

Our products

A bespoke range for innovative SMEs and mid-market businesses

Growth Lending offers bespoke working capital funding, revolving credit facilities, flexible and full invoice discounting and selective invoice finance for B2B businesses. We can leverage the full strength of a company's accounts receivables, plant and machinery, and stock to boost its working capital position.

Our flexible lending model means that each facility can be designed to serve a firm's needs. Funding may be used for working capital, to support existing growth strategies or to implement new projects, such as expanding or buying other businesses.

Because we manage our own capital and make our own decisions, we can take a pragmatic approach. We are able to lend whenever we feel that one of our products is a good fit for a company, and we have the ability to create something bespoke.

From revolving credit facilities to invoice finance, our comprehensive offer enables us to fund businesses based in the UK, Ireland, Singapore and the US. We can provide back-to-back funding for other loan or factoring-type firms, and we lend in multiple currencies (pounds, euros and dollars).

We pride ourselves on our simple facility management and transparent pricing. There is no minimum term for our selective invoice finance product, higher concentrations are allowed and we can offer greater quantum than other lenders.

We are known for moving swiftly and for our transparent approach. This, coupled with our extensive experience in supporting SMEs and mid-market businesses, makes us the funding partner of choice for high-calibre firms.

Who are we?

Growth Lending is a leading provider of fast, flexible and tailored funding for high-calibre B2B firms. Our team has decades of experience with institutional lenders, alternative finance and invoice discounting providers, which gives us the confidence to lend quickly and offer flexibility to the businesses we believe in.

Eligibility criteria

These criteria are not hard and fast. We would rather hear about an opportunity than not, and will let you know quickly if we can lend.

Revenue	Proven business model
Profitability	Business may be loss-making but not distressed
Sector	B2B
Geography	UK, Singapore, Ireland and the US (pounds, euros and dollars)
Deal type	Accounts receivable structures

Standard terms

Product	Bespoke working capital funding, revolving credit facilities, supplier finance and selective, full or flexible invoice discounting
Facility size	Up to £20m
Security	First-ranking debenture
Term	0-36 months, depending on facility and client needs
Interest	8% to 12% (plus fees)
Concentration	No restrictions

We often work directly with businesses, but when an opportunity is introduced via our valued network, we can pay competitive fees.



Interested? Find out more →

Growth Lending Limited

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