

# Merchant Finance



## What is merchant finance?

Merchant finance is when you borrow against your future card or e-commerce sales via the terminal or online provider.

It works like an overdraft, a flexible facility that grows as you grow.

Repayments are deducted from the source and can be topped up through the facility.

## How can it work for my business?

Anyone who makes income from card takings or online sales can have a facility. Ideal for seasonal businesses.

There is no interest rates or fixed monthly repayments as the funds are revolving and repaid via future takings.

## Different types of merchant finance

- Card terminal - this is when you borrow against your future card takings via the machine takings. The repayments are deducted at source as a % of the transactions.
- e-commerce - funding geared against your average monthly turnover from your online sales. Repayments are flexible and based on future sales.

## What do I need to apply?

- the last 2 years full accounts (or if new start a cash flow forecast)
- 3 months business bank statements
- a copy of a recent terminal statement
- we will also need some personal data from you



*get in touch with us*

[contact@femalefounder.finance](mailto:contact@femalefounder.finance)