

Hospitality Finance 2025

Essential Information for Introducers



First Merchant Finance
Hospitality Leisure Entertainment
Principal Lenders since 1995

BUSINESSES FUNDED

- Pubs
- Restaurants
- Nightclubs
- Hotels
- Event Venues
- Fast Food
- Members Clubs
- Cocktail Bars
- Guest Houses
- Music Venues

LOAN FACILITIES

- Loans from £100,000 to £1M
- Interest rates from 2.50% per month
- Interest-only & capital repayment plans
- Terms from 12 to 60 months
- Fixed monthly or weekly loan payments

LOANS FOR ALL BUSINESS PURPOSES

- Business Purchase
- Business Expansion
- Debt Restructure
- Working Capital
- Refurbishment
- Buy out Partners / Investors

BORROWER PROFILE

- Two or more businesses
- Limited companies only
- Trading for minimum 24 months
- Leasehold Businesses

BASIC LOAN SECURITY

- Debenture over Limited Company
- Directors' Personal Guarantee
- Charge over Equipment, Fixtures & Fittings
- Charge over Leasehold Business(es)

EASY APPLICATION PROCESS

1. Complete loan application form
2. Meeting in-person or on-line
3. Business appraisal
4. Loan Offer issued

COSTS

- Business Appraisal
- Solicitors Costs
- Single Management Fee at drawdown

WHERE WE LEND

- Greater London area

INTRODUCER COMMISSION

- We pay Introducers a single commission of 3.00% of the loan granted at drawdown

IMMEDIATE DECISIONS

T 020 7935 4146
E finance@firstmerchant.co.uk
36 Seymour Street London W1H 7JF

ABOUT FIRST MERCHANT FINANCE LIMITED

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