



Invictus

C A P I T A L

FINANCIAL ARCHITECTS

**“I am the master of my fate,
I am the captain of my soul”**

William Ernest Henley

At Invictus we engineer collaborative relationships between business owners and our trusted panel of lenders.

Our credibility and experience with leading financial institutions ensures our client base has access to the best of the commercial finance industry. Problem solving is at the core of everything we do, and our ability to cross-pollinate over various verticals means that we often provide solutions others cannot.

Michael Toblich

Discover More
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What is financial architecture?

This is a term we use to describe the service we provide to our clients. Business borrowing varies hugely, so we help our clients to structure their finances in line with the business's objectives, taking into account their goals, projects, staffing and all their unique requirements.



Client base

Our customer list includes :

developers/builders, hauliers, farmers, mechanics, medical equipment suppliers, doctors, accountants, architects, restaurants, manufacturers, FM companies, golf courses and more. Whether it's a start up or a long-established business, or anywhere inbetween, we'll find the facilities to meet your needs.

Rates

We can quote rates for the AAA listed, new starts, and for businesses which are in distress. Please contact us for specifics and we'll be happy to provide indicative figures and guide you through the process.

How we give back...

We believe it's incredibly important to give back to our local and surrounding communities. We are proud to support the charities below:



**Essex & Herts
Air Ambulance**

Essex & Hertfordshire Air Ambulance's aim is to save lives, prevent disability and suffering from critical illness and injury, by delivering a first-class pre-hospital emergency medical service to the people of Essex, Hertfordshire and surrounding areas.



Great Ormond Street Hospital (GOSH) is one of the world's leading children's hospitals. It provides a range of specialist paediatric services to local, national and international patients.

CAFOD
Just one world

CAFOD reach out to people living in poverty with practical help, whatever their religion or culture. They campaign for global justice, so that every woman, man and child can live a full and dignified life.



TheGivingMachine makes it possible for online shoppers to support causes close to their heart, like schools, charities and other community groups, all across the UK.



**Working Capital is the life
blood of any business**

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Asset finance

Asset finance refers to any physical business equipment. It is broadly split into two areas: hard asset (where there is an established and proven secondhand market for the equipment) and soft asset (there is no, or very little, secondhand market). The added security of the secondhand market means hard asset finance attracts a better rate. Our rates start at:

Hard asset: 1.45% flat rate per annum (facilities of £100k +)*

Soft asset: 2.95% flat rate per annum (facilities of £100k +)*

**The above represent recent transactions with profitable and established companies where the net worth of the business either matches or exceeds the value of the transaction.*



Refinance

This is a working capital facility which is split in two categories:

Hard asset

Release the equity within your production line: vehicles, engineering equipment, printing press, machinery, etc. This is often more cost effective than a commercial loan. You sell title of goods to the funder, but the equipment remains insitu, the funder has equipment with good residual value which fundamentally reduces their risk, and attracts better rates for you.

Capital expenditure

Refinance recent purchases (made within the last six months) for any business asset including: signage, IT, shelving, partitioning, carpet tiles.

Development, bridging and secure lending

Some of our recent transactions include :

Development of 8 new build detached houses

60% LTGDV .55% PM over an 18 month term GDV £2.2m

Purchase of one house and development into three maisonettes

70% LTGDV 0.8% PM 100% of build costs funded

Land bridging without planning

60% LTV 0.85% PM

True non status bridging

Lend is based on just the valuation of the site at 65% LTV, no credit checks and its open ended with no term!

Speed bridge to stop a BTL being sold at auction due to annulled bankruptcy

7 days start to finish inc valuation 80% LTV & 1.5% PM Interest

We partner with SKK www.senkenken.com who provide solid professional advice for our clients and can take them from an idea, through pre-planning to planning and into completion.

IN PROUD PARTNERSHIP WITH





“We set Invictus a challenge on a particular facility and they surpassed expectation”

Mount Business Solutions


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Vehicle finance

We can offer single car and fleet finance on lease and HP for director cars, vans, haulage and yellow goods. These attract hard asset rates starting at c 1.5% flat (£100k +). We can also help with sourcing vehicles via our strategic partnerships with Planet Leasing (contract hire and contract purchase), and White Hot Vans (who supply commercial vehicles to skilled tradesmen and small businesses.)

www.planetleasing.co.uk

www.whitehotvans.com



“Invictus sense-check all of our funding advice. They even pointed us in a direction which meant no immediate business for themselves”

SN Autohaus

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Commercial loans

The alternative finance market was born out of the 2008 recession. Prior to this, banks had a near monopoly on commercial loans. There is now a billion pound market offering facilities from 3 months to 5 years+ on unsecured facilities. Loans start at £5,000 with flat rates from 8% per annum. Due to the variety we would encourage you to speak with us directly so we can ascertain your needs and advise accordingly.



HMRC facilities

VAT is funded over three months with payments in arrears, and we can pay HMRC directly on your behalf. This is a fantastic working capital facility which takes away the pressure of having to bank for VAT on a quarterly basis. Interest starts from a sum total of 4.5% interest. If your VAT bill is £25,000 then you'll pay a total of £26,125 in three monthly repayments.

This corporation tax is the same as VAT, except over 12 months. Interest starts at 9.5% Per Annum so £25,000 would be a sum total of £27,877.50.

Note that we require the VAT or Corporation Tax bills as proof of loan, and the term is non-negotiable.

Both these facilities are available even if you are in arrears with HMRC, however rates may change due to underwriting and credit.



Vendor finance

Invictus was born from the sales and leasing market, so we're well placed to help vendors achieve full penetration of their sector through offering lease finance options to their customers.

We work closely with your sales representatives to support them in securing a deal, including:

- Fully managed service – we'll liaise with your customer from initial enquiry to payout, for a seamless and hassle-free process
- Online proposals via laptop/mobile
- Quote calculator and quotation forms
- Payment before delivery (if required)
- Competitive rate structure covering blue chips to new starts
- Storyboard underwriting
- The ability to syndicate across many lenders
- Soft costs can be included in agreements
- E-sign documents
- Same day payout

(*) All of the above is subject to credit and lenders



“You have worked tirelessly, been incredibly patient and are indeed a miracle worker”

Angel Falls Ltd

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Our key strategic partners



SKK Design

A dynamic team of architectural and interior designers based in Essex and Cambridge.

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Hammond Developments

Specialist developers of the highest quality commercial, residential and mixed use spaces.

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07549 951796



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THB Solicitors are one of the largest suppliers of legal services across Essex and East Anglia.

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Planet Leasing

Independent vehicle brokerage for the sale and leasing of cars, for business and personal use.

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Capture House

Essex based creative agency who create photography, video, web, and graphic design content for global and local brands.

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WHITE HOT
VANS.COM

White Hot Vans

Supplier of brand new commercial vehicles to businesses and families, offering significant savings off the manufacturer's list price.

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01582 484885



Asentiv

Coaching organisation helping driven business people to achieve their goals.

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Mount Business Services

Chartered Accountant with over 25 years' experience in practice and commerce.

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We endorse all of the above partners, and rate them highly for service, experience and price point. None have paid to be in our brochure and we do not receive any fees for recommending them. They are great businesses which we know will not let you down, and we're proud to help them grow.

OUR INSPIRATION

INVICTUS

Out of the night that covers me,
Black as the pit from pole to pole,
I thank whatever gods may be
For my unconquerable soul.

In the fell clutch of circumstance
I have not winced nor cried aloud.
Under the bludgeonings of chance
My head is bloody, but unbowed.

Beyond this place of wrath and tears
Looms but the Horror of the shade,
And yet the menace of the years
Finds and shall find me unafraid.

It matters not how strait the gate,
How charged with punishments the scroll,
I am the master of my fate,
I am the captain of my soul.

WRITTEN BY

William Ernest Henley

1875