



F P U K

FINANCE PROFESSIONALS UK

PARTNER BROCHURE 2025

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You're only ever one decision
away from changing your life...

Please take some time to read through the following information in detail, paying close attention to what is required in order to make a success of working with FPUK.





How FPUK was born

David started in finance in 2015, with little to no support, working with specialist lenders, in order to help the businesses he was coming across, that were in need of funding.

Many people wanted to work with him to complete deals, unlike other options in the market, like buying a franchise or becoming an AR of a larger firm and giving away control of your business, FPUK is an ideal solution.

FPUK services an area of the market where Finance Professionals need a trusted partner, to help their clients secure their funding needs. We work with a wide range of partners in areas such as, PERSONAL FINANCE, VC AND EQUITY FUNDING, PRIVATE BANKING, FAMILY OFFICES, HNW & UHNW NETWORKS, PAYMENT PROCESSING PENSIONS, INVESTMENTS & PROTECTION PLUS MUCH MORE...

David Lawless

**Founder & MD
FPUK**





What FPUK is all about...

If you're a professional in the UK with clients needing potential business or property funding and would like to create new income opportunities, then a membership with FPUK could be right for you. With a combined 30 years of knowledge and expertise in funding standard and complex cases, if we can't help your clients secure funding, or point them in the right direction, nobody can.



You don't need hundreds of lenders to get it right, we have a core specialist panel of 165 + lenders covering 12 finance sectors, ensuring your clients receive the funding required by reputable lenders. We can have funding offers on your client's desk in as little as 2 hours. Speed is the key, coupled with crystal clear communication and complete focus on the client's ideal outcomes. FPUK are the gold standard when it comes to a network you can trust, with a combined 30 years experience in the team, we can help you help your clients every time.



**Why FPUK can help you
and your clients**



The UK Commercial Finance world is full of less than reputable players, it's a sad fact but one nonetheless. We have encountered this first-hand, and in light of this, we decided to create an incorruptible network of professionals with the highest standards.

If there's a deal to be done and the numbers work, we'll get it done. If the numbers don't quite work, we have ways and means to find solutions.

We don't tend to miss anything when it comes to funding opportunities, we strive to understand the client's needs and know how to structure a funding case to successful completion.

You will earn the highest procuration and broker fees on all cases. So you will always be remunerated at the highest level. We only work with Finance Professionals who want to help their clients procure funding and earn more income in turn.



THE MARKET OPPORTUNITY









It helps to understand the scope of the industry, and the great demand for what you will be able to provide (capital). Each finance product offered is a billion pound plus industry on its own. If you offer 12 commercial finance products, that is 12 x a billion pounds plus! You'll struggle to find a larger space or greater place in which to start.

The best part is, you'll be able to provide capital - the lifeblood that every business or commercial property investor needs, without it, businesses fail. Access to financing is vital, and we have a recession-resistant business model, how? The demand for what you provide will always be at a constant high. By having the right lenders in your toolbox, you can approve deals that banks decline and be more competitive on the deals that banks might approve. In short, the commercial finance industry is extremely lucrative and very prestigious.

No matter how the economy is doing, the demand for capital is always at a constant high. When the economy is booming, businesses and commercial property investors need capital to grow. When there is an economic downturn, businesses and property investors find themselves in greater need of capital. At the same time, banks are employing more restrictive lending practices, making it harder for business owners and property investors to get the capital they need. Because of this, there has never been a better time to launch in commercial finance.

"Right now, most high street banks are not lending to businesses, and those that do are only approving 30 to 40% of applications. That leaves 60 to 70% of businesses in need of a source for commercial loans."

WHY NOW IS THE TIME TO CREATE MORE INCOME

		1990	2022	MULTIPLE INCREASE
AVERAGE HOUSE PRICE ¹		£54,919	£268,668	x 4.9
FOOTBALL MATCH TICKET ²		£5	£103.99	x 20
A LITRE OF PETROL ³		£0.40	£1.70	x 4.2
COST OF RAISING A CHILD (FROM 0 - 18 YRS) ⁴		£75,948	£155,582	x 2
AVERAGE NEW CAR PRICE ⁵		£8,299	£38,585	x 4.6
MEDIAN INCOME ⁶		£15,080	£31,772	x 2.1

1. [HTTPS://WWW.HOUSEPRICECRASH.CO.UK/INDICES-NATIONWIDE-NATIONAL-INFLATION.PHP](https://www.housepricecrash.co.uk/indices-nationwide-national-inflation.php)
 2. [HTTP://WWW.RED11.ORG/MUFC/STATS/PRICES.HTM](http://www.red11.org/mufc/stats/prices.htm)
 3. [HTTP://WWW.SPEEDLIMIT.ORG.UK/PETROLPRICES.HTML](http://www.speedlimit.org.uk/petrolprices.html)

4. [HTTPS://WWW.LV.COM/LIFE-INSURANCE/COST-OF-RAISING-A-CHILD-2019](https://www.lv.com/life-insurance/cost-of-raising-a-child-2019)
 5. [HTTPS://WWW.NIMBLEFINS.CO.UK/AVERAGE-COST-CARS-UK](https://www.nimblefins.co.uk/average-cost-cars-uk)
 6. [HTTPS://WWW.ONS.GOV.UK/EMPLOYMENTANDBOURMARKET/PEOPLEINWORK/EARNINGSANDWORKINGHOURS/ADHOC/006810NEW-EARNINGS-SURVEY-VEYNES-AGE-GROUP-GROSS-WEEKLY-AND-HOURLY-EXCLUDING-OVERTIME-DATA](https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/adhoc/006810newearningsurvey/veynesagegroupgrossweeklyandhourlyexcludingovertime)

ACCESS TO OUR TRAINING PORTAL



- WELCOME
- MINDSET
- TECHNICAL
- WHY?
- CUSTOMER JOURNEY
- SCRIPTS
- DOCUMENTS & TEMPLATES
- HOW TO'S FOR EVERYTHING!
- INDUSTRY STATS & INFO
- SALES TRAINING
- PROSPECTING
- IN DEPTH KNOWLEDGE OF THE 12
DIFFERENT TYPES OF COMMERCIAL
FINANCE YOU CAN PURSUE
- STEP BY STEP, ON HOW TO FIND, FUND
AND CLOSE ANY DEAL THAT'S VIABLE




YOU'LL RECIEVE ALL THE TEMPLATES,
TOOLS, DOCUMENTS, SCRIPTS, AND
SYSTEMS YOU'LL NEED.



- PARTNER EMAIL
- PARTNER PORTAL
- ONGOING TRAINING
- ONGOING DEAL SUPPORT
- DAILY COMMISSIONS
- UNLIMITED INCOME





**What Can You Earn Doing
Commercial Finance Deals?**

EARNINGS

ALL PARTNERS EARN 35% - 70% OF ALL INCOME ON COMPLETED CASES, THIS INCLUDES ANY COMMISSION PAID BY THE LENDER AND BROKER FEES EARNED FROM THE CLIENT.

ALWAYS PAID WITHIN OF 14 DAYS OF US RECEIVING THEM, NORMALLY SAME DAY TO NEXT DAY.

SEE SOME EARNINGS
EXAMPLES BELOW:



FEES/EARNING EXAMPLES @ 50%

STANDARD ACQUISITION CASE

- Unsecured Loan + Asset Finance
- £250,000 Loan + £465,000 Asset
- 3% Broker Fee & 3% Lender Proc Fee
- 3.5% Asset Finance Lender Proc
- Partner Commission £15,637.50



STANDARD BUSINESS LOAN CASE

- Unsecured Business Loan
- £250,000 Gross Loan
- 3% Broker Fee & 5% Lender Proc Fee
- Partner Commission £10,000



STANDARD INVOICE / TRADE CASE

- Invoice Finance Account
- £350,000 Credit Line (12 month contract)
- Partner Upfront Comms £3,500
- Partner Residual Comms = £875 pm



STANDARD ASSET FINANCE CASE

- Excavator Purchase
- £175,000 Gross Loan
- 3.5% Lender Proc Fee
- Partner Commission £3,062.50



WORKING CAPITAL TO FULFILL CONTRACT
OFFICIAL UK PHONE REPAIR CENTRE

£150,000



- CLIENT NEEDED CASH TO FULFILL A NEW REPAIR CONTRACT WITH SAMSUNG WORTH £10M
- THEY NEEDED TO HIRE MORE ENGINEERS, EACH KIT BAG COST £5K PER HEAD
- LOCATION: NEWCASTLE
- LEAD SOURCE: LINKEDIN
- COMPLETION TIME: 14 DAYS

PARTNER COMMISSION = £3,750



MERCHANT CASH ADVANCE FOR SHOP
EXTRA CASH FOR CHRISTMAS STOCK

£125,000



- CLIENT NEEDED CASH TO BULK BUY STOCK FOR CHRISTMAS
- LOCATION: GLASGOW
- LEAD SOURCE: LINKEDIN
- COMPLETION TIME: 2 DAYS

PARTNER COMMISSION = £2,500



ASSET FINANCE FOR QUARRY
DOZER PURCHASE TO OPEN NEW CUT

£578,577



- QUARRY CLIENT NEEDED A 2012 CAT D10 DOZER TO OPEN UP A NEW LEVEL ON THEIR QUARRY.
- LOCATION: CORNWALL
- LEAD SOURCE: LINKEDIN
- COMPLETION TIME: 10 DAYS

PARTNER COMMISSION = £10,125



BRIDGING FACILITY TO START DEVELOPMENT
PROPERTY DEVELOPMENT COMPANY

£332,500



- CLIENT WANTED TO RAISE FUNDS TO FORWARD FINANCE THE START OF A DEVELOPMENT SITE
- VAL ONLY LOAN AS CLIENT HAD ADVERSE CREDIT
- LOCATION: KENT
- LEAD SOURCE: LINKEDIN
- COMPLETION TIME: 6 DAYS

PARTNER COMMISSION = £3,325



BRIDGE TO WORK ON DEV SITE
SPECIALIST PROPERTY COMPANY

£300,000



- CLIENT WANTED TO RAISE FUNDS TO FIT OUT UNITS ON HIS COMMERCIAL LAND IN ORDER TO START RENTING THEM OUT AND GENERATE SOME INCOME.
- CLIENT HAD A COMPLEX TRUST STRUCTURE
- LOCATION: CUMBRIA
- LEAD SOURCE: LINKEDIN
- COMPLETION TIME: 10 WEEKS

PARTNER COMMISSION = £3,000



REMORTGAGE OF FAMILY HOTEL

FAMILY RUN HOTEL

£778,125



- CLIENT WANTED TO RAISE SOME ADDITIONAL FUNDS TO REFURBISH HOTEL
- FAIRLY STRAIGHTFORWARD CASE WITH FATHER AND SON
- LOCATION: PORTHCRAWL
- LEAD SOURCE: LINKEDIN
- COMPLETION TIME: 2 MONTHS

PARTNER COMMISSION = £7,721.25



MANAGEMENT BUY OUT *DIGITAL MARKETING AGENCY* £266,000



- CLIENT WANTED TO RAISE DEBT FUNDING TO BUY OUT HIS DIRECTORS.
- DIRECTOR HAD A TERMINAL ILLNESS AND WAS MOTIVATED TO SELL.
- LOCATION: LEEDS
- LEAD SOURCE: LINKEDIN
- COMPLETION TIME: 2 MONTHS

PARTNER COMMISSION = £9,310



RACKING FIT OUT
WAREHOUSE STORAGE
£504,000



- CLIENT NEEDED TO SPLIT THIS ACROSS TWO LOANS DUE TO PROFITABILITY
- LOCATION: ENGLAND
- LEAD SOURCE: LINKEDIN
- COMPLETION TIME: 3 WEEKS

PARTNER COMMISSION = £16,495



REMORTGAGE OF COMMERCIAL PROPERTY *PROPERTY INVESTMENT COMPANY*

£3,283,200



- CLIENT RAN INTO SOME TROUBLE WITH LLOYDS BANK AND HAD TO REMORTGAGE HIS PORTFOLIO
- WAS A COMPLEX CASE DUE TO A £200K CCJ
- LOCATION: DERBY
- LEAD SOURCE: LINKEDIN
- COMPLETION TIME: 4 MONTHS

PARTNER COMMISSION = £49,248



CAPITAL RAISE ON PORTFOLIO
BEST WESTERN HOTELS (FRANCHISEE)

£4,826,250



- CLIENT WANTED TO RAISE FUNDS TO REFURBISH HIS BW HOTEL AND OPEN ANOTHER
- CLIENT HAD A COMPLEX LEGAL STRUCTURE WITH OP CO PROP CO AND NON DOMICILED DIRECTOR
- LOCATION: CHELTENHAM
- LEAD SOURCE: REFERRAL
- COMPLETION TIME: 6 MONTHS

PARTNER COMMISSION = £72,393





The next steps...

ARE YOU READY TO
JOIN FPUK?

APPLY NOW



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