

Swoop

Information Pack





in partnership with

Swoop

Despite the challenges of the last year, our clients have shown great resilience and agility.

To enable the continued support and growth of our clients as they navigate the new world we are living in, we have partnered with Swoop to provide simple, secure and speedy access to tailored funding and savings solutions for our clients' businesses, all in one place.

Create your free account as a X5 client [here](#).

Swoop

A place to raise and save money.

UK SMEs

have little or no visibility of all the funding solutions available to them across debt, equity or grants.

68%

regularly cite access to finance as one of the main barriers to growth.

The Swoop AI technology

analyses every opportunity available, so SMEs are matched with relevant funding and savings solutions in a matter of seconds.



Funding

Every funding type
(debt, grants, investors)

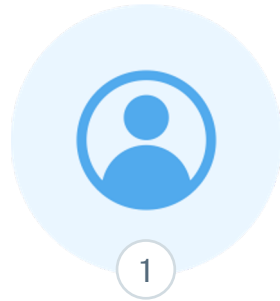


Savings

Visibility on ways to bring
everyday costs down

How Swoop works for clients

Apply for funding and savings solutions quickly and easily



1

Get started

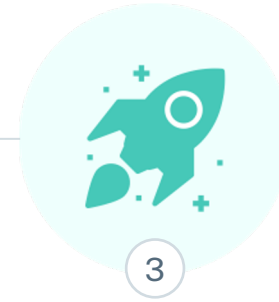
Tell us a bit more about your business and funding requirements



2

Get matched

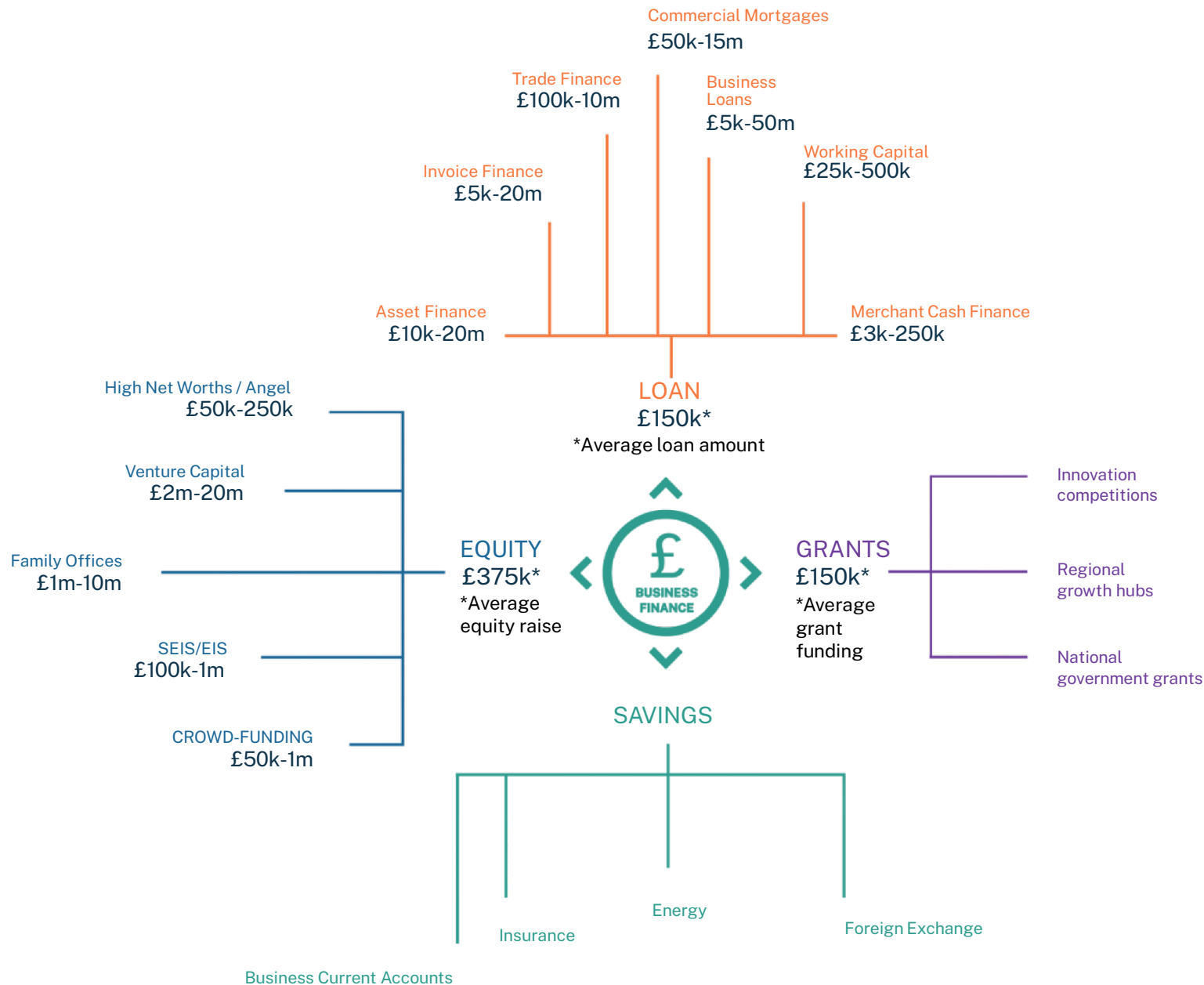
We'll fetch you tailored funding and savings opportunities from our providers



3

Get funding and savings

Review your options and apply for a product online in minutes



LOANS

Swoop can match your business with a wide range of loans and other lending options.



GRANTS

Let Swoop simplify the process – we'll match you to tailored grant options for your business.



EQUITY

Find the right investors to support your business growth



SAVINGS

Identify and make immediate savings on your business costs.

How Swoop can support a business at every stage of their journey

What works for the borrower

While some types of funding come with increased borrowing costs, they can also be a lot faster than lower priced traditional options. When deciding on a funder, speed, cost and flexibility should all be considered.

Funding early stage businesses

Businesses that are less than one year old are typically too young to have a reliable credit rating. Lenders will subsequently place a higher weighting on the personal credit history of the individuals in control and the security available.

Business Growth Lifecycle



Start Up

Pre-trading and/or pre-profit with limited financial information. Likely to be less than 2 years old.

- Start-up loans
- Asset finance
- Selective invoice finance
- Secured loans
- Revenue finance
- Credit card
- Equity
- Grants



Growth

Profitable and re-investing with good financial information. Likely to be more than 2 years old.

- Overdraft / Revolving Credit Facility
- Loans (secured & unsecured)
- Asset finance
- Invoice finance
- Revenue finance
- Equity
- Grants



Expansion

Stable and/or expanding. Likely to be a mature company with strong financial performance.

- Overdraft / Revolving Credit Facility
- Loans (secured & unsecured)
- Asset finance
- Invoice finance
- Trade finance
- Property finance
- Grants



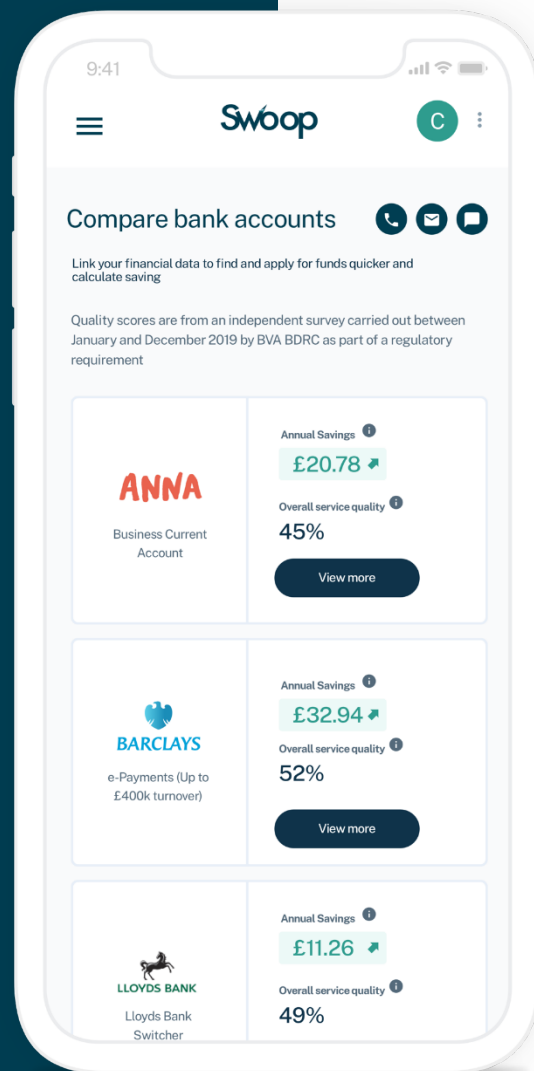
Established

Stressed and/or exiting, possibly with declining financial performance.

- Secured loans
- Asset finance
- Invoice finance

Swoop will unlock savings you didn't know were there

Our financial health checker reveals where you can save money, and help switch providers in just a few simple clicks.



£435

Switching business Insurance

£1,027

Switching utilities

£1,500

Switching to multi-current bank account

£1,800

Replace overdraft with alternative invoice finance

£6,000

FX Transaction fees

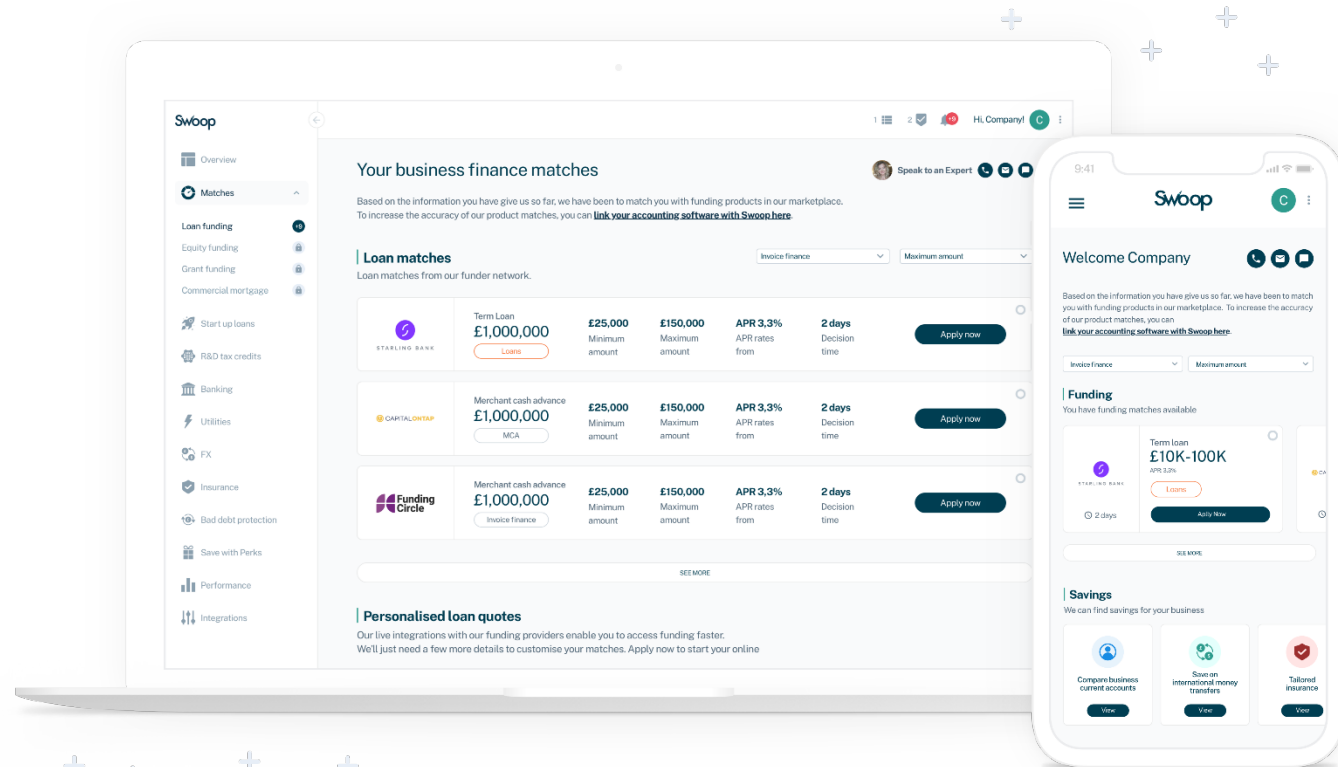


What we do

We make it easy for businesses to source and save the money they need to grow – all in one place.



“Swoop uses machine learning to enable small companies to apply for multiple sources of funding through one portal. Cutting through some of the noise to identify funding that actually fits a company makes a big pile of sense.”



Winner Open Banking Challenge



Banking Competition Remedies Award



Top 10 Forbes Global Fintech 50

Since launching in May 2018, we've helped unlock finance and savings for thousands of businesses across the UK, Ireland and Australia

+£138,000,000

FUNDING AND SAVINGS
PROCURED



+58,000

SWOOP
CUSTOMERS



+1,000

REGISTERED
ADVISORS



BANKS

INTEGRATED WITH
MAJOR BANKS

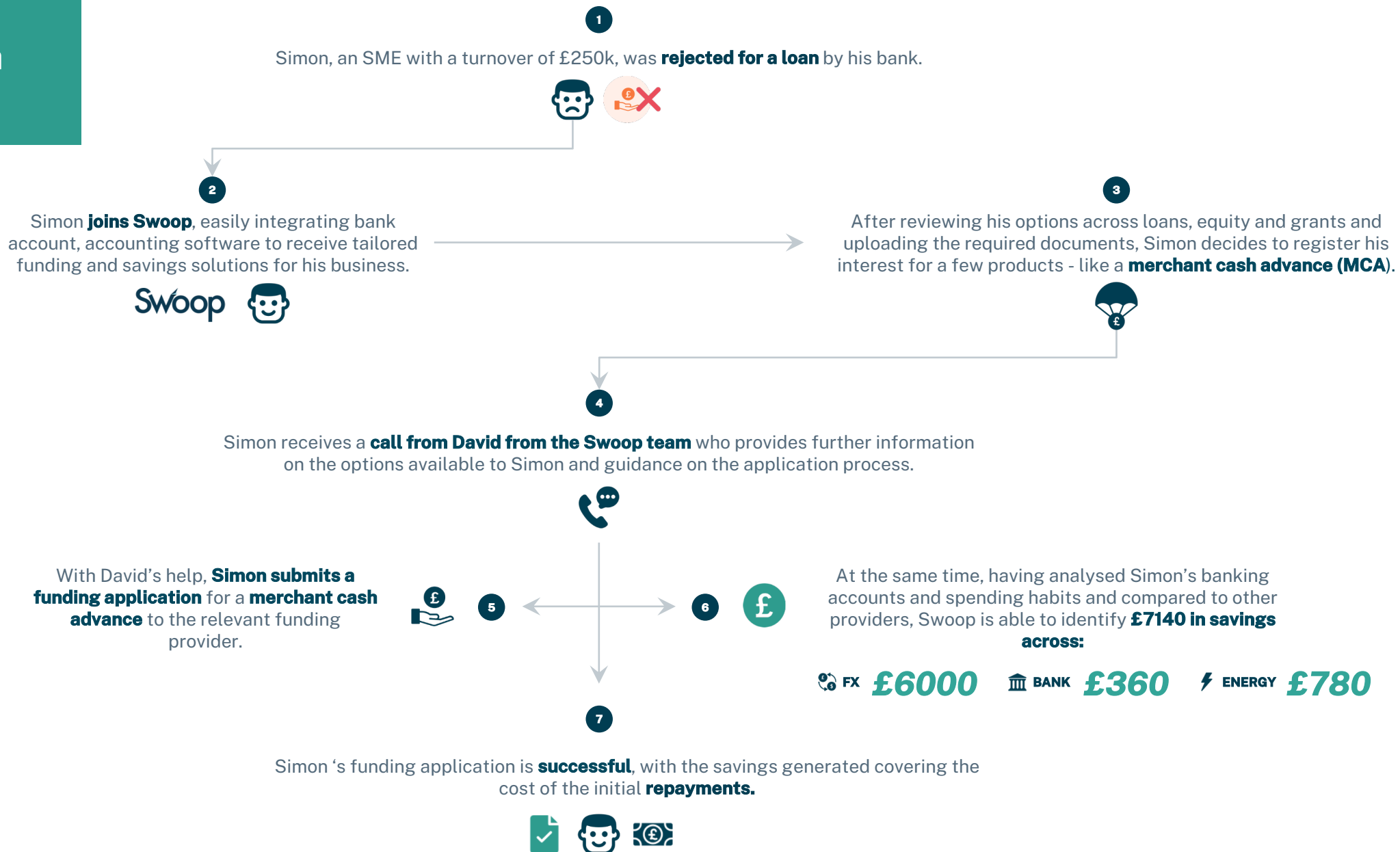


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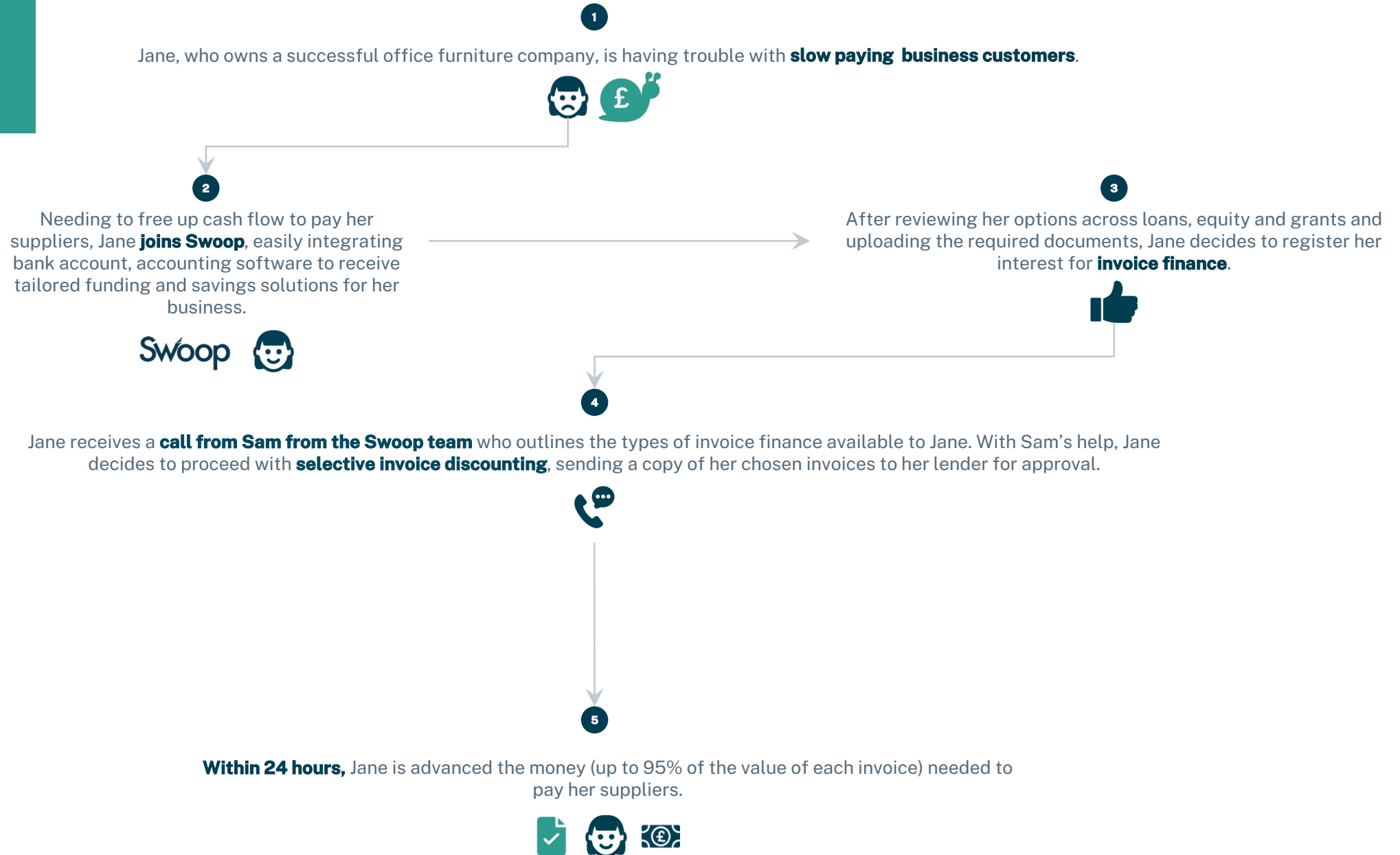
APPROVAL IN
MARCH 2019

REFERENCE NO.833145

Swoop Customer Journey – Merchant cash advance



Swoop Customer Journey – Invoice finance



Swoop

www.swoopfunding.com

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