

Everline's Smart Partner programme lets you do more for your small business customers

Smart Partners

Welcome

Everline helps small businesses succeed. Since we began providing fast, flexible and convenient business loans in 2012, we've helped over a thousand small businesses and entrepreneurs expand, manage working capital or fill a cash gap. Today we are one of the leading alternative business lenders in the UK.

We know that without sufficient working capital, small business can struggle to sustain and fuel growth. So we provide a way for business owners needing working capital to fund opportunities they otherwise may have missed out on.

Our success is born from our pioneering use of data and predictive analytics, to make responsible and quick lending decisions.

Now Everline is embarking on a new journey to support Britain's small businesses – our Smart Partners programme.

Smart Partners is a collaborative network for enterprises that work with small firms. As a Smart Partner, you can support your small-business customers' growth by helping them access the finance they need – which may increase their demand for your services.

But the benefits to you don't stop there.

This overview sets out just what those benefits are including how you can benefit from Everline's marketing campaigns. Perhaps most importantly, it will set out how you can leverage our expertise as a leader in predictive analytics – and how the innovative

use of data can transform your business and those of your customers.

We believe the Smart Partnership can benefit thousands of small businesses – as well as transforming the business propositions of Partners themselves. Come and join us.



Andrea McGeachin
Everline Partnerships

The collaborative age

The Smart Partner principle is simple. Like you, we focus on small businesses. We believe it makes sense for companies that provide services and products to SMEs to collaborate, because by working together, we can give SMEs what they need to thrive.

Of course, collaboration between businesses is not new. From the dawn of commerce

thousands of years ago, retailers have grouped together at markets to share resources and offer customers a range of products.

Now, enabled by the internet and other technology, the biggest companies in the world are now collaborating in a systematic, digitally, driven way. Internet pioneers such as Google, eBay, Amazon and Facebook

disrupted and transformed their industries in this way.

Everline is planning to do the same in the world of business finance.

As a Smart Partner you now have the opportunity to join with us and take advantage of our expertise, resources and network of connections

Smart companies rely on three key activities:

1

Building great services

2

Growing through collaboration

3

Harnessing technology

Everline helps fulfill these objectives through its Smart Partners programme.

The Everline story

Just as large companies access the capital markets on an ongoing basis, small businesses now have the same appetite for cash-flow support.

More often than not, it is to facilitate growth. A business might have identified a new niche. They could have spotted an opportunity to purchase discounted stock. An unexpected bill or a late payment has often arisen. Whatever the need, it is the well-run healthy businesses that constantly needs access to finance for growth.

Traditional lenders simply aren't helping

Traditional lenders, such as banks, still don't see it that way. When a business applies to them for short-term finance, that business could experience unnecessary delays. For a start, the approval process often takes weeks – despite the need to solve cash-flow issues as quickly as possible.

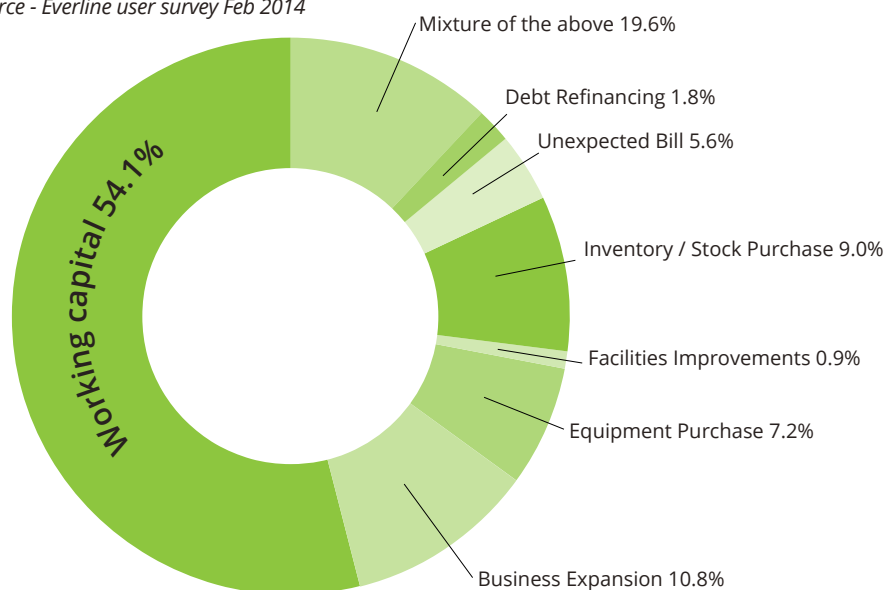
Businesses also don't want to carry debts for longer than necessary. They simply want to understand the costs involved, access the finance they need, then get the debt repaid as quickly as possible. Traditional lenders are just too slow and process orientated.

7 in 10 believe regular access to cash flow is important to business operations

*Source: Everline commissioned ICM Research, December 2013

What was your Everline loan used for?

Source - Everline user survey Feb 2014



It takes money to make money

everline

Small businesses don't believe traditional lenders can help

51% think traditional lenders aren't interested in lending to them.



40% with cash-flow shortages are so disillusioned they don't even apply.

How Everline delivers faster, flexible business loans

Everline can help businesses access the finance they need, when they need it. Built from the ground up as a digital lender, we have removed the need for complex and long-winded application processes.

It means that businesses can apply for working capital in minutes and if approved,

the funds will be sent within five minutes.

Applicants can see how much the loan they want will cost them – **0.5%** interest per week and a **1.5%** arrangement fee.

Borrowers can choose the term length of their loan (currently up to 52 weeks)– with the option to repay early at no extra cost, and they only pay interest for the period of time they actually borrow the money for.

This smart approach has fundamentally changed a range of key sectors already. In the UK, Everline has disrupted the SME finance market – helping over a thousand businesses with the working capital they deserve, and need, to be able to grow.

What does this mean for you?

As a Smart Partner your customers could benefit from a loan from us and consequently see added value in the services you provide.

Not only will this improve loyalty to you and stay a customer – it can give them working capital to grow.

What makes Everline different?

£50k Borrow up to £50,000 for up to 52 weeks

10mins 10-minute application

5mins If approved, funds sent within 5 minutes

24/7 Apply any time, 24/7

"Businesses need a flexible service that allows them to control how much they borrow and for how long. Everline offers access to additional cash flow when they need it, without unnecessary barriers."

Russell Gould, Managing Director, Everline

Using Big Data

Not only do we provide a fast source of funding, we provide new and better ways to use and share data.

We use cutting edge data science to develop computerised decision making systems. Our thorough processes evaluate every application by using thousands of data points from multiple sources including Companies House, payment history, bank checks and many more to form an objective and robust assessment.

It helps us ensure we lend responsibly.

By combining your customers' data with ours, we can make better decisions. We can improve our decision-making further by using

information from other companies across our Smart Partner network whilst always maintaining customer data securely.

What does this mean for you?

As a Smart Partner, pooling resources with Everline will help you learn more about your customers, helping you expand and enhance the services you offer.

Tracking and reacting to the aggregated data customers generate helps you develop products and services that are aligned with their needs and wants. Having access to a wealth of data – data that can be analysed to reveal vital business knowledge - can help your business discover new ways to generate

extra revenue.

Smart Partners can achieve greater insight into your customers and markets, and develop customer segmentation opportunities, allowing more targeted marketing and more informed business strategies.

Features of a great SME service

- ① Tackle a key issue
- ② Put technology and decision science at your heart
- ③ Embrace client data

Business owner applies for loan online



Business owner grants permission to access digital data from services they use to help our decision process



- Accountant
- Market place
- Payment process
- Membership services
- Business services
- Suppliers
- Insurers

+ the available CRA DATA



DECISION



By using online applications and data integrations there's no paper work for the applicant and faster decisions

How the Smart Partners programme works

Initially, we work with each partner to help promote the Everline service to their existing clients.

We will create reciprocal marketing arrangements that include Everline promoting your services to our customers. By working together we create innovative and creative content and campaigns that appeal to our mutual SME audiences and support their growth.

We believe the boost Smart Partners can give advertising and marketing could be significant.

Just as exciting, we can work with you to use data to achieve greater insight into your customers and markets, allowing more

targeted marketing and more informed business strategies. By collaborating together, we can help understand how to collect and use the data in a responsible and respectful manner. We can integrate without needing an API which makes it easy for everyone.

Collaboration is the model for successful commercial partnerships in 2014 & 2015

Partnership managers and business leaders need to embrace the sharing of financial, and other, data

With Smart Partners like-minded businesses work together to better serve SMEs

"We're looking for Smart Partners who understand their customers and the important role that access to finance plays in a business's lifecycle."

Just as we aim to provide a quick and efficient service for businesses, we aim to help Smart Partners deploy our service rapidly.

You'll be able to solve a key client problem while increasing client interaction, dialogue and loyalty."

Andrea McGeachin, Head of Partnerships, Everline

Collaboration in action

Smart
Partners

Rated People.com

Rated People is the UK's largest online marketplace for homeowners to find quality, local tradesmen. Its mission is to become the online destination for any home-improvement or maintenance project. More than 40,000 small businesses use it to find new job leads. And more than 100,000 job submissions are posted by homeowners looking for tradesmen every month.

"Through our online marketplace, we help tradespeople find new potential customers and grow their businesses. By providing access to fast and flexible loans, Everline helps to facilitate that growth. The Smart Partners initiative lets us offer a complementary service that adds even greater value to our core proposition."

Alex Kaczmarek
Head of Partnerships

goodprint

Goodprint is a leading provider of high quality, professionally designed business cards and associated stationery.

"Small business owners come to us for the quick service and quality products we offer. Everline has the same priorities and by providing access to working capital whenever they need it, is also helping our customers keep their eyes on growth and expansion. Even in the short time we have been a Smart Partner of Everline's we feel our own offering and growth has been strengthened as a result."

Oli Green
Head of Global Partnerships

The Food Ratings Guild
protecting reputations

Food Ratings Guild exists to promote and protect the food rating reputations of everyone – from small café to large hotel

"We believe all businesses deserve the same opportunities, whether they are big or small. Our role is to help protect, defend and maintain the things that are important to them. Through the Smart Partners relationship we are able to introduce customers to a potential lifeline, in Everline. In addition we have been able to negotiate special terms that not only benefit our customers, but us too."

Kevin Hanley
Founder

Who can be a Smart Partner?

The Smart Partner programme is a collaborative network for any like-minded enterprise that provides products or services to small firms.

Partners might include:

- Software providers
- Payment providers
- Online marketplaces
- Repair services
- Caterers
- Cloud service providers
- Independent accountants
- Solicitors and other advisors
- Distribution delivery services
- Insurance businesses

There are many more examples. If your business serves SMEs, then we're interested in working together – regardless of your size.

Becoming a Smart Partner could transform your business. To find out more, fill out this [Smart Partners form](#) or find out more by contacting our Head of Partnerships, Andrea McGeachin, on andrea@everline.com

Become a smart partner

Partner with Everline



It takes money to make money

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