

Dojo Business Funding

April 2026

Fast, flexible funding for UK businesses

The logo for Dojo Business Funding, featuring the word "DOJO" in a large, bold, teal-colored sans-serif font. The letters are thick and rounded, with a modern, clean aesthetic. The "D" and "O" are connected, as are the "J" and "O". The background is a solid dark teal color.

Contents

1. Introduction
2. What is it?
3. How it works
4. Sign up process
5. What's in it for you
6. Q&A

DOJO



Fast Flexible Growth Funding

Dojo has partnered with YouLend to offer all eligible UK customers **Merchant Cash Advance Funding**.

Free to sign up. Apply in a few clicks and get a decision in as little as 24 hours.

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You could be
funded up to

£16,250*

You'll pay

£16,250* + Fixed fee

Your monthly revenue

£12,500



You've been trading for

12 months



[Apply now](#)

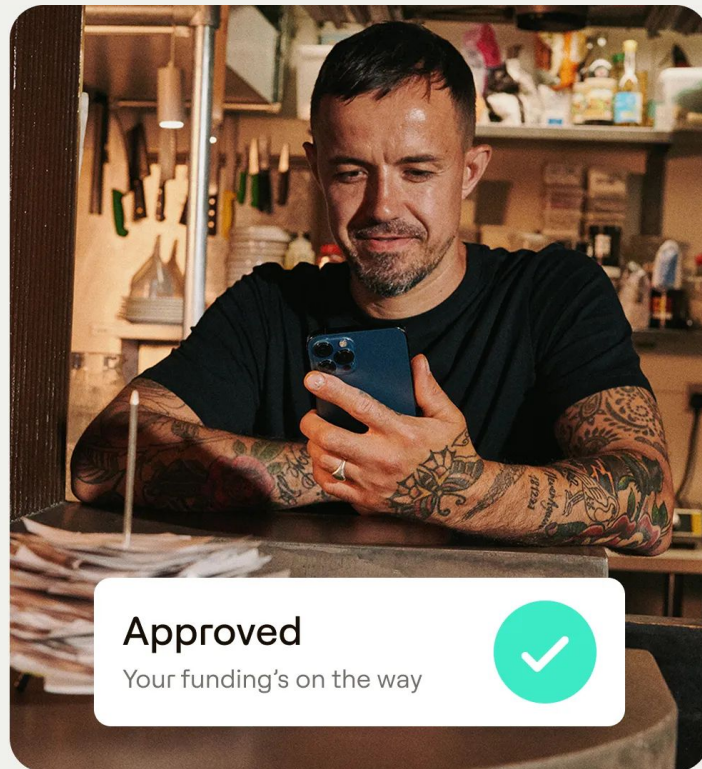
*This is an indication. Apply to calculate your offer.

What is Business Funding?

Fast, flexible funding for businesses to supercharge growth.

- Approvals within 24 hours
- Access to funds in as little as 48 hours after approval
- Tailored offers up to 2x of monthly revenue
- Pay back as you earn as % of daily card takings

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Main Key Features

Supercharge your Business

Faster than a bank

Safe, secure funding in as little as 24 hours

Clear pricing

No interest - you only pay a fixed fee agreed upfront

Tailored offers

Offers up to 2x of your monthly revenue

No large monthly bills

Pay automatically as a % of daily sales

Flexible easy top-ups

Once onboard, you could be eligible for same day top-ups

How it works

Funding Amount - funding ranges from £1K to £1M

Repayment Time - average repayment time is 4-12 months

Repayment Fee - typically 15% of approved amount

Repayment Amount - typically 10% - 25% of daily sales

Why take Business Funding?

Business Funding can help in many ways

**Boost
cash flow**

**Grow your
business**

**Invest in
growth
plans**

**Buy new
stock**

Numbers on Business Funding

20,000+ businesses funded

£2bn+ funded so far

£26,000 average funded amount

Who is it for?

Eligibility Criteria

1

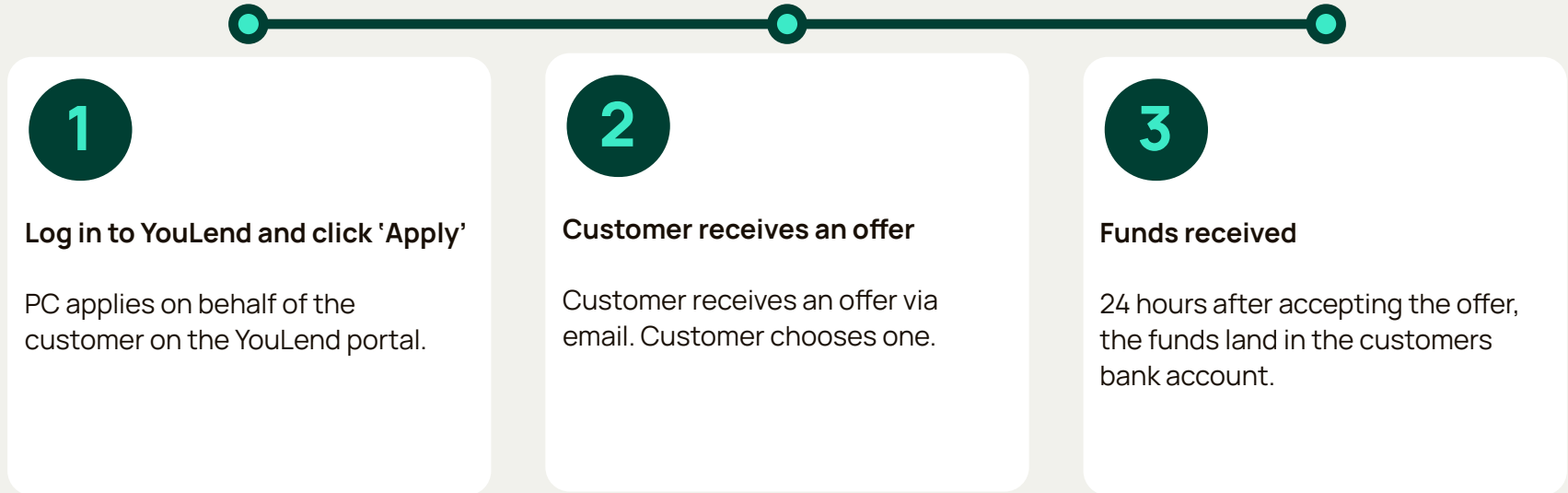
Customers
trading with Dojo
for a minimum of 3
months

2

UK & Ireland
customers only

Apply and get a decision in minutes

As easy as 1,2,3



Application steps



Application

- Apply online with minimal paperwork
- Customer connects via open banking or submits 3 months of bank statements
- YouLend conducts a soft credit check



Customer receives offers

- Offers are based on card terminal sales history
- The higher the revenue the better the offers. YouLend offer up to 2x of monthly revenue



Customer chooses an offer

- Customer agrees upfront fees and on the percentage of daily sales revenue to repay and length of term
- Customer receives funds in 24 hours

Open Banking – What is it?

Open banking is a financial services model that allows customers to share their financial data with third parties, such as other financial institutions or service providers, with their consent. This data can include bank account information, payments, transaction records, and statements.



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Regulated product with partner Plaid by the FCA and EU equivalent. Can be found on 'Open Banking Directory' online.

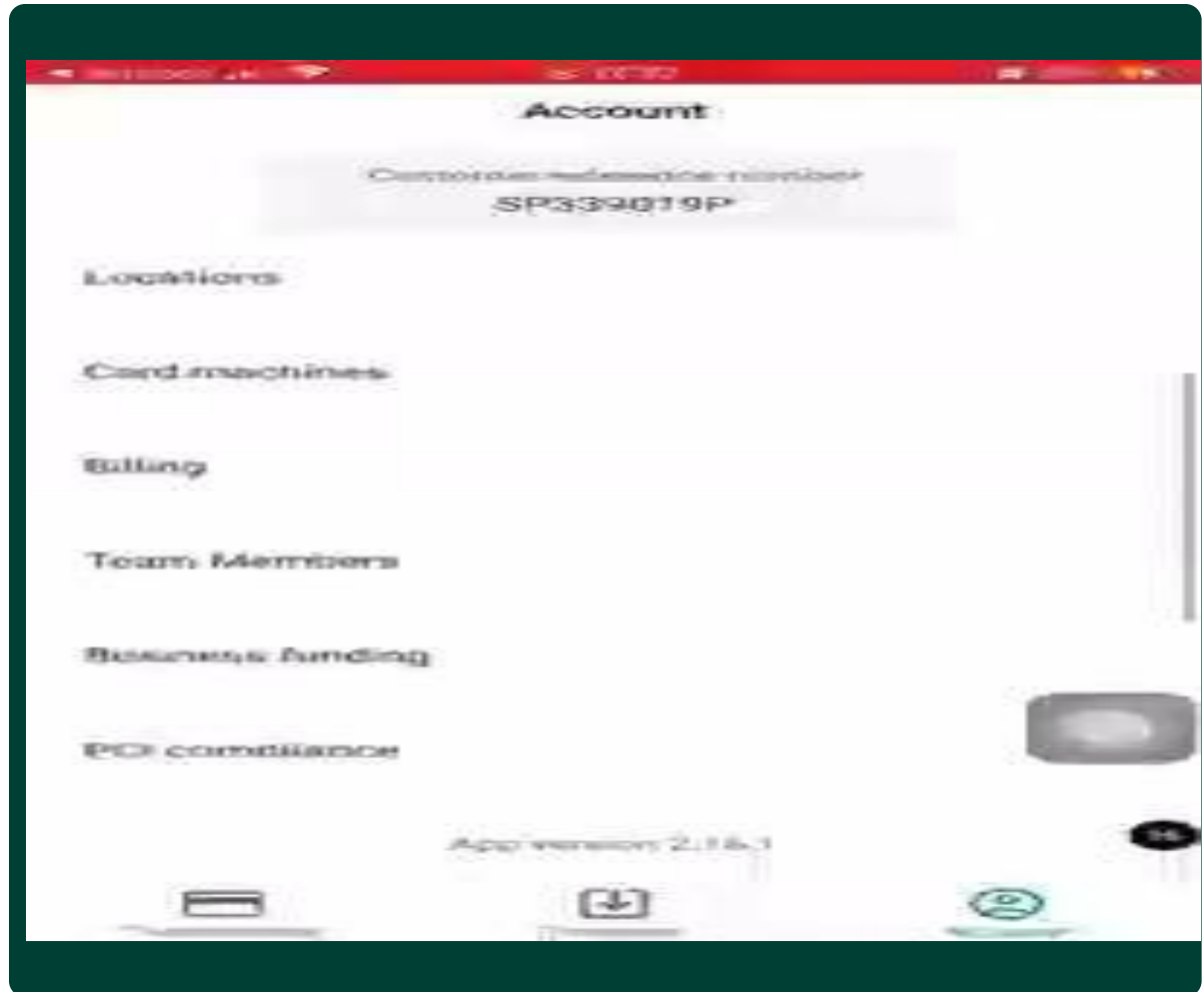
Bank-level security - rigorously tested and merchant never asked to share password/login details.

Merchant always in control - expires after 90 days (default) - or they can revoke at any time!

No impact on credit score.

No charge - OB is free.

What does it look like



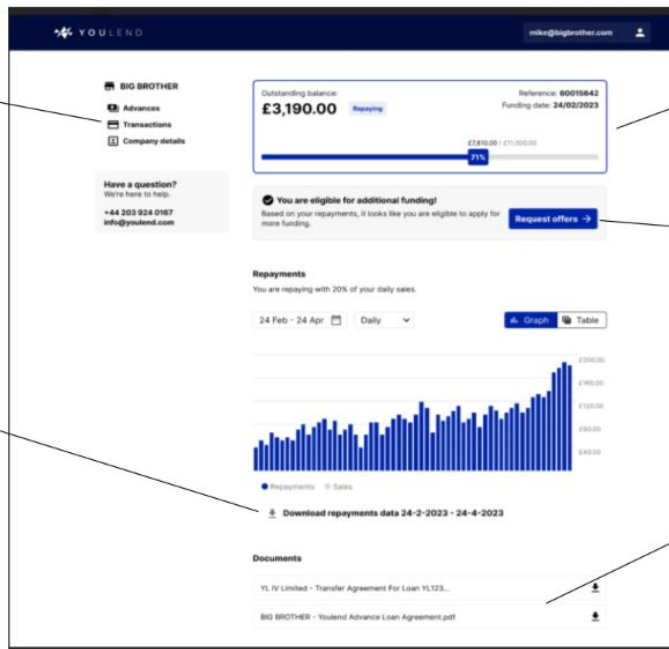
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The YouLend Customer Portal

Transactions –
merchants can see
every payment that
comes into their
Youlend repayment
account from Dojo

Statements-
Merchants can download
.pdf statements for all
transactions, this should
help with accounting

THE YOULEND CUSTOMER PORTAL



**Live data of their
outstanding balance**

**Availability for top
up funding** – when the
merchant is eligible for
more funds it will
appear on their
dashboard and they can
click to apply for a
renewal

Important Documents
– Merchants contracts
are available if they need
copies etc.

Two ways to sign up your customer

Using the
Customer's
Sidekick
App

Confirming your involvement to the
Business Funding team in CS (**NOT**
Available in Ireland)

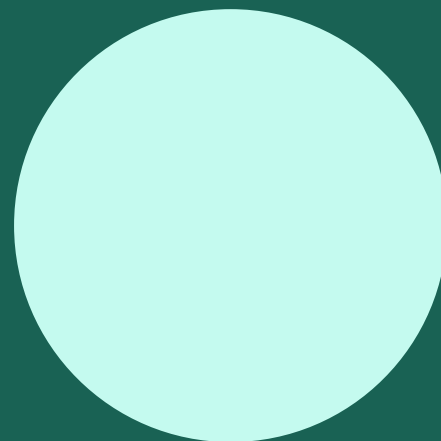


YouLend
Portal

You can use this method after you've
completed the Thrive course

YouLend Portal
(Business Funding)

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 Advances

 Leads

Search for an advance... 

All advances 

Export Data 

Funding Date 	Borrower	Funded Amount	Advance Type	Partner Advance Type	Current Amount	YL Advance Number	Advance Status
17/06/2022	Capital Test 2	3.00 EUR	Initial	Initial	0.00 EUR	60044248	Repaid

Have a question?
We're here to help.

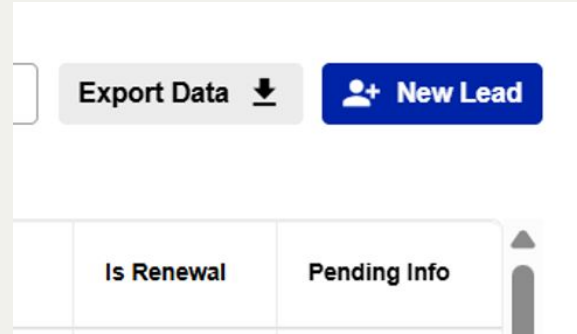
+44 (0) 203 827 2870

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Submitting a new lead



1. Select leads on the left hand side



2. Select new lead on the right hand side

Submitting a new lead

Selecting company details

Company details

Please provide the company details for the business who wishes to apply for funding.

Country

United Kingdom

Company type *

Ltd

PLC

LLP

Sole Trader

Partnership

Select company details

1. Country of origin
2. Type of Business (as shown on the drop down list)

Submitting a new lead - company details

Company details

Please provide the company details for the business who wishes to apply for funding.

Country
United Kingdom

Company type *
Ltd

Partner Id *
|

Website (Optional)

Company name *
|

Can't find the company? **Fill it in manually**

Add in SP number
(found on
SalesHub)

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DOJO search			
dojo cafe			
Prospects	7813	Leads	387
Customers	6401	Pay	
Customer ref	Entity	MID	
SP154791H-GB	Paymentsense Limited	241106351735257	
SP123882C-GB	Dip and Soak Ltd	202019722203102	

Add company name - it should come up with the company name and address. If it doesn't, add it manually

Then Press:

Save & Next step →

Submitting a new lead - company details

Company details

Please provide the company details for the business who wishes to apply for funding.

Country
United Kingdom

Company type *
Ltd

Partner Id *

Website (Optional)

Company name *

Can't find the company? Fill it in manually

Add in SP number
(found on
Salesforce)

Account
section
DOJO

Add company name - it should come up
with the company name and address. If
it doesn't, add it manually

Details

Locations

Activity

Account Information

Account Name
TESCAN-UK LTD.

External Customer Reference
SP131651V-GB

Parent Account
Account Start Date

Then Press:

Save & Next step →

Submitting a new lead - owner/director details

Owners & directors

Please provide information on directors and beneficial owners controlling more than 25% of the company to allow us to run checks and create contracts.

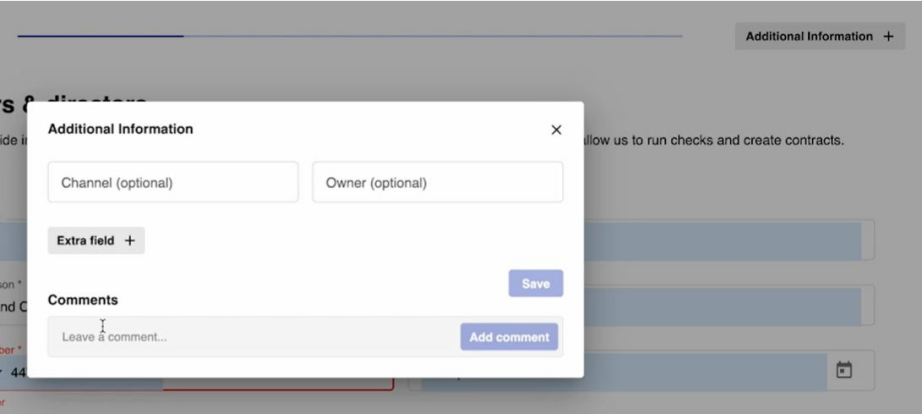
Person 1

First name *	Last name *
Type of person * Director and Owner	Email *
Mobile number +44 7400 123456	Date of birth *
Residential address	

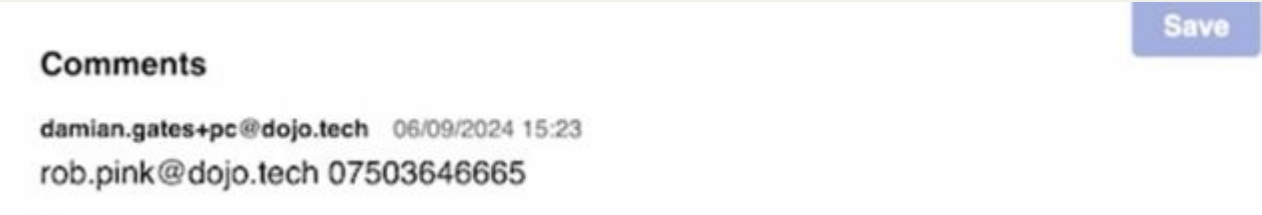
Can't find the address? **Fill it in manually**

Add in all of the details for owners and directors relevant to the company, including their residential addresses.

Submitting a new lead - additional information

A screenshot of a web application showing a modal window titled 'Additional Information'. The modal has a close button (X) in the top right corner. It contains two input fields: 'Channel (optional)' and 'Owner (optional)'. Below these is a button labeled 'Extra field +'. At the bottom of the modal is a 'Comments' section with a text area containing the placeholder 'Leave a comment...' and an 'Add comment' button. A 'Save' button is located to the right of the modal. In the background, a button labeled 'Additional Information +' is visible, with a green arrow pointing to it from the text 'Click additional information on the owners and directors page'.

Click additional information on the owners and directors page

A screenshot of a web application showing a 'Comments' section. It has a title 'Comments' and a 'Save' button. Below the title, there are two comments: 'damian.gates+pc@dojo.tech 06/09/2024 15:23' and 'rob.pink@dojo.tech 07503646665'.

Add in a comment with your dojo email address and your phone number, incase YouLend need to contact you.

You can also leave a comment with any information you think YouLend might need - such as funding amount, or funding

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Then Press:

A blue button with the text 'Save & Next step' and a right-pointing arrow.

Submitting a lead - open banking

Financial information

In order to provide offers, we need the business's recent transaction information. Either share an open banking link with the business to connect their accounts via Plaid, or upload bank statements manually.

Email an open banking link to the shareholders Recommended

Click the button below to generate a link to share with the business that enables them to connect their business accounts via Open Banking. Once accounts are connected, the application will be automatically submitted. Please inform the business before sharing the Open Banking link that they are subject to a soft credit check during the application.

Select shareholders to email

☒ Rob Pink (primary shareholder)

Email Link To Shareholders

Copy Open Banking Link

Click email link to shareholders

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Email Shareholders

X

To Rob Pink

CC damian.gates+pc@dojo.tech

Preview Hi,

Dojo are in the process of submitting your funding application. To help them finalise your application please connect to your business bank account to our Open Banking provider Plaid using [this link](#)

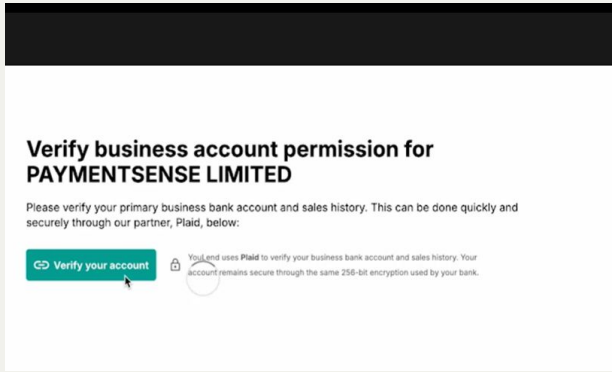
Once done, your application will be submitted* and on its way to a decision!

Best regards,
The Dojo team

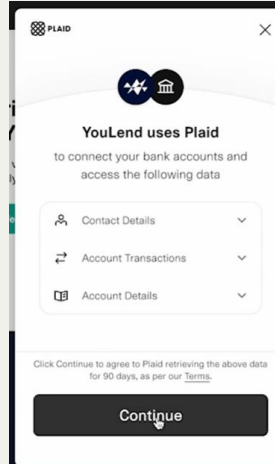
Send

This email will then be sent to shareholders, allowing them to connect their accounts to open banking

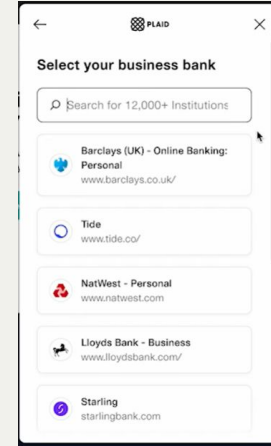
Submitting a lead - customer open banking portal



The customer clicks **verify your account**



It will then show the customer what information will be shared with the customer

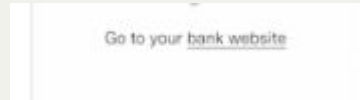


When they click continue they will then be able to select their bank

Submitting a lead - customer open banking portal



They can then scan the QR code with their phone to take them to their bank



Or they can click go to your bank website

A screenshot of the Monzo app interface for setting up account access. At the top is the Monzo logo. The heading is "Set up account access". Below it, a message states: "Plaid Financial Ltd. would like some access to your accounts. You'll need to verify yourself in the Monzo app." There are three input fields: "Account Number of your Monzo account" with the value "12345678", "Sort Code of your Monzo account" with the value "000000", and "Email address on your Monzo account". At the bottom are two buttons: a large blue "Continue" button and a smaller blue "Cancel" button.

Where they can fill in their bank details to connect their bank to open banking

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You can then press submit application



Submitting a lead - other ways to verify

Verify business account and sales history

Please upload the most recent 3 - 12 months of bank statements for the account to which your client gets their online and card sales paid out. The more data we have, the better offers we can provide. The statements must be in PDF format and include all daily transaction history.

 Drag and drop files here
or **Browse** from your computer
Supports PDF only

If you have any other supporting documents that are not bank statements, please upload them here.

 Drag and drop files here
or **Browse** from your computer
Supports PDF only

If open banking isn't an option for the customer you can submit bank statements instead.

YouLend need a minimum of three months statements, but the more information you can provide, the better.

Ensure the bank statements are in PDF format, or your application will be declined.

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You can then press submit application

Submit application →

Submitting an application - final steps

Preparing Offers

Thanks for submitting the application. We are now preparing the offers. This usually takes a few hours on a business day. When your offers are ready, they will appear below - we will send you an email to let you know when they are available.

[Review the details of your application](#)

It will then show this screen, showing that the offer is being prepared

Submitting an application - final steps

Advances

Leads

Search for a lead...

×

All leads

▼

Export Data

⬇

New Lead

⬢

State Updated ▼	Signed Up Date	Lead Type	Owner	Name	Company Name	Funded Amount	State ?	Is Renewal
06/09/2024 14:25	06/09/2024 14:21	Broker	Damian TEST Gates	Rob Pink	PAYMENTSENSE LIMITED	Not yet funded	Submitted for decision	No

You will then be able to see the lead in the 'leads' section, as shown above.

As you can see, the lead submitted is currently awaiting decision

LTR & Commission

Initials

Renewals



1

Commission

Equivalent to 14.47% of the customer's fixed fee

2

LTR

2.29 x the commission

3

Paid in residuals

20% for T1
10% for T2

Commission vs funding advance examples

£20,000

Commission: ~£570

LTR: ~£1,300

£50,000

Commission: ~£1,500

LTR: ~£3,313

£100,000

Commission: ~£2,800

LTR: ~£6,500

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Tips

Do

- Encourage online banking connection, if not, request 6 months .pdf statements
- CCJ's - Resolved CCJs may be considered but may slightly increase costs (UK & NI)
- Explain there is 1 fixed fee and 0% APR

Don't

- Use terms such as loans & interest
- Contact Youlend direct- once in touch from offer customer will have direct contact with them . for invoicing queries or application updates email funding@dojo.tech
- Guarantee an amount of advance, the PC can give an indicative amount based on x2 of average monthly turnover

Not just Dojo!

YouLend can also take other non-cash payments into consideration

As well as a merchants PS/ Dojo card sales, YL are acquirer agnostic. This means that if merchants have additional 'non-cash' sales from other providers such as Deliveroo, Just Eat or Stripe, YL can also lend against these flows → leading to larger offers for the merchants.

What if?

- **Merchant wants to sign up with Dojo but already has funding in place from YouLend**

Merchant can be onboarded with Dojo, but Dojo will need to ensure that the 'settlement' bank account the merchants pay-outs are made to is the merchants 'Banking Circle Account' (to ensure that YL continue to receive re-payments for current funding)

Merchant able to contact YL for acc. details if required

- **Merchant wants to sign up with Dojo, already has funding from another provider, and wants to take out Dojo Business Funding**

YL is on a case by case scenario able to 'buy merchants out' when their current funding balance is < 50% of the amount of funding YL approve the merchant for.

Do not guarantee merchant that YL will be able to buy them out of current funding, but advise that YL will review.

Summary

- Business finance solution - injection of cash flow for our customers when they most need it
- Controlled Affordability - repayment is based on a fixed percentage of their card machine takings
- Choice - the right repayment level for them between 5% and 20% of card machine payments
- Strong alternative to traditional funding - which usually can be harder to qualify for & would expect bulk repayments to start immediately
- Fast decision - once documents received, typically funding can be paid within days .
- Happy customers leads to more Renewals - 80% of customers become repeat customers and come back for more within av. 6 months
- Trusted provider - excellent 4.8/5 rating on Trustpilot

Q&A

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Thank you

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