Rowett of Reef Surf Lodges, Newquay

*"I recommend ASC all the time for the hassle free and professional way they helped me to realise my plans."*

Roy Hughes, Whitbourne, Worcester

*"From the first day of contacting my ASC Director, we have experienced a totally personal and professional service, which led to the successful acquisition of the business of our dreams. We would highly recommend the services of the company to anyone seeking business finance."*

Phil Giles of Craigard Hotel, Killin, Perthshire

*"From my very first meeting with my ASC Director I felt completely reassured. I was amazed at the speed at which things happened. ASC were delightful to deal with and certainly delivered the goods."*

Muriel Wolvett of Staverton Bridge Nursery, Devon



# 10 REASONS TO

## 1. The Finest Interest Rates

We know that interest rates are important to you. We will discuss with you in detail the terms which are available in the market place. We know that you deserve the finest interest rates.

## 2. Effective Results

Our track record speaks for itself. Many thousands of clients have benefited from our service. Irrespective of your loan requirements, you too can benefit from our experience and our successful approach. See what our clients have to say about us. We are here to arrange finance which helps you to achieve your goals!

## 3. We Charge Fees - Sensible Fees

You are in business and know that only amateurs don't charge fees. Our fees must make sense, otherwise you will not do business with us, and they do make sense. Fees represent only a small fraction of the cost of the transaction, yet the long term benefit of our service to you will be significant. Just consider your opportunity costs, your potential savings on interest rates and bank fees and then consider all the benefits you will receive when dealing with ASC. That's why so many of our existing clients keep coming back!

## 4. Refreshingly Old Fashioned - Refreshingly Personal

You will not talk to a call centre. We are always happy to speak to you on the phone and we are always happy to meet you. Straight and direct communication with an experienced director - where else can you still get this?

## 5. Co-ordination with Your Professional Advisors

A loan application does not progress on its own. We co-ordinate our work with your solicitors, accountants and other professional advisors to help you achieve your goals. We do all this whilst you carry on developing and running your business.

## 6. Lenders Prefer ASC Clients

We have been established for 40 years and enjoy an enviable relationship with many lenders, usually at very senior level. We know how particular lenders think and what type of presentation they need. We know what type of deals they like. We frequently negotiate special and exclusive terms with lenders which otherwise would not be available to you.

# WORK WITH ASC

## 7. Your ASC Director is a Business Person

ASC is operated by individual business people who have the ability to understand you and your requirements. You will deal with an experienced director with personal responsibility to help you “make it happen”. Where else can you receive a truly personal and effective service from a like-minded entrepreneur?

## 8. Local Service - National Strength

ASC’s decentralised operational structure has remarkable advantages for you. Our unique approach does not only offer quality control to ensure the highest standards of efficiency and service. You benefit from both the local director’s dedicated personal attention and the support of the central unit.

**In short, you benefit from the ASC Service Level Guarantee: fine interest rates, effective results, sensible fees and a refreshingly old-fashioned – refreshingly personal approach to service! Why would you want to go anywhere else? Come and talk to us. There is no charge to you and no obligation on your part. If you don’t find that we understand you and your requirements better or that we cannot offer you a better service, then by all means choose someone else to act for you.**

## 9. ASC are Highly Recommended

We are recognised by professionals; so many accountants, solicitors and insurance advisors recommend us to their clients. We enjoy many important endorsements (for example, the Federation of Small Businesses) confirming our reputation and standing. You have the benefit of dealing with a market leader.

## 10. The Right Finance for Your Business

Bear in mind that there are many features you should consider when arranging finance - financial flexibility, loan amount, mixture of loan and overdraft etc. Our job is to arrange finance which works for you: the right finance in every respect!

**We accept the challenge!**

# GET IN TOUCH

## Your local ASC Office

If the details  
of your local  
ASC office  
are not here  
please contact  
Central Office.

## ASC Central Office

T: 020 7616 6628  
E: [central@asc.co.uk](mailto:central@asc.co.uk)  
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NW1 6AS

## Why would you want to go anywhere else?

The members of ASC are individually authorised and regulated by the Financial Services Authority in respect of regulated mortgages only.