

The Accountant's Guide to Commercial Finance

Supporting your clients with
tailored funding solutions



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The Commercial Finance Opportunity



UK small and medium-sized businesses (SMEs) find themselves increasingly searching for flexible finance options to support them in unpredictable times. Whether that's for tax payments, equipment upgrades or business expansion, access to that funding is critical.

Traditional banks are not always able – or willing – to meet those needs, and that's where the £6 billion alternative finance market steps in, with a growing range of agile, tailored solutions that are beyond what the high-street can offer.

Accountants hold a unique position of trust and insight with their clients. They understand their financial position and know their goals. You're also the first to spot when clients need help – whether that's managing cashflow or planning for growth.



Partnering with a trusted commercial finance broker like Able means you can offer your clients more without adding to your own workload. Focus on what you do best, while your clients gain access to expertly sourced funding that supports their ambitions.

70%

70% of SMEs plan to secure finance in 2025

13%

Increase in bank lending year on year in 2024

41%

Of SMEs need financing for cashflow support

“Smart accountants are expanding their role and their client value by partnering with independent brokers”

The Key to Unlocking Clients' Financial Solutions

Accountants are ideally placed to support business funding needs. You have:



01

Understanding

A deep understanding of your clients' financial position.

02

Trust

Built-in trust and influence

03

Regularity

Regular contact at important moments (e.g. tax deadlines, cashflow dips, expansion plans)

Your guidance and experience make you a vital bridge between client need and a suitable lender. Able partners with accountants to offer tailored funding solutions without adding to your workload.

"Offering finance support gives you a point of difference and deepens client relationships."

Common Client Scenarios

Identify the opportunity and solve it with finance.

01

My client needs to pay a £40k VAT bill, but customers are paying late

02

They want to refurbish their premises, but don't want to deplete cash reserves

03

They've won a major contract, but need finance to buy materials upfront

04

Their bank said no to a loan - now they're stuck

05

They're hiring new staff, but need upfront capital to cover recruitment and training costs

06

Their insurance premium is due, but they've had an unexpected dip in income

Funding
Triggers

Cashflow
Gaps

Expansion
Plans

New Tax
Bills

Equipment
Upgrades

Seasonality

At a Glance

Which finance fits your client's challenge?

TYPE	WHAT	WHY	WHO / WHEN IT'S RIGHT FOR
Short term loan	3 - 12 month funding	Solve immediate cost pressure - VAT / Tax etc	Clients with urgent one-off needs
Asset Finance	Equipment finance	Keep cashflow healthy while upgrading tech or kit	Growing or upgrading firms
Invoice Finance	Advance cash against invoices	Manage late payments, smooth cashflow	B2B businesses, especially in construction, services
Business Development Loans	Larger loans for marketing, recruitment, expansion	Spread 'soft costs' over 1-5 years	Clients investing in growth
Professional Practice Loans	Tailored loans for accountants, solicitors, vets etc	For PI insurance, buy-ins, acquisitions	Firms with specific sector needs
Tax Funding	Cover VAT or corporation tax bills	Avoid penalties and protect cash	Seasonal or stretched businesses

We're here to connect you and your clients with the most suitable financial product.

How We Work

01

The Opportunity

- Identify the client in need of funding
- Introduce Able CF as your trusted funding partner
- Initial discussion to clarify client objectives

02

Information Gathering

- Light touch business health check by Able
- Key financials, goals and pain points are gathered in conjunction with the accountants

03

Solution Mapping

- Able uses market knowledge and lender relationships to identify suitable funding solutions
- A shortlist of suitable solutions is developed

04

Proposal

- Options are presented to the client and accountant
- A shortlist of suitable solutions is agreed

05

Application

- Paperwork is completed with support of the accountant
- Able manages the entire application process

06

Negotiation

- Able negotiates competitive terms using lender relationships
- Deal is tailored to client's needs avoiding unnecessary tie-ins or fees

07

Implementation

- Funding is approved and released
- Able supports onboarding the lender

08

Ongoing Support and Review

- Able provide regular reviews with client and accountant

We handle the legwork to protect your relationship

We offer:

- Access to a wide panel of lenders
- A fast turnaround
- Options traditional banks can't offer

"No stress, no pressure, just the right solution for your client"

Why Accountants Trust Able

"Able helped my client secure £75k to cover tax and hire two new staff. It was fast, flexible, and uncomplicated for us"

"They found funding where the banks couldn't, and we looked like heroes"

"Being able to say, 'I know someone who can help' - and Able always delivers"

Join the accountants who are already expanding their service and strengthening client relationships by partnering with Able Commercial Finance.

- Simple, streamlined referral process
- Tailored funding from over 100 trusted lenders
- You stay in control – we just handle the legwork.

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