

# Refinancing with Private Debt

FUSE —  
CAPITAL

## Free up capital. Reduce costs. 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.



## 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 with private debt:

- Secure more favourable loan terms
- Significantly more flexible than conventional bank debt
- 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.

## 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



## 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.

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Fuse Capital is a private debt advisory led by a combination of senior entrepreneurs with extensive deal making experience across the sector, together with a technology passionate sales team.

We secure private debt financing solutions to enable tech leaders to realise their ambitions.



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