

**'HOW TO ATTRACT
INVESTORS AND FUNDING'**

WITH REDWOOD BANK

**THE UK'S FIRST
BORN IN THE CLOUD
CHALLENGER BANK**





Chris Platt

Director of Credit and Underwriting

Chris has over 40 years experience in banking. Most of this time was spent in RBS and NatWest.

Senior roles included Head of Commercial Credit and the Head of Corporate Risk for the RBS Divestment programme as well as Head of Business Lending Operations and Head of Commercial Credit London. Chris joined Redwood Bank in early 2017 prior to the Bank achieving its full Banking Licence in August 2017. Chris has a wide range of experience through the economic cycle, lending to Small Businesses & SME's and Corporate clients.

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A LITTLE BIT ABOUT US



Since inception in 2017, Redwood Bank has focused heavily on technology, people and service, and regularly secures an overall 90% satisfaction rate from its customers.

The Bank offers a real alternative for professional landlords and business owners through secured and individually assessed loans.

- 24 awards won
- Surpassed £350m lending milestone
- Offices in Warrington and Hertfordshire supporting British business

INVESTOR VS DEBT



- Advantages of debt
- Disadvantages of debt
- Considerations for your business:
 - What? Why? When?
 - Purpose?
 - Security available?
 - Short term and long term?
 - Time?
 - Flexibility?
 - Debt capacity?

WHAT DO YOU WANT FROM AN INVESTOR?



- ✓ Money
- ✓ Time
- ✓ Skill
- ✓ Know-how
- ✓ Future

HOW CAN AN INVESTOR HELP?

Understanding the value an investor can bring to your business and it's future growth plans



- ✓ Money
- ✓ Strategic guidance
- ✓ Contacts
- ✓ Challenging the model
- ✓ Short-term support

EQUITY OPTIONS

- ✓ Friends and family
- ✓ HMWs/Angel investors
- ✓ Institutions and family offices
- ✓ Crowdfunding
- ✓ EIS Scheme



TOP TIPS FOR FUNDING QUICKLY AND SMOOTHLY



Be transparent

If there are any skeletons buried in the proposal, rest assured they'll come out at some point. Be honest from the start.

Deal with professionals

The biggest time delay will be at the legal stage, keep those delays to a minimum by having a solicitor act on your behalf. Work with professional advisors.

Be flexible, be human

It's old school banking in the modern world.

Highlight the issues

What are the potential issues with your proposal? Discuss from the start so the investor is fully in the picture. It builds trust and strengthens relationships.

Gather all the correct information

Your experience, individual net worth, assets owned are all vital pieces of information that we need.

Business plan projections

Consider both base case assumptions and sensitivities for both profit & loss and cash flow generation. Ultimately also consider the return the investor can expect.

PREPARING FOR FUNDING



- What is your Unique Selling Point (USP)?
 - ✓ Chamber
 - ✓ Accountants
 - ✓ Solicitors
- Be prepared to evidence your background and experience in the market
- Do you have a clear business plan and strategy?
 - ✓ Be committed and passionate about long term business success
- Research and understand your market and competition

**PROUD TO BE
OPENING DOORS
FOR BRITISH BUSINESS**

