

Essential support for franchisees of Ciocoyo

When you choose NatWest as your business banking partner, you will benefit from our extensive experience in the franchise sector. We have a dedicated franchise team who are all Qualified Franchise Professionals (QFPs) and are affiliated members of the British Franchise Association (BFA). As the bank most recommended by franchisors, we pride ourselves on our helpful, proactive approach. The latest BFA survey shows we are the number one choice for new franchisees.

Source: NatWest BFA Survey, 2012 – the survey related to RBSG (including NatWest).

With over 1600 RBS Group branches and a national network of accredited Franchise Managers covering all sectors, we can provide a banking and finance package tailored to the needs of your franchise. A summary of the services we offer is shown below:

Our Services

Accredited Franchise Manager

- Access to direct line and mobile
- Help from dedicated support team
- Help and support that is local to your area
- Online banking

Start-Up Assistance

- Easy to use business start-up software
- Start-up guide
- Franchise factsheets
- Regular free business reviews
- Two Years Free Banking
- Start-up compliance assistance from NatWest RiskRemedy
- Smarta.com – online support for small businesses (fees apply)

Advice on Risk Management

- Business insurance
- Health & safety
- Employment law
- Environmental law
- Tribunal representation
- Financial planning reviews

Finance

- Up to 50% of start-up costs including working capital
- Flexible loans tailored to your needs
- Capital repayment holidays. (Interest is charged during the period of underpayment. Your monthly payments may increase afterwards to include the element of capital which would have been applied during the repayment holiday)
- Term loan up to 5 years
- Business overdraft
- NatWest Business Credit and Business Debit card
- Asset finance (e.g. vehicles or catering equipment)

Free banking means that the charges for the day to day running of your account (known as your 'service charge') will not apply during the free banking period. At the end of this period, you will automatically move to the Standard Tariff. Charges for "Additional Services" and "Unarranged Borrowing" are not part of the free banking offer. Free banking applies to businesses that started trading within the past twelve months with projected or existing annual turnover not exceeding £1 million.

Security may be required. Product fees may apply. Over 18s only

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT

You should take independent professional advice in respect of any aspect of franchising licensing

How we can help

Dedicated Franchise Manager

We will provide a dedicated Franchise Manager who will take the time to get to know you and identify the best ways to take your business forward.

- An accredited Franchise Manager will guide you through the key stages of starting up your franchise
- You can speak to the manager either in person, via a direct landline, a mobile or through their dedicated support team
- Your Manager will conduct regular reviews to assess how your franchise is doing, what additional support you need and identify ways to save you time and money

Start-Up Assistance

When you're just starting out, it's good to know you can count on us for ongoing support and helpful service. Our assistance for start-ups includes:

- Downloadable franchise factsheets and business start-up software, available from www.natwest.com/franchising
- The NatWest business start-up guide provides support and information on starting up your own business
- NatWest Business Credit card (for businesses with a turnover of up to £2 million) with an interest-free period of up to 45 days on purchases
- Car rental discounts
- Through Worldpay card processing facilities enabling you to take payments by credit/debit card

Finance

Ensuring your funding arrangement works for you is crucial. By listening to you and understanding how your business works, we aim to provide a tailored solution that works well for you:

- Funding is available up to 50% of the start-up costs including working capital
- Our term loans, up to 5 years as a maximum, are based on individual circumstances
- Options include deferring capital repayments for up to 24 months and drawing your loan in stages. (Interest is charged during the period of underpayment. Your monthly payments may increase to include the element of capital which would have been applied during the repayment holiday)
- Through Lombard, we can ensure you have access to asset finance and lease finance deals – ideal for funding company vehicle and major equipment
- Security may be required. If no security is available we may still be able to provide support. Through the Government's Enterprise Finance Guarantee Scheme, the Department of Business, Innovation and Skills could guarantee up to 75% of the loan for which a 2% premium is payable quarterly.

Support on Risk Management

To help you manage everyday risks faced by your business, we provide a range of cost effective risk management solutions tailored specifically to your needs, including:

- **NatWest Mentor** – for guidance, training and 24/7 advice on employment law, environmental law and health & safety regulation to ensure your franchise complies with current laws
- **Free business reviews** – with a planning manager to discuss suitable life cover and income protection as well as pensions, savings and investments
- **NatWest Business Insurance** – for details of our current Business Insurance offers for franchisees please contact our dedicated franchise team

For more information

Whether you're starting out or already established as a franchisee, we aim to offer a level of experience and support unmatched by other banks. So why not contact our dedicated franchise team to find out how we can help you?

Call 0800 092 9117

Minicom 0800 404 6161

Email franchise@natwest.com

Visit www.natwest.com/franchise Lines are open from 9am – 5.30pm (calls may be recorded).

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