



Liberis × Klarna. For Business

**From barely surviving
to gloriously thriving.**

With Klarna Business Financing.

S4A (Sports4All) are specialists in active and creative childcare, providing wrap-around care and clubs as well as holiday clubs. Their aim is to provide an environment for children that allows them to pursue their interests, with a key focus on sport. The company works with the county council to provide support for schools, as well as directly with parents, where they operate primarily as an e-commerce business, relying on online bookings to take on new customers.

Business owner, Matt, was presented with a range of huge growth opportunities for the business, but they all required cash upfront and a quick funding process. Each time, he used Liberis. These short-term cash injections have allowed him to keep investing in his business for long term growth and reward.

The Astroturf Project.

Challenge

An opportunity presented itself for S4A to invest in a new Astro Turf. It would mean the business could operate outdoors in the winter months and open up new revenue streams. The opportunity required investment, and quick access to cash which Matt didn't have.

“We needed a funding solution that was quick, flexible and easy.”

Matt describes The Astroturf Project as ‘a bit of a whim’. As with most whims, this meant there wasn't a huge amount of time to prepare and get things in order. He needed a funding solution that was quick, flexible and easy to implement.

Solution

Matt took out a long-term lease on a brand new facility, meaning the business was able to open up during the dark winter months, and allow for a new stream of opportunities for growth, including running after school sessions.

“The flexibility and ease of application was a lot better than what I'd experienced elsewhere. The Astroturf project was on a bit of a whim and the product supported this with a quick turn-around. And I was able to take a renewal when I already had a balance.”

Surviving a global pandemic.

Challenge

When the pandemic hit and business slowed as schools shut, everyone worked from home and the need for childcare declined. Matt needed to find a way to adapt to the situation.

Solution

Matt decided to stay open as a childcare support for key workers. Liberis provided a cash advance to ensure he did not have to furlough staff, and instead pay them in full. This was a long-term approach that allowed his business to stay afloat and create loyalty amongst his customers.

However, it was a risky move. Where they'd usually have 30 kids per booking, this became 1 or 2 children. But with the support of Liberis, Matt got his business through the toughest crisis most UK businesses have faced in decades. The cash advance ensured the long-term sustainability of what he had built.

"The great thing about the cash advance with Liberis is that I don't have to think about cashflow or dipping into an overdraft. It doesn't come with the worries of a big loan payment".

Taking on big new contracts.

Challenge

S4A works with councils and schools, meaning big contracts land suddenly and there's a need for immediate cash to take these on with new employees and facilities. Without a quick injection of cash and flexible payments, Matt would not be able to accept the work and would lose out significantly.

Solution

His most recent experience with Liberis allowed Matt to take on an impressive 7 new contracts, hiring 12 new employees and purchasing additional facilities. The funds were crucial for the growth of the business.

"I plan on using the product every time we have these opportunities to take on new contracts or build new facilities. Liberis is who we will always go to."

Results

172k

increased turnover in 2021..

25%

increase in contracts.

57%

increase in members of staff.