

Short-Term Business Loans

OVERVIEW

A lump-sum loan drawn and repaid within a defined short timeframe — typically up to two years. Short-term loans provide straightforward access to capital for a specific purpose without the commitment of longer-term debt. Ideal for businesses that can identify a clear repayment source. Timescales depend on the lender and the deal.

HOW IT WORKS

01

Apply with basic information

Share your turnover, bank statements, and filed accounts.

02

Creditworthiness assessed

The lender assesses affordability and credit profile, often without requiring property as security.

03

Funds drawn as lump sum

On approval, funds are drawn in a single advance.

04

Fixed monthly repayments

You repay in fixed monthly instalments over the agreed term — straightforward to budget for.

05

Early repayment option

Some lenders allow early repayment without penalty. Others charge a small redemption fee — worth confirming upfront.

IS IT RIGHT FOR YOUR BUSINESS?

- Established businesses needing a capital injection for a specific purpose. Timescales depend on the lender and the deal.
- Trading profile: established, UK-registered businesses.
- Companies covering a short-term cashflow gap, seasonal pressure, or unexpected cost
- Businesses wanting to avoid long-term debt commitment
- Directors with a clear and imminent repayment source

INDICATIVE TERMS

Loan amount	£1,000–£500,000
Term	3 months to 2 years
Interest rate	6.5–29.9% per annum (indicative, credit profile dependent)
Arrangement fee	1–3% with some lenders

Ready to explore Short-Term Business Loans?

Tell us what you need the funds for and we'll identify the right lenders for your profile. Timescales depend on the lender and the deal. No obligation.

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