# The Business Owner's Guide to Funding Growth

## How to Finance Expansion Without Compromising Cash Flow or Control

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Finance Solutions for Your Growing Business

# Start With the Right Question

Before looking at lenders, ask yourself:

## What am I funding❓

The answer will often determine the most suitable type of finance.

**Are you:**

- Investing in equipment?
- Recruiting staff?
- Improving cash flow?
- Buying equipment/vehicles?
- Expanding premises?
- Developing new products?
- Purchasing another business?
- Bridging a short-term gap?

## Different objectives require different funding solutions.

# Finding the Right Funding Solution

## Every business is different – and so is every funding requirement.

There is no single "best" type of finance. The right solution depends on what you're goals, operation and plans.

Some funding options are designed to help you purchase assets. Others improve cash flow, fund expansion or unlock capital that's tied up within your business.

The following pages provide an overview of some of the most common funding solutions available to UK businesses, explaining what they're designed for, how they work and when they may be the right choice.

**The right funding should support your growth and help you achieve your long-term ambitions.**

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# Asset Finance

## Ideal for:

- Vehicles
- Plant & machinery
- Manufacturing equipment
- IT hardware
- Medical equipment

Asset finance allows businesses to spread the cost of purchasing equipment while preserving valuable working capital.

Rather than tying up cash in one large purchase, repayments are made over an agreed period, allowing the asset to generate income while it's being paid for.

**Best suited to:**
Businesses investing in equipment that will support future growth.

# Business Loans

**Business loans provide flexible funding that isn't always linked to a specific asset.**

They can be used for:

- Expansion
- Recruitment
- Marketing
- Product development
- Acquisitions
- Premises improvements

Depending on the circumstances, loans may be secured or unsecured. Government-backed loans are also an option for some businesses.

The right structure will depend on your business, borrowing requirement and plans.

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# Asset Refinance

**Already own valuable equipment?**

Asset refinance allows businesses to release capital from existing assets without selling them.

This can provide additional working capital to:

- Fund expansion
- Recruit staff
- Invest in marketing
- Improve cash reserves


Many businesses are surprised by how much capital may already be sitting within their balance sheet.

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# Commercial Vehicle Finance

Whether you're adding a single van or expanding an entire fleet, commercial vehicle finance allows businesses to invest without impacting day-to-day cashflow.

Available for:

- Cars
- Vans
- Specialist commercial vehicles
- HGVs

# Property Finance

Property finance enables you to purchase or invest in commercial property without tying up valuable working capital.

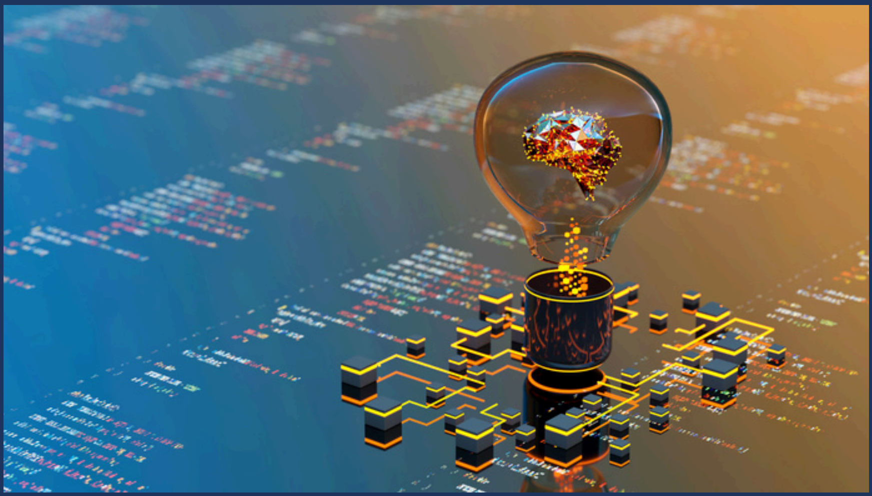
## Ideal for:

- Purchasing business premises
- Owner-occupied buildings
- Commercial property investment
- Development opportunities
- Refurbishment projects

## Best suited to:

Businesses looking to purchase, invest in or develop commercial property as part of their long-term growth strategy.

# Funding Technology & Innovation



Modern businesses don't always invest in physical assets.

**Many invest in:**

- Software
- Developers
- Cloud infrastructure
- Product development
- Customer acquisition

The right funding structure can support investment while helping founders retain ownership and maintain healthy cashflow.

Growth doesn't have to mean giving away equity.

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# Why Businesses Use a Finance Broker

Many business owners approach one bank and accept the answer.
An independent commercial finance broker works differently.

At First Business Finance, we work with a wide panel of over 50 lenders, comparing funding solutions based on your objectives, sector and circumstances.

**That means access to:**

- Specialist lenders
- Alternative funding solutions
- Faster decisions
- More flexible structures
- Competitive terms

The right lender isn't always the obvious one.

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# Five Questions to Ask Before Borrowing

**Before taking on any finance, ask yourself:**

1. What am I trying to achieve?
2. Is this the most appropriate funding solution?
3. Will repayments support future growth?
4. Have I explored more than one lender?
5. Will this improve my cashflow rather than restrict it?

The answers to these questions often shape the quality of the funding solution.

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# Let’s Talk

**Every business is different.**

**That's why we don't believe in one-size-fits-all funding.**

Whether you're purchasing equipment, releasing working capital, investing in technology or planning your next stage of growth, we'll help you find the funding solution that supports your ambitions.

Call us today to speak to our experts for a personalised assessment of your funding options.

**01634 386869**

**info@firstbusinessgroup.co.uk**

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