

## DEAL SHEET 2010

As a product, Asset Based Lending provides a flexible and alternate financing solution for businesses experiencing change. A robust product, Asset Based Lending has proven its reputation within various economic cycles – boom or bust and is why Asset Based Lending continues to bolster its position despite the tightening effect of the credit crunch today.

Asset Based Lending delivers sophisticated solutions for a variety of scenarios including growth, buyouts, buy-ins, mergers and acquisitions, refinancing, turnarounds, public to private transactions across both a European and global arena.

This Deal Sheet was produced by the Asset Based Lending Committee, part of the ABFA, which aims to increase understanding and raise the profile of the Asset Based Lending industry in the UK and Ireland.

The Asset Based Finance Association (ABFA) is an Association which represents the Asset Based Finance industry (which includes Asset Based Lending) in the UK and Ireland. Currently over 49,000 businesses are benefiting from over £17 billion in lending from this industry.

To read more about recent ABL deals please visit [www.abfa.org.uk/abl/abl.asp](http://www.abfa.org.uk/abl/abl.asp)



### REFINANCE OF WILLIAM RANSOM PLC

KBC Business Capital, the specialist asset based lending (ABL) division of Belgian banking group KBC Bank has provided a £5.3m ABL facility to support the refinance of William Ransom & Son plc and to provide ongoing working capital. The facility encompasses accounts receivable, stock, and a plant and machinery term loan.

AIM-listed William Ransom was founded in 1846 and is the UK's oldest independent natural healthcare company. Today, the company operates via three distinct divisions: consumer health, natural extracts and pharmaceutical contract manufacturing, and its customers include health food retailers, pharmacists as well as large UK retailers.

Paul Hooper, sales director at KBC Business Capital, said: "Business Capital is delighted to be able to help William Ransom in continuing to drive their business forward and I look forward to a long and successful relationship."

Ivor Harrison, chief executive of William Ransom, added: "We are pleased to have secured our funding facilities with KBC and were impressed with their professionalism and ability to work within the agreed timetable."

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