



NORTH FUNDING

Get the right funding, for your business

The Ultimate Business Funding Guide 2026



Every business is different, which means there is no one-size-fits-all approach to funding.

Why Consider Business Funding?

- ◆ Improve cashflow and strengthen working capital
- ◆ Fund growth, expansion and new opportunities
- ◆ Purchase property, equipment and vehicles
- ◆ Refinance existing borrowing and reduce costs

This guide provides an overview of the most common options and how they can help support your business.

Unsecured Loans

- Growth & expansion
- Working capital
- E.g. Stock, recruitment & marketing purchases
- £10,000 to £500,000+



Secured Loans

- Property-backed funding
- Higher borrowing limits
- Longer repayment terms
- Competitive rates
- £50,000 to £10m+



Invoice Finance

- Release cash from invoices
- Remove pressure from long payment terms
- Improve cashflow
- Fund business growth



Asset Finance

- Cars, vans & HGVs
- Machinery & equipment
- Preserve working capital
- New & used assets
- £5,000 to £5m+



Merchant Cash Advance

- Repaid through card sales
- No fixed monthly payments
- Fast decisions
- For retail & hospitality
- £5,000 to £500,000+



Revolving Credit Facilities

- Flexible working capital
- Draw funds when required
- Ongoing access to funding
- Seasonal cashflow support
- £10,000 to £2m+



Trade / Supplier Finance

- Fund supplier payments
- Import & export finance
- Large customer orders
- Improve cashflow
- £20,000 to £20m+



VAT & HMRC Funding

- VAT liabilities
- Corporation tax
- Self-assessment payments
- Preserve working capital
- £3,000 to £1m+



Commercial Mortgages

- Purchase business premises
- Investment property finance
- Refinance existing mortgages
- Equity release
- £50,000 to £25m+



Bridging Finance

- Auction purchases
- Property transactions
- Chain breaks
- Fast completions
- £50,000 to £50m+



Development Finance

- Ground-up developments
- Refurbishments
- Property investment projects
- Conversions
- £100,000 to £100m+



or REFINANCE

- Reduce monthly repayments
- Improve cashflow
- Consolidate existing debt
- Release more funding
- £10,000 to £100m+



How can NorthFunding help your business?

- ◆ Access to 150+ UK lenders, including options only accessible by brokers
- ◆ Free no obligation funding review
- ◆ Compare multiple funding options fast
- ◆ Competitive rates and terms
- ◆ Fast decisions and funding (within 24hrs)
- ◆ Support from enquiry to completion
- ◆ Independent, expert guidance



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Get in touch with our team today
info@northfunding.co.uk 0161 362 0104

northfunding.co.uk

