

The Manufacturer's Guide to Commercial Finance

Unlocking capital to keep
production moving



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The Opportunity for Manufacturers



UK manufacturers face constant pressure of rising raw material costs, longer lead times, and customers stretching payment terms to 60 or 90 days. All this ties up cash when you need it most.

Traditional banks can be slow or risk averse which is where the £6 billion alternative finance market steps in, with fast, flexible solutions designed for real business needs.

Finance helps you keep production running, invest in machinery, and grow without draining reserves.

Partnering with an independent broker like Able means you get access to a broad range of funders and tailored solutions that fit your operation.

“Smart manufacturers keep lines moving by unlocking working capital and funding growth”

You hold the key to your growth

Manufacturers are uniquely placed to benefit from commercial finance. You have:



01

Capital tied up in stock, materials and machinery

02

Customers who pay late, suppliers who want paying early

03

Constant need to upgrade equipment and invest in efficiency

Your ability to spot when finance can help is vital – whether it's a tax bill, a new order, or an equipment upgrade, the right facility keeps you competitive.

“Using finance strategically can unlock orders, smooth cash flow, and power growth”

Common Scenarios

Identify the opportunity and solve it with finance.

01

We've won a big order but need to buy materials to make it

02

Our customer takes 90 days to pay, but our suppliers want 30

03

We need to replace a machine but don't want to deplete reserves

04

Our tax bill has landed in a quiet sales period

05

Energy and NI costs are hitting cashflow - we need short-term support

06

We want to expand production to meet demand but can't fund it alone

Funding Triggers

Stock
Funding

Cashflow
Gaps

Equipment
Upgrades

Growth
Investment

Exporting

Tax
Deadlines

At a Glance

Which finance fits your challenge?

TYPE	WHAT	WHY	WHO / WHEN IT'S RIGHT FOR
Short term loan	3 - 12 month funding	Solve immediate cost pressure - VAT / Tax etc	Firms with urgent one-off needs
Asset Finance	Finance for plant, machinery, vehicles & IT	Upgrade equipment without draining cash	Growing or modernising firms
Invoice Finance	Advance cash against invoices	Manage late payments, smooth cashflow	B2B firms on long credit terms
Stock Finance	Release working capital tied in inventory	Buy or hold raw materials without cash strain	Firms carrying large stock or parts
Business Development Loans	Larger loans for growth, recruitment, refurbishment	Spread 'soft costs' over 1-5 years	Businesses investing in growth
Export / Trade Finance	Specialist facilities for imports/exports	Bridge the gap between shipping and payment	Manufacturers trading internationally
Tax Funding	Cover VAT or corporation tax bills	Avoid penalties and protect cash	Seasonal or stretched businesses

The Able 5 Step Process

01

Need

- What do you need finance for
- Why do you need finance
- How long do you need it for

02

Funding analysis

- Able review requirements
- We advise on key financials, forecasts, and other lender requirements to help the application process

03

Solution Mapping

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

04

Review & Submission

- Options are presented to you
- Specific terms or requirements are explained
- Recommendations put forward based on your requirements
- Able negotiates competitive terms using lender relationships
- Deal is tailored to your needs

05

Delivery

- Funding is approved and released
- Able supports onboarding the lender
- Funding often faster than going direct to the bank

Able CF handle the legwork while you keep your business running:

- Access to a wide panel of over 100 lenders
- Fast turnaround, minimal disruption
- Options traditional banks can't offer

*No stress, no pressure,
just the right funding to
keep your business
moving*

Why Businesses Trust Able

"Able helped us secure finance to buy raw materials for a major order. Without them we'd have had to turn business away"

"They found funding where the banks couldn't, which kept our cash flow steady and our production lines running"

"Being able to invest in new machinery without draining reserves has transformed our efficiency."

Ready to unlock capital for your business?

Join the manufacturers are already partnering with Able Commercial Finance to secure the tailored funding they need.

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

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