

Revolving credit facilities

We provide B2B businesses in the UK, Ireland, Singapore and the US with revolving credit facilities (RCF) ranging from £100,000 to £20m. Our RCF product is a flexible line of credit that unlocks funds tied up in your balance sheet.

We can leverage the full strength of a company's accounts receivables, plant and machinery, and stock to boost its working capital position. Funding may also be used to support existing growth strategies or to implement new projects, such as expanding or buying other businesses.

Our flexible lending model means that each facility can be designed to fit a firm's specific needs. Because we manage our own capital and make our own decisions, 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.

We pride ourselves on our simple facility management and transparent pricing. Higher concentrations are allowed and we can offer greater quantum than other lenders. We lend in multiple currencies (pounds, euros and dollars).

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, giving 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
Turnover	Minimum turnover of £500,000
Profitability	May be loss-making (if profitability is forecast against reasonable growth assumptions)
Sector	B2B
Geography	UK, Ireland, Singapore and the US (pounds, euros and dollars)
Deal type	Accounts receivable structures

Standard terms

Product	Revolving credit facilities
Facility size	£100,000 to £20m
Security	First-ranking debenture
Term	12-36 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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**Growth
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