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Linkedin : <https://uk.linkedin.com/company/corporate-gainers-ltd>

INFO

Corporate Gainers helps businesses finance their importing, exporting, paying suppliers, and with their inter-company transfers (including FX) by partnering with hundreds of alternative lenders and boutique FX houses to optimise cash flow fluidity, save money and receive a superior service to the banks.

COMPANY PROFILE



INTRODUCTION



82% of new companies fail due to cash flow difficulties

56% of SMEs indicated a desire for better business banking tools

£5 million worth of UK SME overdrafts have been reduced daily since 2011

Corporate Gainers educates all businesses on alternative business banking options available to them for free, saving thousands.

For foreign exchange, 84% of businesses still use the banks despite the fact that they average between 5-8 times more expensive than other providers.

Research from leading accounting firm Kingston Smith reveals a communication gap between lenders and SMEs which has produced barriers over the years. Paul Samrah, a partner at the firm, explained this disconnect is largely due to the misunderstandings that banks and entrepreneurs have about one another's needs and processes:

"Many entrepreneurs appeared unaware of banks' lending criteria, and the need to have a good credit rating and a realistic business plan. Meanwhile, the feedback and support that banks offer entrepreneurs following their loan decision is often unclear and inadequate," he says. "Bankers often don't have the knowledge or experience to actually help businesses. Clearly, this mutual lack of understanding can result in significant barriers to SME lending."

Alternative Business Banking Is Cheaper.

6-8 times cheaper

Example used: [Transferwise.com](https://www.transferwise.com)

Business FX (foreign exchange)

What would be the difference to your profit margin?

Whatever you're looking for, be alternative and save thousands. Prices will vary on a case by case basis; but the good news is that in order to compete with traditional banks, Fintech firms are cheaper. However, it's more than just price.

The non-banking sector has witnessed exponential growth, which has added confusion to the choice of alternative business banking, so a large aspect of our work is to educate your business, for free.

The banks are overcharging you and not taking the time to understand how you trade.

Corporate Gainers helps you choose the right alternative business banking product to sit on top of your existing banking facilities; because we get to know your business and what's important to you, what's working, what isn't and what you are looking for going forward.



ABOUT US

We are Independent alternative business banking advice specialists. We don't believe in Google searches, or long shots; we believe in dialogue and smart placings of alternative banking products.

There's a bewildering range of competition. For you, it's a shot in the dark without some help and guidance, which we can provide at absolutely no cost to you. We are paid for by the industry itself for guiding you through the maze. We refer to a huge variety of alternative business banking companies, not just one; so we retain our independence. We don't believe anyone should move away from any aspect of business banking without calling us first, we've been right at heart of this new industry since 2007.

Corporate Gainers believes that juggling money is part of having a business, so needing the fluidity to do so in real time is essential. Corporate Gainers will maximise your business opportunities, lower your risk exposure and costs significantly for all businesses turning over at least £1 million.

WHAT WE DO

Enabling customer choice...

We don't overly like the term brokers; because you get the same price from our 100+ partners if you go direct or through Corporate Gainers. Actually, our partners prefer it when informed new clients come through us.

We sit at the gateway to the Alternative Business Banking Industry, matching businesses with banking services.

We welcome all business owners and Financial Directors turning over at least £1 million per year to call us, you are under no obligation to sign up, let alone use the services we recommend.



Listen

Understanding is key. Your business is unique and there are a wide range of products that can significantly shift the dynamics to the way you trade.



Discuss

Through a series of questions, we 'pin-point' the financial options available to you for non-banking financial solutions, ranging from FX solutions and consumer credit facilities to trade and invoice financing, cash flow lending, retail finance and asset lending.



Evaluate

There's a lot of options available. We'll be looking at the circle of factors when determining your best choices. Sometimes the process can take a few days if it gets complicated.



Hand Over

We'll refer you to the people we think are right for you and your business. They will have their own application process. Getting things just right may take time. The sooner you contact us, the better.

TRADITIONAL BUSINESS BANKING

It's hard to find anyone that hasn't lost faith in the High Street Banks. We don't know why anyone would still use them, because it's invariably cheaper to use alternative financial products. Few banks are left in the High Street and they haven't gone digital or integrated with your Ecommerce platforms.

The alternative facilities are designed to sit on top of your existing banking facilities or even to replace them. You can still use both your bank and the non-banking boutique services. You can join the boutique houses one at a time or all at once.

TRADITIONAL BUSINESS BANKING

CASH FLOW LENDING

Simple business lending, overdrafts and revolving credit facilities from banks is down over 50% in four years. Application takes at least three weeks.

INVOICE FINANCE

You might be viewed as a business in distress, due to banks' classifications for their customers.

TRADE FINANCE

It's unlikely that your bank would even inform you if you qualify for this beautiful product. Takes 1-3 months to get approved.



APIs

Won't ever offer to explain what this is and how you could benefit, let alone provide a knowledgeable application developer.

FX OVERSEAS PAYMENTS

Total Rip off. Never send money abroad direct from your business bank account. The charges are horrendous.

ASSET FINANCE

Takes 3-5 weeks. Repayment to suit them not you. Dated and irrelevant approval process, mostly paper based.

POINT OF SALE

They do nothing to educate you; because bankers are not commercially minded.

VS

ALTERNATIVE BUSINESS BANKING

CASH FLOW LENDING

Efficient application process
Takes an hour in many cases
No early repayment fees. A different league of lending.

INVOICE FINANCE

No stigma, independent service.
More competitive pricing
Access to data and verification techniques.



APIs

Dedication and automation. Absorbing the concepts of the open banking program. Tailor made bespoke payment integration; this is nearly always outsourced by large companies.

FX OVERSEAS PAYMENTS

5-8 times cheaper than the banks. Hedging strategies to lock in profits from dedicated portfolio managers. There is no delay on signing up.

TRADE FINANCE

Use economies of scale to obtain a cheaper price with your supplier through a far superior and swift approval process. Takes 2-3 weeks.

ASSET FINANCE

Repayment to suit you! Attuned to evolving needs of modern business due to competition; the digital process is almost painless. 1 day to 2 weeks approval, depending on amount.

POINT OF SALE

Being Savvy is not a secret; because Fintechs grow through partnerships with businesses possessing a similar audience, so education comes as standard.

MARKET STATISTICS

25 years ago Bill Gates called the retail banks 'Dinosaurs' and nothing has improved. There was no alternative then, there is now! Most businesses are not being served by the banks, and those that think that they are, do so because they do not know any different.

Corporate Gainers is in tune with the open banking program when the bank must share data and allow API integration by late 2018, so we ask you, what is your bank doing right?



£1B

£1 billion funding gap due to lack of knowledge of alternative business lending.



25%

British Business Bank statistics (2016) show that only a quarter of UK SME's know who to approach for Trade finance solutions, double the number of 2012.



31%

31% of SME owners said they have been unable to secure finance with a mainstream lender and that has caused them to lose out on a deal or an opportunity.



\$5.6B

We saw the five big banks pay \$5.6 billion fine for rigging currencies.



50%

50% of SMEs will be raising finance with the intention of expanding their business.



60%

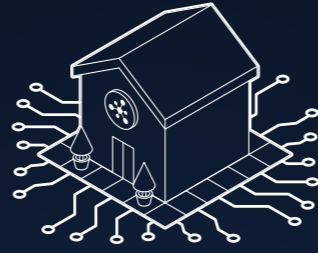
60% of small business owners said they would prefer to apply for loans entirely online.



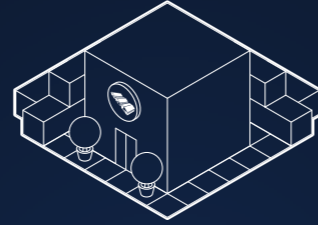
87%

87% of businesses still use our partners after 6 years.

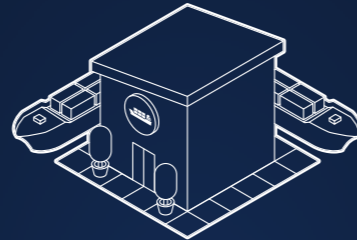
OUR ALTERNATIVE BANKING SOLUTIONS



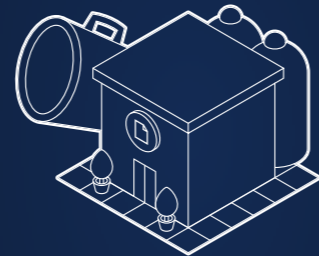
APIS



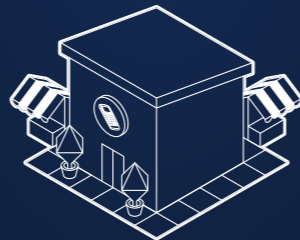
ASSET FINANCE



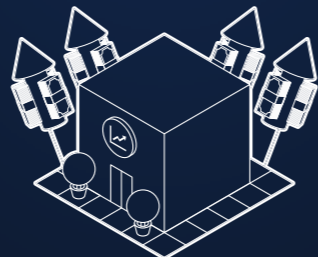
TRADE FINANCE



INVOICE FINANCE



POINT OF SALE

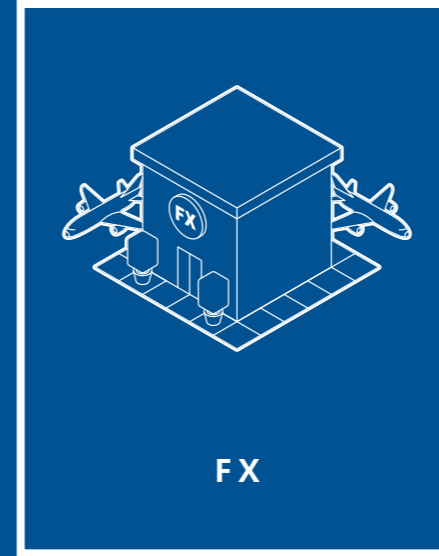


CASH FLOW LENDING



FX

What do you need?

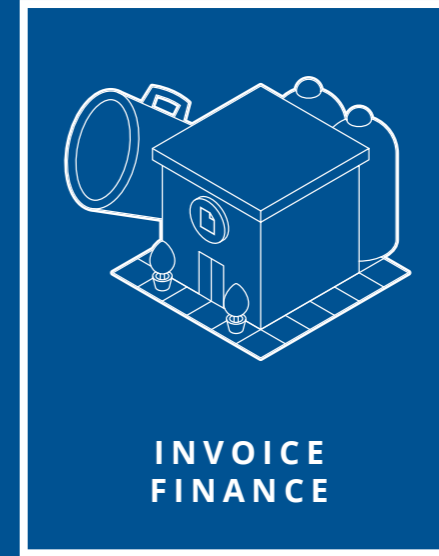


FX

International business payments are expensive, opaque and utterly confusing, the banks give you a bad exchange rate, it takes ages, AND they charge fees! Hedging Strategies for regular payments.

You might want liquidity you might not (You might make the occasional spot). You might want to hedge to lock in profits, it all depends on your trade cycle. You might want a platform that enables you to compare live rates by brokers and choose who to use, based on price. It's really important for us to understand the way you trade and what's important to you.

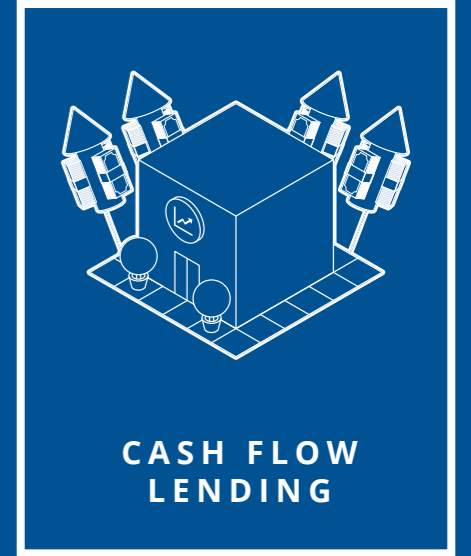
Maybe you prefer to make payments just by phone instead of being presented with an overly complicated platform and risk making the wrong trade. Credit checks are only relevant when securing liquidity.



INVOICE FINANCE

Invoice Finance is particularly handy for paying bills, funding growth or just releasing working capital that's tied up within your trading cycle. You'll lose 1-3% of the invoice amount per month as a fee.

Beware the honeymoon rates that are used to get your business. For regular use, expect to pay service charges of about 1.75% of gross turnover. You'll need a quicker decision on initial funding and then flexibility to increase funding and credit limits. Alternative funders have fewer clients, so decisions are made as part of a personal service. Businesses whose trading cycles rely on prompt payment of invoices can then free up working capital for investment in stock, and speed up the contracts and orders cycle. As part of this service, you can outsource credit control and collections, freeing up valuable time. You can cover yourself against bad debts with credit protection. All credit scores are welcome, as the invoice is used as equity. Approval can be very fast: a few days, sometimes hours.



CASH FLOW LENDING

Same day/next day cash service. Your business can borrow up to a months' revenue and there are no early repayment fees. Also known as a revolving credit facility or retail finance / bridging loans.

Generally the interest rates are higher than asset lending; because it's unsecured. However, digitalisation reduces the cost of the lending, so it's still cheaper than the banks.

Alternative funders integrate online selling accounts like Amazon and Ebay to their analysis algorithms, enabling revolutionary approval processing and simple application forms. Interest rates can be as low as 1.5 - 4.5% per month. You need some kind of trading history to apply here - at least 6 months and an 'ok' credit score for approval.

Preparing for times ahead...



TRADE FINANCE

A beautiful product that is hard to obtain. Economies of scale are kings here, the facility is only used to pay suppliers direct, which improves the relationship between buyer and supplier.

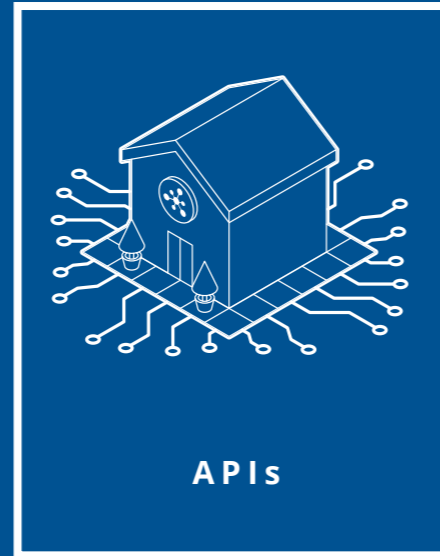
Opportunities only arise for cash buyers. The trade finance firm will pay your supplier directly. Be careful not to accept a large spread on the overseas currency interest rate when paying your supplier abroad; this can be a deceptive way of making extra money out of you. Make sure you call us first to discuss your options. Really you need at least £2 million a year and an excellent credit rating to qualify. Interest rates 1 - 2.5% per month.



ASSET FINANCE

We work with partners on a variety of structures and projects, including operating leases, leveraged leases and Islamic finance. General fundraising using assets as security.

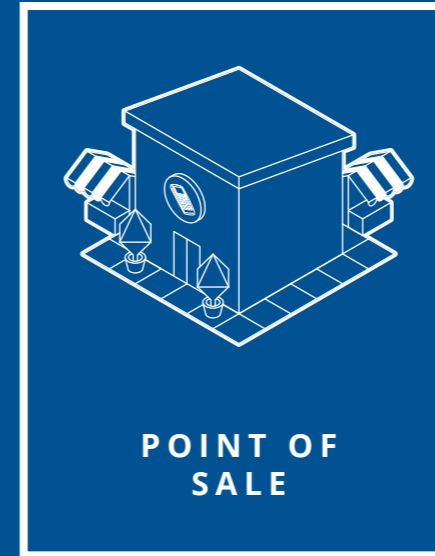
Asset finance is secured lending, which means if you default the lender may repay himself out of the value of the secured asset. Interest rates will be lower: about 0.75% a month, depending on loan duration. The process takes longer: up to two weeks, which is still faster than the banks. Banks are also prioritising SMEs seeking higher loan amounts. Interest rates 0.5 - 2.5% per month. Credit score not too relevant, as your assets will be used as security.



APIs

'Application programming interface'. Many companies want automated payrolls, as they reduce mistakes and costs; not to mention the time saved.

Process your payments in just a few clicks to effectively outsource the payments department and speed up processes. Also known as advanced payment integration. Generally for larger companies only; but you can be clever in linking systems to save time. Our partners build platforms, allowing for seamless integration to accelerate processes. It's bringing Fintech to your own company, whatever your size. Leaving your current FX provider can be complex due to this integration, but we can introduce independent API developers to maintain flexibility.

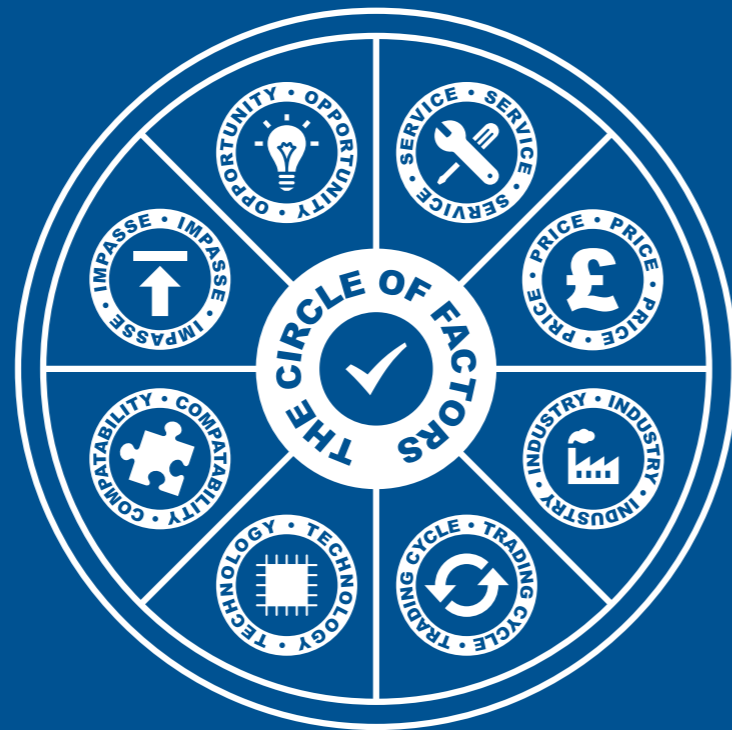


POINT OF SALE

You have a plethora of choice here: Payment Service Providers (PSPs) and other Fintech platforms.

This a wide area, including products such as retail finance; you can borrow up to one month's revenue and pay it back direct through your card payment processing facility. Consumer credit facilities can grow sales; but your price point needs to be over £300. There remains a myriad of options when choosing a service provider; but anything Fintech is our business and we will help you make it yours.

RE-INVENTING THE WHEEL



PRICE

Price Dripping can be deceiving! The rate looks attractive; but when the form is signed the price has increased, with surcharges.



Over time your trade cycle becomes dependant on the bank, you lose money and feel you can't escape. Alternative lenders and boutique house are cheaper. You might just want a confidential Independent review to see if you are paying over the top on rates.

But there is more to it than price, a lot more...



OPPORTUNITY

Your supplier presents you with a great deal and you need cash fast. With extra cash you can seize the opportunity.

Call us before you sign up for an impasse facility and lock yourself into an inflexible loan.

Companies that had credit lines approved before the last recession were the companies that survived; because nobody was lending to new clients during the banking crisis. You might want to keep the line unused and won't be charged for this on certain sites.



COMPATIBILITY

In an economic recession or panic, your lenders may prioritise other, bigger clients. All too often what's important to you isn't important to the bank. Your application is sitting on the desk.

Let us help you choose an alternative banking service that focuses on your needs and puts you first.

We'll cover with you the important things that are not listed on websites, like the size of your business and how alternative providers could cater for your particular revenue stream.



IMPASSE

An emergency arises or you've hit a wall. You need to pay overheads that day and you know you only need to borrow for short time. We can find you a solution to suit.



SERVICE

What are you looking for? What have you got so far? Are you getting called by your provider too often or too seldom?

Often banks offer a good loan rate to secure your FX business. Get rid of the higher rated service. You don't need to be trapped in a bundle.



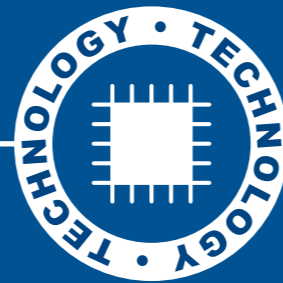
INDUSTRY

Alternative banking providers will supplement your business with informative publications and specialist knowledge on niche industries.



TECHNOLOGY

Fintech is king. Alternative business banking is only possible due to improved financial technology, such as live rates for foreign exchange or same day approval for business loans.



TRADING CYCLE

You need cash fast on long term secured low interest terms.

Bank bridging solution is utterly confusing because your bank doesn't take into account either the way you trade or your payment timings.



WHO SHOULD CALL US? AND WHY?

THERE IS AN ALTERNATIVE

You don't need big banks anymore. You might know you want a loan but are not sure of the best fit; you might just need advice or help identifying the different forms of trade finance or secured/unsecured business lending. We are not owned by any of the companies we recommend and remain independent at all times.

IT'S CHEAPER AND FASTER

Fintech means faster. You don't have to fill out endless forms online, only to receive an offer that has no bearing on your business model. It's important to look over the top of the price also and we like to think we've nailed it with the circle of factors.

AND OUR ADVICE IS FREE

You can take it or leave it! Our service to you is 100% free. You are under no obligation at any point to complete any signups with any company that we recommend.

On rare occasions some firms we refer to may charge you a service or holding fee and we will be sure to tell you exactly what you are signing up for. Calls to us are charged at local rates.

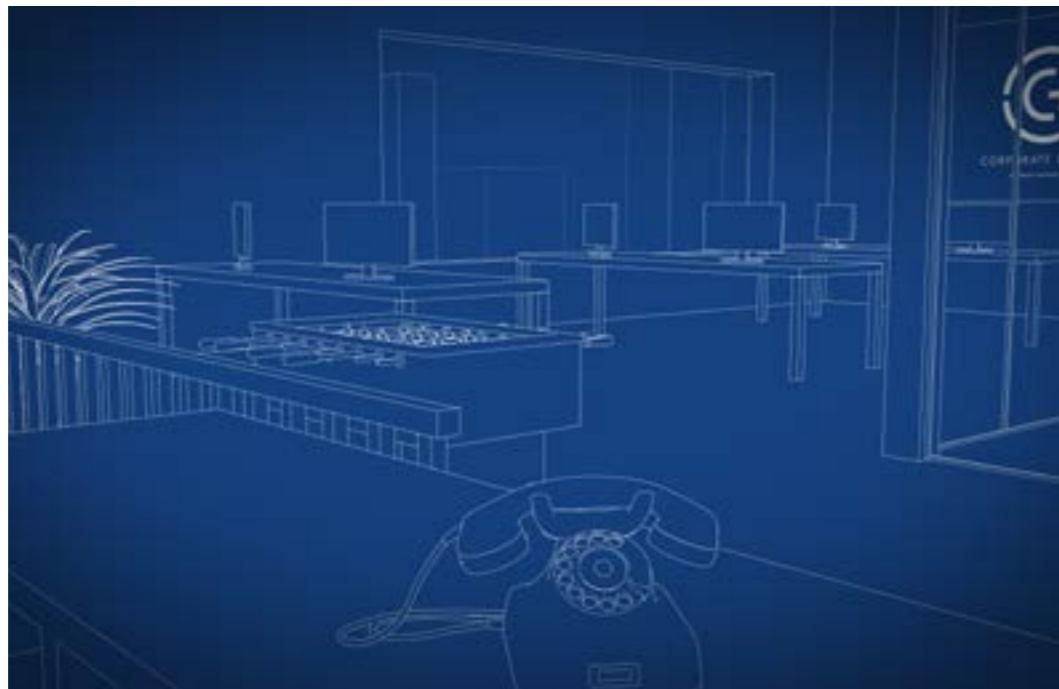
HOW DO WE MAKE OUR MONEY ?

We are not brokers because we have no impact on the price you are offered by our partners, that will depend on your overall score as determined by each provider.

We reward all staff on client retention rates not deal volume and we receive commission from the firms we refer to.

We only work with FCA registered companies and believe only in transparency.

'We are entrepreneurs who take time to understand your business because we really understand the concept of juggling money'.







CHARLES GIBBONS
Managing Director





Founding Corporate Gainers was the natural step for Charles after seven years of senior management in Ecommerce and Alternative Finance.



MATT HOUNSOM
Creative Director

Matt has spent the last ten years working with some of the biggest UK brands in print, web, music, film & TV. Communicating the message that the big banks are no longer needed is by far his most important mission to date.

-  Head of Trade Finance Sales
Ebury
Aug 2014 – Aug 2015
-  Head of Sales
iwoca
2013 – 2014
-  GLG Council Member
GLG (Gerson Lehrman Group)
Nov 2015 – Present
-  Prop Trader
First Continental Trading
2006 – 2007

-  Design, Branding.
Chord Electronics Ltd
2015 – Present
-  Branding, Animation.
Smarkets.com
2012 – 2015
-  Animated Cover Artist
Classic Rock
2013 - Present
-  Animation
Phantom Music Management
2014 – Present

**WHY WOULD
YOU NOT
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