Business Summary

The Story so far...

Issued April 2015



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Just Cashflow
Your alternative bank overdraft

Your funding partner, for now and the future.

Objective

The directors of The Just Loans Group PLC have consistently demonstrated that the real value within the group structure is the ability to exploit the variety of distribution channels available.

These channels are continuously being monitored and measured to ensure the group maintains prominent placement and results.

There are however channels where the company has yet to maximise its offerings, which in very simple terms is a result of cost of funds and the accessibility of said funds.

The objective of this Business Summary is to highlight the significant uplift in business that can be achieved.

The Just Loans Group PLC has a clearly defined structure.

the Just Loans Group

The Just Loans Group PLC

Directors
Sir Eric Peacock, Lord Timothy Razzall, Robin Pugh, John Davies, John McLellan, Robert Boot.

Just Loans Group Operations LTD
(100% subsidiary)
Manages Group operations including loan applications, processing and management.

Just Bridging Property finance

Just Bridging Loans LTD
(100% subsidiary)
Secured property finance.

Just Cashflow Your alternative bank overdraft

Just Cash Flow PLC
(100% subsidiary)
Provider of Revolving Credit Facilities.

Just Finance SME Commercial Funding

Just Finance Loans & Investments PLC
(100% subsidiary)
Equity and long-term funding.

Just Cash Flow (Agency) LTD
(100% subsidiary)
Direct marketing of group and products.

The real value within the group structure is the ability to exploit the variety of distribution channels available

Just Cashflow launched in Spring 2014

Target

When The Just Loans Group PLC fully launched its main trading brand Just Cash Flow PLC (Just Cashflow) in Spring 2014 it had a very specific target audience - young companies between 18-24 months old that were virtually invisible to traditional finance sources.

These businesses were targeted through a combination of Direct, Online and Trade Show activity.

Under direction from its highly experienced Board a review of business to date was held after the first couple of months of trading that looked at what type of businesses were being attracted, the type of application being received and, most importantly, the profile of the businesses that qualified.

Results

The results showed that the younger businesses lacked both assets and coherent business plans.

The businesses that did get through the rigorous underwriting process had a much different profile.

They were five to six years old already had funding in place but wanted a more flexible finance partner that was prepared to work alongside existing arrangements.

Since this time targeting this profile of business has successfully driven the marketing and business strategy.

Talented People

The brand of the main trading group, Just Cash Flow PLC has been built by focussing on attracting talented people, developing meaningful partnerships and, above all, providing a range of flexible finance solutions to businesses.

Just Cashflow has been able to attract some key people who have the experience, skill and commitment to properly position the Brand...

Jenny Cooper
Head of Marketing

Jenny has over 25 years marketing experience and drove the integrated marketing activity that made ING Direct one of the most successful ever new savings entrants to the UK marketplace.

She has a key role to play in ensuring our targeted marketing activity both builds our Brand awareness and delivers business results.

Toni Evans
Head of Social Media

Toni has a First Class Hons Bachelor Degree and Masters Degree in Law. She has worked in the Travel, Print and Design industries for over 20 years.

One of her key roles is managing the company's social media ensuring that the online marketing potential and relationships are maximised within the social spectrum.

Martin Rutland
Head of Communications

Martin has over 30 years experience in financial corporate communications such as Legal and General, Access, HSBC, Household International, and ING Direct.

He has taken the lead media role in the launch and establishment of major brands such as the Goldfish Credit Card and ING Direct.

Responsible for our communications strategy with the media and increasing range of business partners.

Joseph Lee-Brown
Head of Digital Creative

Joseph has over 20 years of global experience with an emphasis on identity development and brand implementation across numerous touchpoints.

He has invaluable knowledge of the rapidly changing digital world.

Past experience covers a range of major blue chip companies including Lloyds Banking Group, HSBC Midland, Vodafone, Standard Bank and Hanson.

"meaningful partnerships with talented people"

The Growth Accelerator Program
(soon to be rebranded as
The Business Growth Service).

This program is managed by Grant Thornton on behalf of the government and is focused on delivering support to businesses with the potential to improve and grow.

Just Cashflow has been invited to address the 3,500 plus advisors who are affiliated to the program in addition to having direct access to the 24,000+ companies that are registered.

We will utilise a variety of events such as Webinars, Online Newsletters, Social Media, Personal Appearances and presenting at 'invite only' Forums managed by Grant Thornton.

National Association of Commercial Finance Brokers
Just Cashflow is a Patron Member of this association and has built a very strong alliance with the executive board within same.

There are a number of alignments between both parties which resonate well and we are a regular contributor to their members on all matters pertaining to finance, education and growth.

Medianett
Just Cashflow has developed an excellent working relationship with Medianett the publisher of a series of industry leading online publications.

These include Bridging & Commercial, the short-term and specialist finance markets' premier intermediary online title. Medianett specialises in all areas of property-backed finance, including bridging, commercial and development funding, second charge mortgages and buy-to-let.

The combination of news, views and features really appeals to our target broker audience.

Our relationship means Just Cashflow is often asked to comment on industry issues and is a great platform for announcing business milestones and new finance facilities.

Example Articles

Just Cashflow passes £5m milestone
www.bridgingandcommercial.co.uk/article-desc.php?id=4693

WageRoller Launched
www.bridgingandcommercial.co.uk/article-desc.php?id=4352U

National Qualification for Directors
www.bridgingandcommercial.co.uk/article-desc.php?id=4528

Chambers of Commerce
Just Cashflow has been invited to be a Business Alliance Affiliate.

The Chamber of Commerce sits at the heart of the local business communities and has 52 accredited outlets providing practical advice and support to UK companies.

Just Cashflow will be a commentator to their Finance Forum and this will afford us the opportunity to reach a wider audience as part of an institution which has been in existence for over a 150 years helping business connect and grow.

"we have formed important strategic partnerships"

Just Cashflow has strived to ensure delivery is across all aspects of customer engagement.

To this end we have formed strategic partnerships with a number of key government bodies, professional bodies and industry associations.

Patron member

NACFB
Helping Fund UK Business

Business Alliance Affiliate

British Chambers of Commerce

media.nettltd

GrowthAccelerator
New part of BUSINESS GROWTH SERVICE

Our Achievements

Key achievements to date together with ongoing commitments include:

WageRoller was commended at the Business Moneyfacts Awards 2015 in the Best Business Product Innovation category.

Just Cashflow has been invited to be one of the headline sponsors of the UK franchise Shows being held in London, Birmingham and Manchester.

The Franchise sector benefits from a very small number of failures and is an ideal arena for an alternative funder such as Just Cashflow.

Just Cashflow will be a main and / or named sponsor at a number of expos throughout the year in support of NACFB, The Finance Professional Show, The Business Show, Accountex, International Women in Business, Thames Valley Expo.

Just Cashflow has also completed a database of companies with a turnover of less than £7.5m that have funding facilities with the traditional High Street lenders - that database stands as approx 463k target companies.

Just Cashflow is also in early discussions with several peer-to-peer lenders to provide a flexible facility alongside their own funding.

Just Cashflow's direct marketing activities will be specifically targeting those companies, from a database we have built - collated, with a turnover of less than £7.5 million but who have an invoice discounting or factoring facility with the major providers such as Bibby.

We will be marketing an additional facility that sits alongside their existing arrangement. There are approximately 46,000 of these companies.

Just Cashflow is currently building a database of those companies whose turnover is greater than £7.5million pounds who also have invoice or factoring facilities in place.

Just Cashflow has created a database targeted at those companies that currently have a facility with banks who are not renewing existing facilities or indeed calling them in.

Just Cashflow is a regular content contributor to many of the online newsletters and forums. Its news items and articles are regularly published.

Just Cashflow has adopted a very holistic approach to developing a range of finance solutions which are in demand by businesses.

We strive to be best in class with high levels of customer retention and satisfaction.



"we strive to be best in class"

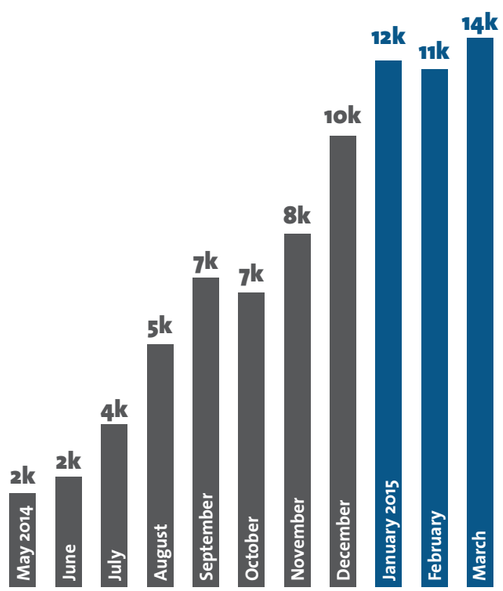
The Headlines

Parent – The Just Loans Group PLC Market Capitalisation	£10,000,000.00
Just Cash Flow PLC trading profitably	Zero capital loss policy Rules based lending decisions Extensive detailed operational manuals Robust legal opinion on Facility Agreements
Business Moneyfacts Business Product Innovation Award	WageRoller from Just Cashflow COMMENDED Business Moneyfacts Award 2015 – Business Product Innovation of the Year

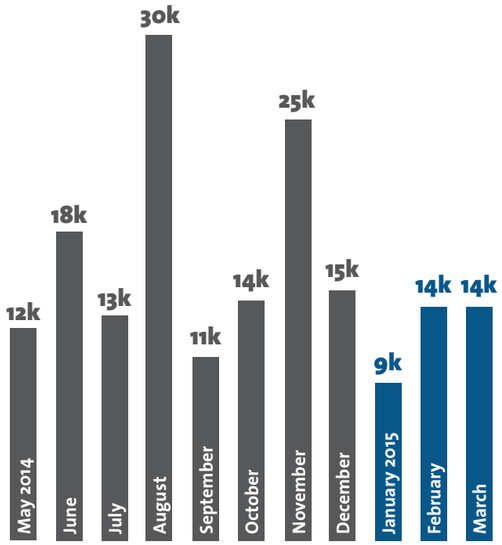
Application approvals	£6,664,972.30 / 131 accounts
Balance of facilities drawn	£5,398,686.30 / 119 accounts
Accounts in default	£63,728.67*
Capital write off	£0
Application declines	92% due to High Risk Aversion

* Arrears recovery process tested in UK courts with all accounts now in agreed secured repayment plans.

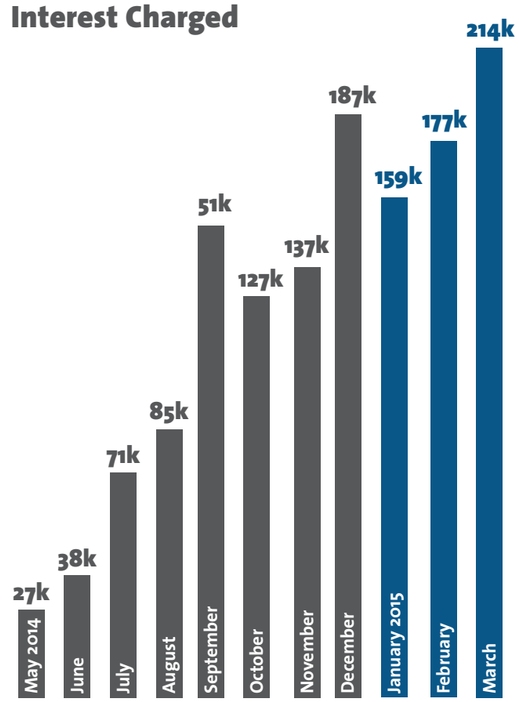
Monthly Management Fees



Arrangement Fees



Interest Charged



In Brief

The business has come a long way in a very short time and has benefitted from the guidance of its experienced Board.

It has constantly reviewed the target market and searched out new and innovative distribution channels.

The demand for the business' range of flexible finance solutions is clearly evident but requires additional funding in order to optimise its potential.



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