

SME Business Growth Strategies Checklist 2026

Use this checklist to review whether your business is financially positioned to grow, adapt and thrive:

Cashflow is planned, not reactive

You understand upcoming pressure points (VAT, tax, seasonal dips) and have funding options ready if needed.

Funding supports strategy, not just emergencies

Finance is aligned to growth plans such as expansion, recruitment, equipment or stock investment.

You are using assets to your advantage

Equipment, vehicles or machinery are funded in a way that protects working capital.

Existing finance is reviewed regularly

You know whether refinancing could reduce costs or improve cashflow flexibility.

You have access to short-term and long-term funding options

Your business is not reliant on a single funding route.

You have contingency funding plans

You are prepared for delays in payments, supplier increases or unexpected costs.

Finance supports growth without over-stretching

Borrowing is structured to protect sustainability, not restrict it.

You have expert guidance

You work with advisers who understand your business.

Your finance strategy supports long-term stability

Not just short-term survival.

Why This Matters

The most successful businesses don't just use finance when they are under pressure - they use it strategically to support opportunity, resilience and controlled growth.

If you're planning ahead for 2026 and beyond, now's the time to check whether your finance strategy is helping your business or holding you back.

Strategic finance is not about borrowing more.
It's about borrowing smarter.

Get in touch with our team today.

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