



**First Merchant Finance Plc**  
**Hospitality Leisure Entertainment**  
Principal Lenders since 1995

36 Seymour Street, Marylebone, London W1H 7JF  
Telephone 020 7935 4146 Website [www.firstmerchant.co.uk](http://www.firstmerchant.co.uk)

## **60 MONTH BUSINESS LOAN**

### **ADVANCE £100,000**

**60 fixed repayments of £2,876.80 per month  
or 260 fixed repayments of £663.87 per week**

Interest Rate 2.00% per month (APR 26.82%)  
charged on the monthly reducing capital debt

MONTH	CAPITAL OUTSTANDING	CAPITAL REPAYMENT	INTEREST PAYMENT	MONTHLY PAYMENT
1	£100,000.00	£876.80	£2,000.00	£2,876.80
2	£99,123.20	£894.33	£1,982.47	£2,876.80
3	£98,228.87	£912.22	£1,964.58	£2,876.80
4	£97,316.65	£930.46	£1,946.34	£2,876.80
5	£96,386.19	£949.07	£1,927.73	£2,876.80
6	£95,437.12	£968.05	£1,908.75	£2,876.80
7	£94,469.06	£987.42	£1,889.38	£2,876.80
8	£93,481.65	£1,007.16	£1,869.64	£2,876.80
9	£92,474.48	£1,027.31	£1,849.49	£2,876.80
10	£91,447.18	£1,047.85	£1,828.95	£2,876.80
11	£90,399.32	£1,068.81	£1,807.99	£2,876.80
12	£89,330.51	£1,090.19	£1,786.61	£2,876.80
13	£88,240.33	£1,111.99	£1,764.81	£2,876.80
14	£87,128.34	£1,134.23	£1,742.57	£2,876.80
15	£85,994.11	£1,156.91	£1,719.89	£2,876.80
16	£84,837.19	£1,180.05	£1,696.75	£2,876.80
17	£83,657.14	£1,203.65	£1,673.15	£2,876.80
18	£82,453.48	£1,227.73	£1,649.07	£2,876.80
19	£81,225.76	£1,252.28	£1,624.52	£2,876.80
20	£79,973.48	£1,277.33	£1,599.47	£2,876.80
21	£78,696.15	£1,302.87	£1,573.93	£2,876.80
22	£77,393.28	£1,328.93	£1,547.87	£2,876.80

MONTH	CAPITAL OUTSTANDING	CAPITAL REPAYMENT	INTEREST PAYMENT	MONTHLY PAYMENT
23	£76,064.34	£1,355.51	£1,521.29	£2,876.80
24	£74,708.83	£1,382.62	£1,494.18	£2,876.80
25	£73,326.21	£1,410.27	£1,466.53	£2,876.80
26	£71,915.94	£1,438.48	£1,438.32	£2,876.80
27	£70,477.46	£1,467.25	£1,409.55	£2,876.80
28	£69,010.22	£1,496.59	£1,380.21	£2,876.80
29	£67,513.63	£1,526.52	£1,350.28	£2,876.80
30	£65,987.10	£1,557.05	£1,319.75	£2,876.80
31	£64,430.05	£1,588.20	£1,288.60	£2,876.80
32	£62,841.85	£1,619.96	£1,256.84	£2,876.80
33	£61,221.89	£1,652.36	£1,224.44	£2,876.80
34	£59,569.53	£1,685.41	£1,191.39	£2,876.80
35	£57,884.13	£1,719.11	£1,157.69	£2,876.80
36	£56,165.01	£1,753.50	£1,123.30	£2,876.80
37	£54,411.52	£1,788.57	£1,088.23	£2,876.80
38	£52,622.95	£1,824.34	£1,052.46	£2,876.80
39	£50,798.61	£1,860.82	£1,015.98	£2,876.80
40	£48,937.79	£1,898.04	£978.76	£2,876.80
41	£47,039.75	£1,936.00	£940.80	£2,876.80
42	£45,103.75	£1,974.72	£902.08	£2,876.80
43	£43,129.03	£2,014.23	£862.57	£2,876.80
44	£41,114.81	£2,054.50	£822.30	£2,876.80
45	£39,060.31	£2,095.59	£781.21	£2,876.80
46	£36,964.72	£2,137.50	£739.30	£2,876.80
47	£34,827.22	£2,180.25	£696.55	£2,876.80
48	£32,646.96	£2,223.86	£652.94	£2,876.80
49	£30,423.11	£2,268.33	£608.47	£2,876.80
50	£28,154.77	£2,313.70	£563.10	£2,876.80
51	£25,841.07	£2,359.98	£516.82	£2,876.80
52	£23,481.09	£2,407.17	£469.63	£2,876.80
53	£21,073.92	£2,455.32	£421.48	£2,876.80
54	£18,618.60	£2,504.42	£372.38	£2,876.80
55	£16,114.18	£2,554.51	£322.29	£2,876.80
56	£13,559.67	£2,605.61	£271.19	£2,876.80
57	£10,954.06	£2,657.72	£219.08	£2,876.80
58	£8,296.35	£2,710.87	£165.93	£2,876.80
59	£5,585.48	£2,765.09	£111.71	£2,876.80
60	£2,820.39	£2,820.39	£56.41	£2,876.80
		<b>CAPITAL</b>	<b>INTEREST</b>	<b>TOTAL</b>
		£100,000.00	£72,608.00	£172,608.00