

About Leumi ABL...

Leumi ABL operates across a variety of sectors to improve the working capital of our clients with a full range of asset based lending products. We provide invoice finance, stock finance and plant and machinery finance. In conjunction with our parent, Bank Leumi (UK) plc, we can also offer trade finance, property finance and commercial banking. Our flexible approach and ability to structure multi-facility deals can often result in higher levels of funding for our clients. We support businesses with funding requirements from £1m to £25m.

ABL multi financial award winners 2010



ALTERNATIVE FINANCE
PROVIDER 2010



ASSET BASED LENDER
OF THE YEAR - UK, 2010



ABL FIRM OF THE
YEAR - UK, 2010



ABL FIRM OF
THE YEAR 2010

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Getting On With Your Business

Leumi ABL Deals Review 2010

“Let’s get on with your business”

INVOICE FINANCE ■ STOCK ■ P&M ■ TRADE ■ PROPERTY

Following another year of growth, Leumi ABL starts 2011 with a growing reputation amongst businesses and dealmakers as a financier that makes a real difference to entrepreneurs.

Deal activity is now more buoyant than at the same time last year, however there is a realisation that a full economic recovery is far from assured and will certainly be a drawn out process.

Whilst many businesses may be looking positively at expansion plans, this is tempered by the continuing threat of a double dip recession and we are yet to see the full impact of higher taxes and spending cuts. There has never been a more important time to have the right funding package in place, creating that all important headroom in the business plan.

Able to provide a complete working capital package, Leumi ABL continues to support businesses; either where their existing bank relationship is a little stretched, through a refinancing, or to support a change of ownership. Providing funding from £1m to £25m, we are both well placed and keen to assist businesses across the UK as they face new challenges and opportunities during the coming year.

Indeed prospects for 2011 look encouraging with levels of introductory activity remaining high. Signs of increased confidence from the business sector look set to translate into more certain deal flow as good businesses are implementing growth strategies for 2011 and beyond.

Thank you for your support, and we look forward to continuing to assist your clients' growth plans.



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"When your lender of over 15 years decides to withdraw from the UK market it is not necessarily a positive experience! The 'credit crunch' had reduced the appetite of lenders to take on new clients but Leumi ABL were positive from the start. They put together a good lending proposition which persuaded our Board to commit themselves to them. It was a difficult transition because of the size and complexity of our requirement but Leumi ABL managed it well and we now look forward to a long and mutually successful association."

**Mark Stevens, Finance Director,
Davies & Davies Holdings**

"Leumi ABL took a very proactive approach throughout the deal process and provided the support we needed to move ahead quickly."

**Steve Harris, Managing Director,
Autocraft Drivetrain Solutions**

"After speaking to several companies it was clear that Leumi ABL offered the best deal. Their approach was more professional and direct, backed up by speedy decision-making at all stages of the process."

**John Heywood, Managing Director,
Brookside Products**

"We welcomed Leumi ABL's commonsense approach in providing financing facilities. During the course of our discussions we experienced honesty, ease of communications and a will to help. In today's environment when high street banks are busy dealing with the new banking levy, bonuses and their control, separation of retail and investment banking, Leumi's approach has indeed been a refreshing change."

**Kayvan Namazi, Managing Director,
Covrad Heat Transfer**

"Leumi ABL took the time to really understand our business needs and responded with a well structured facility offer. They have delivered what they promised and we look forward to a profitable relationship."

**Patrick Tierney, Managing Director,
Phoenix Vehicle Hire**

"Leumi ABL stood out from other providers. They were very progressive and professional in their approach, taking the time to understand the finer details of our business, together with the risks and opportunities our growth plans would create."

**Mark Goldby, Financial Director,
SMS Electronics**

Most of our 2010 deals provided funding up to £10m but we can also support funding requirements up to £25m.

Mistral

Working in partnership with bus and coach finance company

£7.5m block discounting line

SMS Electronics

Flexible refinancing package to support new growth for electronic manufacturing services company

£4m CID facility

Davies & Davies Holdings

ABL package to support well established £85m turnover meat wholesaler

£8m CID line + £1m stock finance facility

Premier Contract Supplies

Refinancing package to assist growth of specialist contract bathroom supplier

£1.4m CID line + £300k stock finance facility

Leumi ABL provided a refinancing package to support continuing growth of supplier of heat transfer systems

£4m CID facility

Leumi ABL provided financing package to support MBO of £15m turnover adhesives company

£1.5m All Asset facility

Primeur

ABL package to support Yorkshire based doormat and textiles distributor

£1.5m CID facility (Leumi ABL) + £1.2m (Bank Leumi UK)

ATC Drivetrain

Supporting MBO of Midlands based supplier of remanufactured engines to the automotive market

£2.5m ABL package

Brookside Products

Boosting working capital of smoked salmon production business in Cumbria

£1.5m CID facility

Phoenix Vehicle Hire

Funding to support acquisition of well known municipal and commercial vehicle hire business

£1.5m CID facility

Leumi ABL provided a refinancing package to support rapid growth of cardboard box manufacturer

£2.5m CID facility

Leumi ABL provided refinancing package to support £17m turnover wiring systems manufacturer

£3m CID + £150k stock finance facility