

*Thank you for your submission.
A member of the team will be in touch shortly.*

QUICK-START GUIDE TO FINANCE

*You manage the **business**;
we'll sort the **finance**.*



MOORGATE

Need funds to grow your business?

Established in 2014, Moorgate are one of the largest independent finance brokers in the UK. We work with a wide network of lenders to bring you competitive funding solution for a range of business finance needs.



Extensive
lender panel



4.8*
TrustPilot



Fast
decisions



One-stop
shop



Sector
specialists



FCA
regulated

"Moorgate were an absolute pleasure to deal with. Their service and attitude to my custom was superb from start to finish. A number of companies could learn a lot from Moorgate."

Simon Williams, 5* TrustPilot review

Talk to us about Asset Finance

Key sectors we finance...



Transport & Logistics

Moorgate Finance can help you to utilise assets and create financial programs that align with every stage of the supply chain.



Construction

Whether you're in the public field, private developments, or in a self-funded project, Moorgate will have a solution for you.



Brewery

From microbreweries to craft bars, we have 8 years of experience to help you turn on the tap to success.



Motorsport

We work with race teams and businesses to fund any element of Motorsport.



Agricultural

We've funded new machinery, livestock purchases, diversification plans and renewable projects too.

And we don't stop there.
We support any type of business or industry.

We can help to fund Invoice Finance

Putting things into context, here's a few realistic scenarios we could help to finance across varying sectors...



Source **funding** for a **Directors vehicle**.



Lease machinery to complete a production line.



Source finance on a private doctors surgery **computer tech**.



Provide finance for an individual franchise to re-brand.



Secure a **commercial mortgage** to acquire a new agricultural premises.

*Every type of finance,
for every type of business.*

► ASSET FINANCE

Want to make a purchase but avoid a dent in cash flow? Asset Finance can be a great solution offering tax incentives, and you can finance almost anything.

Hire Purchase

Pay a deposit plus fixed monthly instalments for the agreed term. Own the asset on completion.

Finance Leases

Borrow equipment for a set time, but manage your own maintenance repairs and running costs.

Asset Refinancing

Release some capital tied up in already purchased assets.

Operating Lease

Permits the use of an asset without transferring full ownership of the asset.

"Moorgate Finance made the whole process simple with great communication throughout."

Wendy Hunt, 5* TrustPilot review



INVOICE FINANCE

Raising funds against money that customers owe to your business, often up to 90% of the invoice amount within 24 hours.

Invoice Factoring

Generate money against unpaid invoices. The lender becomes responsible for debt collection.

Invoice Discounting

Works very similarly to factoring, except the credit control responsibility remains with you, rather than the lender.

Selective & Spot Invoice Finance

Choose either a single or selection of invoices you wish to finance as and when you need too.

► **VAT & TAX LOANS**

A short-term loan used to pay your VAT or Corporation Tax bills. Often spread over a period of 3-12 months into affordable, fixed monthly payments. Ideal for freeing up cash for other investments and funds are often available within 24-hours.

► **BUSINESS LOANS**

Business loans are designed to provide funding to help businesses start, thrive and grow. The businesses we work with range from sole traders focused on their home market to large corporates trading internationally.

Unsecured business loan financing options do not require security over assets or property.

A secured business loan is backed up by security, usually an asset that is either owned by the business or its directors/shareholders like vehicles, machinery or property.

► **MORTGAGES & BRIDGING LOANS**

Commercial Mortgage

A commercial mortgage is a type of loan for businesses that want to borrow over £25,000. The mortgage is secured by a first legal charge on your business premises.

Bridging Loans

Used in residential and commercial property transactions by home buyers, developers, landlords, and investors for fast-funding on short-term agreements.

► **PERSONAL & BUSINESS PROTECTION**

Protection products come in two distinct categories; Business Protection where a company pays to cover an individual for things like Critical Illness and Personal Injury. This generates significant savings on NI and Corporation Tax.

Or, you can use Personal Protection where you insure yourself individually to receive a lump sum or monthly payment in the event of ill health or income loss.

We can't do it all alone, meet some of our partners...

Customer service is everything to us, but we can't do it alone. We are passionate about building long-lasting relationships with a variety of lenders, suppliers and associations to enhance the service we provide.



Talk to Moorgate's team of finance specialists...



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Moorgate Finance

Moorgate Finance is registered in England and Wales (company number 09250316) and its registered office is: Dovecote Barn, Pury Hill Business Park, Alderton Road, Towcester, Northamptonshire, NN12 7LS. We are authorised and regulated by the Financial Conduct Authority (FCA) FRN 662419. We are a credit broker and not a lender and could receive a commission payment from a lender when we arrange your finance.