

Private debt finance for refinancing data sheet

Fuse³

FREE UP CAPITAL. REDUCE THE COST OF CAPITAL. GET GREATER FLEXIBILITY

As your tech business progresses along its growth curve, so your financial needs change.

To expand, hire staff, extend your cash runway or fund your next step, you need flexible finance facilities that grow with your business.

But if your lender is unwilling to address your needs. Or if you need more money than your lender is comfortable lending, then you can consider refinancing your business debt.

When you refinance your business debt, you can access:

- > More time and cash resources to execute your business growth strategy
- > More capital investment to expand and scale your business. Also, to further develop and market your products
- > A more suitable capital structure to enable you to achieve your growth goals

Fuse Three helps you to solve these challenges by brokering private debt growth finance facilities that specifically cater to the needs of scaling tech/digital businesses.

WHAT IS BUSINESS DEBT REFINANCING?

When you refinance your business debt, you convert existing debt facilities including outstanding or overdue amounts, into a new debt instrument.

In other words, you replace some or all of your existing expensive debt facilities that you've outgrown with more affordable and suitably structured debt.

KEY BENEFITS OF REFINANCING BUSINESS DEBT

Secure more favourable loan terms

Private debt financing is significantly more flexible than conventional bank debt. Because, private debt funds have different requirements concerning valuation, restrictive covenants and personal guarantees.

What's more, private debt funds can leverage IP to raise capital.

Reduce the cost of capital

Regularly review your capital needs, and you'll get the best possible terms for your business.



Refinancing your business debt can free up the capital you need to make money, without you having to give away equity

Free up cash flow to generate more working capital

Fuse Three's debt specialists can link your capital structure to your business model to give you:

- > More flexibility
- > Free up cash flow
- > Give you access to capital for growth

Get greater operating flexibility

When you scale your business, you aim to move your business into profitability by increasing revenue without incurring further significant costs.

Refinancing your business debt helps you to improve capital efficiencies by giving you the capital you need to scale up your business cost-effectively.

Free up capital to reinvest back into your business

Whether you need:

- > To raise capital for an event-driven need such as an acquisition
- > Working capital to support growth
- > A runway to get you to the next funding round

Refinancing your business debt can free up the capital you need to make money, without you having to give away equity.

Fast access to cash

Unlike equity finance, where you need to build in a three to nine months wait to get access to funds, debt finance can be in your bank account in weeks.

HOW FUSE THREE CAN HELP SOLVE REFINANCING CHALLENGES

Fuse Three was founded to challenge the status quo by helping tech/digital businesses of the future scale and grow with non-dilutive private debt finance.

Its specialist advisors save you the management time required to source, structure, negotiate, close and draw down private debt capital.

FIND OUT MORE

Learn how Fuse Three can help your tech company to maximise available capital, reduce the cost of capital and get greater flexibility by refinancing your business debt.

Tel: +44(0)20 7118 1108

Email: hello@fusethree.co.uk

Website: www.fusethree.co.uk

Fuse Three
East Side Building
York Way
Kings Cross
London NIC 4AX