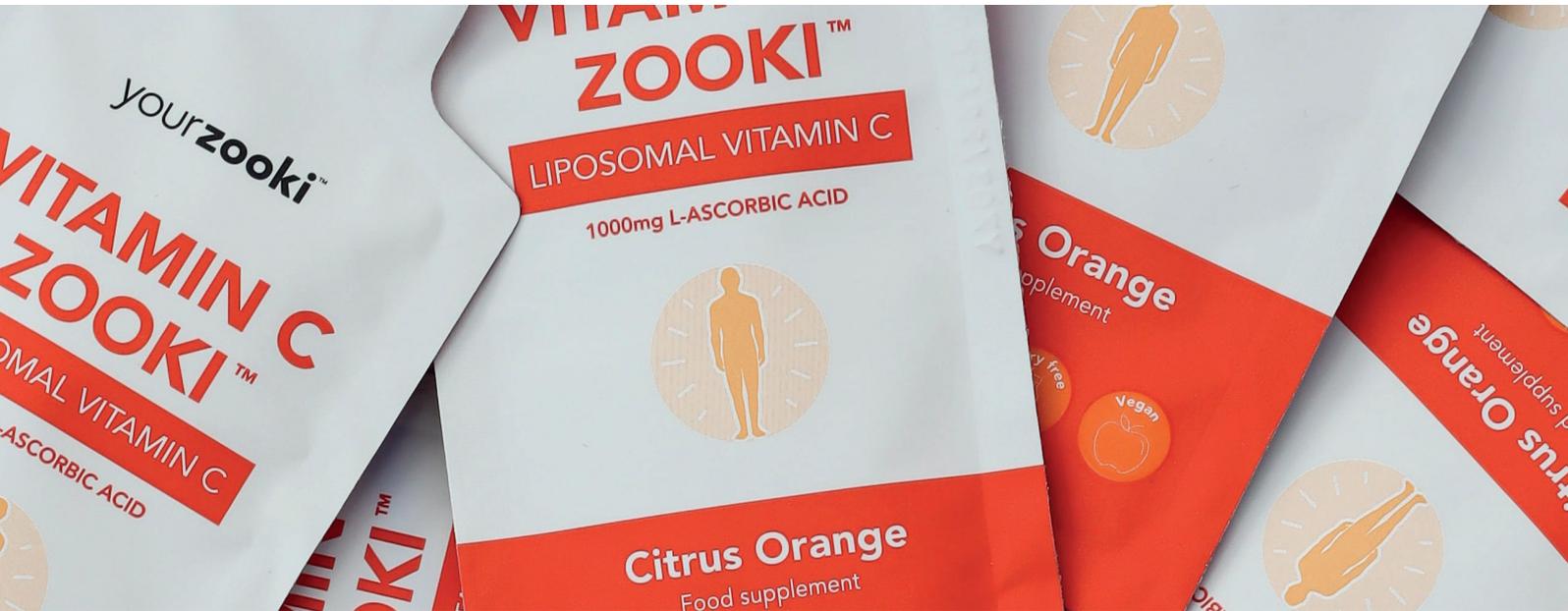


Financial Fuel for a Health Boost



yourzooki™

About YourZooki

YourZooki offers supplements in the form of encapsulation and liposomal delivery systems. Its products are liquid based to increase cellular absorption of vitamins and to ensure they are passed into the bloodstream. The company's product range delivers active ingredients, including Omega 3, Vitamin C and CBD, which can help combat fatigue, increase collagen production and bolster the immune system. All of YourZooki's products are third-party tested and produced in a GMP certified facility.

The company sells directly from its website to customers in the UK and 14 other European countries. YourZooki also supplies major retailers, such as such as Wholefoods, Planet Organic, QVC, Harrods, Selfridges and Holland & Barrett.

The challenge

Marcus Mollinga, Founder, YourZooki, said: "We are a young, high growth, company and as such our working capital requirement is growing quickly. We had not previously had a working capital facility in place and so it was important to ensure that we partnered with the right provider. I use the word 'partner' specifically as we were looking for someone who would take the time to get to know us and be there with us along our journey."

Marcus continued: "Covid-19 has acted as a significant driver of demand. Sales have spiked dramatically during lockdown and so it has been important for us to have the headroom to increase stock and maintain our high levels of service. This is always a critical component of any business, but never more so than in the early stages when one is building channels and demand."

“From the very outset we found Investec personable and highly professional...”

Marcus Mollinga, Founder, YourZooki

 **Investec**

Investec's solution

As a Coronavirus Business Interruption Loan Scheme (CBILS) accredited lender, Investec swiftly put together a complementary funding package consisting of a £650,000 Confidential Invoice Discounting facility from Investec and a £300,000 CBILS loan. CBILS is an initiative provided by the Government owned British Business Bank to provide highly affordable loans that require no repayments for the first 12 months, with no interest charged during that period and no fees to take out the loan.

Marcus Mollinga commented: "The CBILS scheme is here to help businesses cope with the trading conditions that accompany the pandemic. It is important to leave no stone unturned when it comes to ensuring that you have the working capital necessary to adapt and move forward."

Marcus continued: "From the very outset we found Investec personable and highly professional. They explained everything in our language and instinctively understood the growing pains of an early stage high growth business. They asked all the right questions and took a genuine interest in what we do and how we do it. We initiated and concluded the deal completely within lockdown in just 4 weeks and it was a very smooth process throughout."

Outcome

YourZooki is keeping pace effortlessly with increased demand and 2020 is becoming an extraordinary year for the business.

Marcus Mollinga concluded: "The effects of the ongoing pandemic have made consumers much more health conscious. People are prioritising their physical and mental state much more than previously. With Investec at our side we are excelling in this very dynamic market environment."



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Marcus Mollinga, Founder, YourZooki

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