

# SPRING STATEMENT 2026 - WHAT IT MEANS FOR COMMERCIAL FINANCE

AREA	WHAT POLICY IS SIGNALLING	FUNDING IMPLICATIONS
<b>Working capital</b>	There aren't any new support schemes in this Spring Forecast – the focus is on keeping things stable rather than offering extra subsidies.	Don't hang around waiting for a new government support scheme. Plan on using normal bank facilities like invoice finance, overdrafts or revolving credit, and speak to your lender early about renewing and updating your loan terms.
<b>Capex and growth</b>	Tax breaks that encourage businesses to invest will continue from 2026 onwards.	Asset finance and medium-length loans look like a good option right now. Try to structure any deal so you get as much of the tax relief as early as possible, and make sure your board understands that the tax savings are a key part of why the funding makes sense.
<b>Sector focus</b>	Ongoing help for green industries, electric vehicle infrastructure, and investment that helps businesses work more efficiently.	If you're in manufacturing, transport, the electric vehicle supply chain or tech, you can show that your investment plans match what the government wants to support – and banks and other lenders usually like that.
<b>Interest rates</b>	The OBR thinks the economy will grow steadily and prices will rise more slowly, so interest rates shouldn't need to be as harsh as they have been.	Instead of having all your borrowing on variable rates, think about splitting it between fixed and variable. Having certainty over your repayments for the next few years can be worth more than squeezing a tiny bit off the interest rate.