

01 / DECISION & CONTEXT

Growth capital

We structure growth financing with banks, private credit funds and equity investors, matching the funding to the business plan and ownership objectives.

A defined growth plan requires funding before it generates cash.

We link the funding requirement to planned investment, operating milestones and working capital. We compare financing and investor terms alongside valuation, including the consequences of slower growth.

Overview

Growth capital supports a defined expansion plan: new capacity, product development, an acquisition, or entry into another market. It is most useful when the amount sought follows a clear investment programme and measurable operating milestones. For an owner-led business, the decision also involves choosing how much ownership to share and what kind of involvement an investor should have.

What we examine

We distinguish the capital required by the business from proceeds sought by existing shareholders. We assess investment timing, working capital, the path to positive cash flow and resilience if growth is delayed. Customer economics, capacity constraints, recruitment needs, and the management systems required at greater scale help determine whether capital is the main missing ingredient.

A useful starting point: agree the decision to be made before choosing a process or approaching counterparties.

02 / WORK PROGRAMME

Turn the decision into a plan.

We develop a funding model that links the use of proceeds to operating milestones and tests different investment amounts and ownership structures. An investor presentation and supporting information pack set out the business, growth thesis, and evidence behind the forecast. Potential partners can then be assessed for investment mandate, sector understanding, holding period, and approach to governance. A comparison of proposed terms makes dilution, preferences, and decision rights visible alongside valuation.

Bergweiss matches growth financing to the company's development stage, cash flows and ownership objectives. We work with banks, private credit funds, private equity and venture capital investors, and other financial institutions through our international network. Venture capital may suit earlier-stage or innovative businesses; growth equity, debt or capital-market routes may fit later expansion. We coordinate the process and compare cost, repayment, dilution and governance, helping management choose an appropriate combination of capital and partners.

WHAT WE PREPARE

- 01 A use-of-proceeds schedule tied to capacity, recruitment, product or market-entry milestones.
- 02 A forecast showing cash needs under the growth plan and a slower-execution scenario.
- 03 An investor brief with evidence for the market opportunity and operating assumptions.
- 04 A term comparison covering dilution, preferences, board representation and future funding rights.

Your preparation checklist

Gather what is available. Mark any gaps and give each next action an owner.

- ☐ Link each use of proceeds to a hiring, capacity, product or market-entry milestone.
- ☐ Prepare cash forecasts for the plan and a slower-execution scenario.
- ☐ Gather evidence for market demand, operating assumptions and growth investment.
- ☐ Record preferences on dilution, investor rights, board involvement and future funding.

03 / QUESTIONS & NEXT STEPS

Questions worth resolving.

Does a minority investment leave the founder in control?

Shareholding percentage is only one part of control. Investor consent rights may cover budgets, borrowing, acquisitions, senior appointments or a future sale. Board composition and provisions for underperformance can also affect decisions. Founders should review the proposed governance framework against how they expect to run the business, with legal advisers explaining the effect of the shareholder agreement and related documents.

How is new business funding different from shareholder liquidity?

Primary capital is invested into the company to fund its plan; secondary proceeds pay existing shareholders for shares they sell. A transaction may combine both, but the uses should be visible separately. Investors need to understand how much money remains available for expansion, while owners need a clear picture of dilution, personal liquidity and the funding still required if the plan changes.

Keep the trade-offs visible

A minority investment does not leave every aspect of control unchanged. Reserved matters, board composition, follow-on funding rights, and provisions governing a future sale can shape the relationship for years. Owners should consider the investor's liquidity expectations and the consequences of underperformance. The appropriate partner and funding structure should fit the plan without relying on an early exit or an untested expansion timetable.

YOUR PRIORITIES / NEXT ACTION

Bring the decision into focus.

Outline your objective, timing and the questions you want to resolve. Use this guide to structure an initial conversation with Bergweiss.

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General preparation guidance. The scope and specialist inputs depend on the particular mandate.