

# How we support business growth

## Loans ranging from £150k up to £1m

Whether you want to expand your premises, restructure your management team, fund an MBO or are just ready to 'cash-out', Mercia can help you.

### We make complex transactions straightforward

Our debt team, led by Paul Taberner, has a wealth of knowledge and experience with regional SMEs and are always available to share their expertise and guidance throughout the whole experience, making sure SMEs can take full advantage of the funding they need to grow.

Mercia invests debt finance into ambitious small and medium-sized companies. Our expertise is broad, crossing a range of business activities from complex cutting-edge manufacturing to more traditional service businesses.

### What can the funds be used for?

- Acquisitions
- Help with working capital
- Management Buy Outs
- To fund restructures
- Asset purchases

### What criteria should my business meet?

- Ambitious management team
- Three years trading
- Turnover of at least £500k
- Profitable

## Flexible loans tailored to the specific requirements of each business



### Personal touch

Technology might streamline the process, but we like the personal touch so we're always available for a coffee and chat



### Sustained relationships

We will always offer you our best rate based on your business circumstances. We appreciate long-term relationships.



### Track record

We have a history of helping ambitious entrepreneurs who want to grow their business.



### Terms

Loans are on a fixed interest basis, we are happy to be subordinated to a principal lender.

# Mercia has a history of helping companies grow and we are proud to be associated with the great organisations in our portfolio



Excel Water is a family-run business that manufactures and installs commercial water treatment systems. Customers typically are in those sectors producing food, pharmaceuticals, automotive and cleaning products.

**The funding was used for a buy-out that saw the business acquired by the founder's daughter.**



ORH is an evidence-based consultancy based in Reading that provides operational analysis to emergency services around the world to optimise resource use and respond in the most effective and efficient way.

**The funding was used to support an acquisition and ORH's expansion.**



EPG Security is a family business based in Crewe specialising in the installation and maintenance of electronic security systems, from intruder alarms, CCTV systems to fire alarms and access control or gate automation systems.

**The funding was used to support an acquisition and EPG Security's expansion.**



This Dorset-based accountancy firm provides a wide range of accounting services to a SME client base. From individuals to companies with turnovers to c.£10m, they work across many sectors. The team has vast experience supporting start-ups and businesses to grow.

**The funding was used for an MBO and the expansion of the business.**



The company evolved from supplying MG owners with parts for their classic cars to introduce hundreds of improved components into the marketplace. Located in Worcestershire, the company supplies parts worldwide to customers.

**The funding was used to finance a management buy-out by one of the co-founders.**



The UK's most established MOT course provider, training over 1000 students a year including staff from some of the major garage chains, offering a wide range of IMI accredited MOT tester programmes catering for professionals at all levels.

**After undergoing a management buy-out backed by a loan from Mercia, this new funding is to expand the business and recruit new roles.**

## The team

The team committed to supporting small businesses:



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