

RESEARCH & DEVELOPMENT TAX CREDIT LOANS

Boost your cash flow with advance funding on your R&D tax credit claim.

LENDING CRITERIA

- Loan: £50,000 - £350,000
- LTV: Up to 80% of the R&D claim
- Claim: We can look at a claim up to 3 months in advance of the year end – with an accountant opinion/comfort letter.
- Security: Priority Fixed & Floating Charge over the company
- Term: Usually, a minimum of 2/3 months
- Fee: 2.5% - 3.5% of the loan, depending on risk appetite
- Interest Rate: 1.25- 1.5% per month, depending on risk appetite
- Previous Claims: We prefer the business to have previous successful claims
- Personal Guarantees: We do not usually require personal guarantees
- Loan Drawdown: The Fee and the interest is deducted from the gross loan to leave a Net day 1 advance meaning no out-of-pocket upfront costs.



Term - 2 to 6
months



< 6 mths

Loan to R&D Tax
Credit Value



up to 80%

How it works

The Opportunity

Our mission is simple: empower businesses across the UK to optimise their innovation with R&D advanced funding. With your R&D tax credit claim received in advance, you can reinvest in new or ongoing projects and research. Giving you a head-start and an edge over the competition

Don't wait longer than you have to. HMRC are well known for lengthy delays and currently have a turnaround time of approximately two months.

Based on other factors, it may take longer for many SMEs to get their Research and Development Expenditure Credit (RDEC) tax credits from the Government. Especially because you can only file for the credit at the company's financial year-end.

With Buzz Capital, you can draw down those funds up to 3 months in advance of your current year-end and there is no requirement to wait until the CT600 has been submitted.

The Process

- 1 Apply**
Fill out your [online application](#) form – this takes 5-10 minutes.
- 2 Agree**
We carry out detailed due diligence and based on the information provided, we'll issue a term sheet for discussion and signature.
- 3 Finance**
We only lend up to 80% of the R&D Tax Credit to control exposure. Once the term sheet is agreed, we'll issue relevant legal documents and make payment when signed.
- 4 Security**
Secured against your R&D tax credit claim, including a fixed and floating charge over the borrower
- 5 Repay**
Our loan is repaid once HMRC has processed your tax credit claim.

Contact us



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