# Financing

# your recovery & growth with the flexibility & support you need

Quintess Denta and Copeland Distillery are just two of 148 small businesses in Northern Ireland to have received funding from the Northern Ireland Small Business Loan Fund since its launch in 2018.

And we are ready to help you too.

If you are a small business, sole trader or partnership that needs support to recover or to build on new opportunities, you could avail of a loan of up to £100,000.

Starting up a business? Loans of up to £15,000 are available.\*

- Flexible term up to five years
- Flexible repayment breaks with no penalty to mitigate the inevitable bumps during recovery and rebuild
- Full early settlement rebate strengthening further your strong recovery and growth
- Access to business support, savings, learning & resources for you & your team
- Loans are typically unsecured however Personal Guarantees may be sought\*
- Personal support every step of the way
- Business Loan pricing quotes can be obtained using the loan calculator at www.nisblf.com\*

The Fund is part of Invest Northern Ireland's Access to Finance Strategy.

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### Quintess Denta Location: Co Fermanagh



Closure of dental surgeries due to the coronavirus pandemic meant cashflow dried up almost overnight for Quintess Denta, so CEO James Hamill and his team had to move quickly to identify new opportunities.

"Support from the NI Small Business Loan Fund allowed us to bridge a gap when cashflow was non-existent and combined with income from the sale of PPE, enabled us to create a buffer and reinvest in the company. We're now using the Fund towards futureproofing the company further by opening a world class dental education centre."

James Hamill, CEO, Quintess Denta



#### Copeland Distillery Location: Co Down



The Copeland Distillery story started in the summer of 2016, when Gareth Irvine, Founder, successfully raised £30,000 from crowdfunding.

The NI Small Business Loan Fund has supported Copeland Distillery in the next stage of its development.

"With support from the NI Small Business Loan Fund we were able to build our Donaghadee premises - The Copeland Distillery - which now houses our ever-growing spirit production, provides a space for day-to-day operations and allows us to deliver tours to the public."

Gareth Irvine, Founder, Copeland Distillery



\*Credit is subject to status, affordability assessments and credit checks. Terms and conditions apply.

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