

# QUICK-START GUIDE TO FINANCE

*Business Finance when you need it.*



Transition  
Finance

## Simplified Business Funding, exactly when you need it.

Finance is everything when it comes to growing a business. Without the right funding in place, even the best ideas can stall before they've had a chance to thrive. At Transition Finance, we're here to make sure that never happens to you.



Extensive  
lender panel



Excellent  
customer service



Fast  
decisions



One-stop  
shop



Sector  
specialists



FCA  
regulated

*"They really pulled out the stops and demonstrated an eye for detail in what we were trying to achieve allowing our business to grow."*

Edward Dawson

Talk to us about Asset Finance

## Key sectors we finance...

▶ **Transport & Logistics**  
Transition Finance can help you to utilise assets and create financial programs that align with every stage of the supply chain.

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▶ **Construction**  
Whether you're in the public field, private developments, or in a self-funded project, Transition will have a solution for you.

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▶ **Brewery**  
From microbreweries to craft bars, we have 8 years of experience to help you turn on the tap to success.

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▶ **Motorsport**  
We work with race teams and businesses to fund any element of Motorsport.

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▶ **Agricultural**  
We've funded new machinery, livestock purchases, diversification plans and renewable projects too.

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And we don't stop there.  
We support any type of business or industry.

**Putting things into context, here's a few realistic scenarios we could help to finance across varying sectors...**



Source **funding for a Directors vehicle.**



**Lease machinery** to complete a production line.



Source finance on a private doctors surgery **computer tech.**



**Provide finance for an individual franchise** to re-brand.



Secure a **commercial mortgage** to acquire a new agricultural permises.

*Every type of finance,  
for every type of business.*

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Apply for a Business Loan with us

## ▶ **ASSET FINANCE**

Want to make a purchase but avoid a dent in cash flow? Asset Finance can be a great solution offering tax incentives, and you can finance almost anything.

### **Hire Purchase**

Pay a deposit plus fixed monthly instalments for the agreed term. Own the asset on completion.

### **Finance Leases**

Borrow equipment for a set time, but manage your own maintenance repairs and running costs.

### **Asset Refinancing**

Release some capital tied up in already purchased assets.

### **Operating Lease**

Permits the use of an asset without transferring full ownership of the asset.

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*“These are the people to approach if you require commercial funding for your business.”*

Nigel Lowe



## **INVOICE FINANCE**

Raising funds against money that customers owe to your business, often up to 90% of the invoice amount within 24 hours.

### **Invoice Factoring**

Generate money against unpaid invoices. The lender becomes responsible for debt collection.

### **Invoice Discounting**

Works very similarly to factoring, except the credit control responsibility remains with you, rather than the lender.

### **Selective & Spot Invoice Finance**

Choose either a single or selection of invoices you wish to finance as and when you need too.

## ▶ **VAT & TAX LOANS**

A short-term loan used to pay your VAT or Corporation Tax bills. Often spread over a period of 3-12 months into affordable, fixed monthly payments. Ideal for freeing up cash for other investments and funds are often available within 24-hours.

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## ▶ **BUSINESS LOANS**

Business loans are designed to provide funding to help businesses start, thrive and grow. The businesses we work with range from sole traders focused on their home market to large corporates trading internationally.

Unsecured business loan financing options do not require security over assets or property.

A secured business loan is backed up by security, usually an asset that is either owned by the business or its directors/shareholders like vehicles, machinery or property.

## ▶ **MORTGAGES & BRIDGING LOANS**

### **Commercial Mortgage**

A commercial mortgage is a type of loan for businesses that want to borrow over £25,000. The mortgage is secured by a first legal charge on your business premises.

### **Bridging Loans**

Used in residential and commercial property transactions by home buyers, developers, landlords, and investors for fast-funding on short-term agreements.

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## ▶ **PERSONAL & BUSINESS PROTECTION**

Protection products come in two distinct categories; Business Protection where a company pays to cover an individual for things like Critical Illness and Personal Injury. This generates significant savings on NI and Corporation Tax.

Or, you can use Personal Protection where you insure yourself individually to receive a lump sum or monthly payment in the event of ill health or income loss.

## **What working with Transition Finance Looks Like...**

### **Industry Expertise**

We understand the challenges businesses face during times of change – whether it's growth, restructuring, or navigating new markets. Our team brings decades of experience across sectors, ensuring tailored finance solutions.

### **Speed and Efficiency**

Business moves fast, but we move faster! We're known for turning around deals quickly, often securing approvals within days to keep your momentum going.

### **Transparent, Straightforward Advice**

No jargon. No hidden fees. Just honest, strategic finance guidance you can rely on.

*“Cannot be more grateful. The professionalism and excellent service provided is second to none.”*

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# Talk to Transition's team of finance specialists...



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Transition Finance

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