



CAPLE

FUNDING  
GROWTH &  
OWNERSHIP

## Funding Announcement

### Caple supports generational change at East Anglian recycling plant with a £1.35m unsecured, 8-year loan

**Caple** has supported the share buyback of an East Anglian recycling plant with a £1.35m, 8-year loan. The loan was fully unsecured, required no personal guarantees and complimented the company's existing facilities with Barclays Bank.

The recycling plant is a well-established, family-run, cash generative business with a long track record in the Materials Recycling Facility market. It's role in recycling's circular economy is to segregate, clean and repackage waste into recyclable-ready bundles for reprocessing. The business was co-founded by a husband and wife team, but the day-to-day running has been passed on to their son and his management team. To facilitate the retirement of the co-founders, management needed a financing package that complimented their existing facilities with Barclays and wouldn't place a heavy debt servicing burden on the company which would inhibit investment and growth opportunities.

Caple worked with our partner at FRP and B2B Cashflow Solutions to ensure we understood the business thoroughly, as well as the market dynamics in which they operate. The completed deal means that the people charged with driving the business forward are also the ones who will gain from its success.

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*"It was a pleasure to work with Caple on this deal. From start to finish the process was clearly communicated, well managed and ultimately produced an excellent finance solution for all concerned."*

**Simon Grainger, Business Finance Consultant, B2B Cashflow Loans**

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*"This transaction mirrors a lot of ownership change within UK SMEs where the management team are the ones driving the business, with a retirement-age owner who is non-operational. To facilitate the next phase of growth for that business, management need to see a clear path for them to benefit from the equity value they create. Generational change in these companies is not about leveraging to the maximum extent, but more about ensuring the business has ample headroom to continue to trade and grow as expected. Our unsecured, long-term financing solution is an ideal match for what is required."*

**Sean Brophy, Country Manager, Caple**