

# Business Loans to £10m

## Recovery Loan Scheme (RLS)

Loan Amount	£10,000,000 maximum, subject to status and affordability. Funds may be used for business operations, growth and investment.
Loan Term	Term loan & asset finance available for up to 6 years. Invoice finance available for up to 3 years.
Eligibility	<ul style="list-style-type: none"> <li>• Limited companies or LLPs</li> <li>• UK trading</li> <li>• Trading 3+ years</li> <li>• Most sectors</li> <li>• Good credit profile with no CCJs</li> <li>• Review process subject to credit and fraud checks</li> </ul>
Application Requirements	<ul style="list-style-type: none"> <li>• Company details (Company name, registration number &amp; website)</li> <li>• Director(s) name, date of birth and address details</li> <li>• Most recent <u>full</u> accounts</li> <li>• 6 months bank statements/open banking read-only access</li> <li>• Forecast p&amp;l, balance sheet &amp; cashflow for the loan term</li> <li>• Credit search permission</li> </ul>
How it Works	<ul style="list-style-type: none"> <li>• Monthly capital + interest repayments</li> <li>• Available for companies who already have a BBLS or CBILS loan</li> <li>• Government backed via an 80% loan guarantee to the lender</li> <li>• Director(s) Personal Guarantee not required up to £250,000</li> <li>• Interest rate varies per application, capped at &lt;15%</li> <li>• Arrangement fees capped at 5%</li> </ul>
Repayment	<ul style="list-style-type: none"> <li>• Monthly via direct debit. No repayment holidays</li> <li>• No early repayment costs</li> </ul>
How to apply	<ul style="list-style-type: none"> <li>• Complete the online enquiry form at <a href="http://www.blueraycapital.co.uk">www.blueraycapital.co.uk</a></li> <li>• Send a summary of your situation to <a href="mailto:enquiries@blueraycapital.co.uk">enquiries@blueraycapital.co.uk</a></li> <li>• Call Adrian Reeve on 07887 756106 to confirm eligibility</li> </ul> <p><b>Note: RLS is only available until 31<sup>st</sup> December 2021, subject to review</b></p>

For further information visit [www.blueraycapital.co.uk](http://www.blueraycapital.co.uk)

Contact us on [enquiries@blueraycapital.co.uk](mailto:enquiries@blueraycapital.co.uk)

Call Adrian Reeve on 07887 756106

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Blueray Capital is not a principal lender. It is a debt advisory firm which is authorised and regulated by the Financial Conduct Authority, FRN 792181.