#### the right finance for the right business at the right time

Our experienced team of advisers will help you to identify the most appropriate sources of funding for your business and lifecycle stage (e.g. start up, early growth stages, mature/scale-up) and based on what your

objectives are for the funding and for business over the next 3-5 years.

We will discuss the potential sources of traditional finance e.g. business loans, invoice and asset finance from private

and public sector funders, alternative finance e.g. peer-to-peer lenders, and equity finance, where you would usually receive funding from an investor or a group of investors in return for a shareholding in the business.

### getting ready to raise finance

Whatever your requirements, our team will advise you on the business funding options and choices that are available to you, and the potential implications of each funding option on the business, and potentially on the Directors / shareholders.

We provide end to end support and our experienced advisers will guide you through the whole raising finance process. From the initial discussions with funders, to preparing the plans and financial information the funder or investor will require to assess your business/project objectives and the profits and financial return you expect to make.

We will ensure that you and the business are fit, ready and armed with all the financial information, well-thought through plans and financial projections you will need to successfully raise finance.



#### What type of projects may require external funding?



Business expansion e.g. investing in new premises, plant and equipment, hiring new people



Investing in new equipment or software e.g. digitisation project, upgrading or replacing old machinery



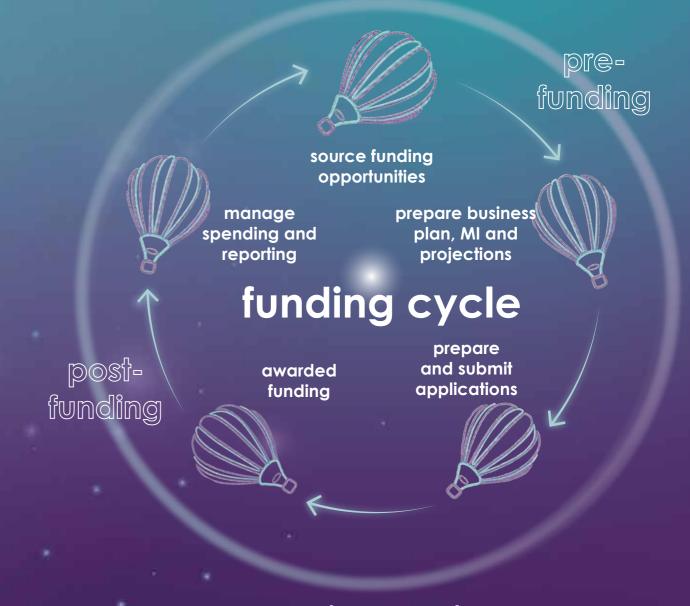
Scale-up or a growth project – e.g. increasing and expanding your capacity to produce more with the same resources and/or adding additional resources



Introducing new shareholders to the business or to finance a management buy out/buy in as a way of the current owner exiting the business as part of a business succession strategy

Buying a business e.g. taking over a business in your supply chain or adding another specialised process to your armoury, or to achieve economies of scale benefits

Short term cash flow issues that require to be bridged – this can often be an issue for many businesses going through a major change project, or if there are external economic factors that are beyond the business' control and a short term buffer is required.



## ammu's approach: helping you to raise the funding you need

1

Assess your business or project's viability and funding requirement and its attractiveness to a funder or investor.

2

Review the potential funding sources and recommend the most appropriate types of funding that are best suited to your business lifecycle stage and objectives.



Prepare the business plan, management information and financial projections required by the funder or investor to show the growth and return on investment expected.



Help you to prepare the funding or grant application and respond to any follow-on requests from funders or investors or grant providers. 5

Plan how you will use the investment, how you will manage the next phase of growth, and the financial reporting the funder will require.

6

Discuss the potential conditions and covenants that may come attached to the funding, and if there any tax reliefs or allowances we will bring these to your attention.





With an ammu perspective, you'll get a clear insight into a wider range of funding options, the potential tax impacts and choices that are available to you as you plan your growth strategy.

Ammu is a trading name of Amas Murrison Limited. A distinctive blend of Chartered Accountants and Chartered Management Accountants providing accounting, finance, tax and digitisation advice and services to businesses, professionals, private individuals and families.

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# funding matters

fund your business ambitions