

# Future Leap Finance:

Net Zero Affordability
Options

Investment into your Net Zero journey typically increases your annual cash-flow via our affordability options from a panel of ethical lenders.

# Budgetary restrictions are the main barrier to SMEs becoming more sustainable

Research shows that 24% of SMEs see the main barrier to becoming a more sustainable business is lack of budget availability. Depending on your type of business and where you are in your evolution; Future Leap can support your Net Zero ambitions:

#### Startup Enterprises

Specialist support is available for entrepreneurs embarking on their journey. Typically these facility applications need supporting with business plan and cash-flow forecasts to evidence a viable business.

#### Social Enterprise

Supporting impact projects is core to our strategy. If you are involved with a community interest company, charity or private organisation we have a range of funding options designed to support Net Zero ambitions.

#### **✓** Retrofit Suppliers

Presenting your offering on a monthly payment basis with a Return on Investment (ROI) overview showing physical cash saving together with a seamless finance process significantly increases sales success.

#### SME Businesses

Small business owners face pressure on cash-flow with rising business costs and post-pandemic debt burden. Our team can help alleviate this pressure with well-priced solutions to drive investment and reduce costs.

#### ✓ Enterprise/Public Sector

Whether you are a budget holder or selling your solution; the requirements for an appropriate finance solution that fits into IFRS 16 requirements, or "operating leases" into education, is critical to success.

#### Emerging Tech Providers

Developing commercial models combined with embedded finance options that allow your prospective customers to engage on a subscription basis supports your business growth and enhances proposition.

### **Green Loan Scheme**

Future Leap Finance works in partnership with the UK lending community to develop funding products that are suitable for both new and retrofit projects for the business community. We are delighted to support our customers with our Green Loan Scheme:

- Initial 10M funding ring fenced for Future Leap customers
- $_{arphi}$  Designed specifically for established SME businesses
- Interest rates from 7%\*
- $\mathop{\not\hbox{$\cal P$}}$  New and retrofit solutions with a positive carbon impact
- $\ensuremath{\mathcal{P}}$  Suitable for both building owners and tenants
- Payment released directly to supplier of solution



\*Interest rates presented as compound annual rates and are from a panel of lenders that are specifically matched to business circumstance and are dependent upon a number of factors including financial performance, amount of borrowing, payment history and age of organisation. Some facilities will require security in the form of personal indemnities or debentures.

#### **Our Mission**

Future Leap Finance has an ambition to become the leading environmental impact finance company in the UK. This mission will be achieved by supporting UK organisations both directly and indirectly.

# **Direct Impact**

For organisations embarking upon their Net Zero journey and enterprises that have sustainability at the core; Future Leap Finance can provide you with well-priced funding that is 100% suitable for your circumstances and the technology being acquired. Our panel of lenders are chosen due to their approach to ESG from an internal perspective together with a forward thinking approach to impact lending and scrutiny to ensure an ethical source of funds.

# Indirect Impact

Supporting the business lending community on a net zero journey is a critical part of our mission. Working collaboratively with our Consultancy team allows us to provide UK lenders with the education and tools they require to stay ahead of potential regulation around impact measurement for themselves and their customer portfolios.

At the core of our service is the support for tech providers and retrofit suppliers to be 100% confident of offering their prospective customers an easy way to build a business case for investment in Net Zero.

- □ Digital ROI tools for easy presentation
- $\operatorname{\ensuremath{\mathcal{P}}}$  Increase cash when your business needs it
- $\operatorname{\not\hspace{-.2em}\blacksquare}$  Reduced bad debt and debtor days
- P Embedded finance into digital customer journeys
- Provide services on a subscription basis
- arphi Extend your sales team with a finance expert

# 194 SMEs Surveyed



60%

of surveyed businesses had a climate reduction plan in place



68%

said lack of resources prevented them from taking climate action



48%

said lack of funding prevented them from taking climate action



Get in touch to find out how we can support you in reaching your sustainability goals.

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