

Private Debt Finance For Refinancing Data Sheet

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 as well as further develop and market your products
- A more suitable capital structure to enable you to achieve your growth goals

Fuse Capital can help you to solve these challenges by brokering private debt facilities that specifically cater to the needs of scaling technology 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.



Free up cash flow to generate more working capital

Fuse Capital can access lenders who can link your capital structure to your business model to give you:

- More flexibility
- Free up cash flow
- Access to capital for growth

Get greater operating flexibility

When you scale your business, you aim to move 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.

Fuse Capital secures private debt financing solutions to enable tech leaders to realise their ambitions. With access to a worldwide network of funds and a highly experienced team we secure non-dilutive funding for high growth technology companies. Working across scale up, VC, PE backed, listed and owner managed sectors, our close relationship with lenders enables us to present them with suitable technology companies looking to secure debt finance to complete their stage of growth.

Led by a combination of senior entrepreneurs with extensive deal making experience across the sector, together with a technology passionate sales team, Fuse Capital is dedicated to entrepreneurs and mid sized technology companies looking to grow, acquire, cash out, refinance or sell.



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