Unlocking £3M to power a major site expansion

How a tailored funding structure secured a larger site, covered every upgrade and kept working capital inside the business.

£3M
TOTAL FUNDING

4 weeks
TO COMPLETION

£0
CLIENT CASH REQUIRED

THE SITUATION

A growth opportunity with a £1.25M obstacle

After 20 years on the same site, a well-established recycling business had reached capacity. Growth was being restricted by limited space, poor transport access and mounting operational inefficiency.

THE OPPORTUNITY

£2.5M
NEW SITE PURCHASE

+

£500K
OPERATIONAL UPGRADES

£3M
TOTAL NEEDED

The right site at the right moment

The proposed facility was double the size and far better located. It could unlock the next phase of growth - but only if the complete £3M package could be delivered before another buyer moved.

WHAT THE NEW SITE ENABLED

- ✓ 2× operational capacity
- ✓ Stronger transport access
- ✓ More efficient workflows
- ✓ Room for future growth

THE FUNDING GAP

Why the traditional route could not work

The bank's proposal left the business carrying too much risk at exactly the moment it needed liquidity and speed.

70%

maximum funding against the purchase price

£0

available for redevelopment costs

£1.25M

cash injection required from the client

3 months

potential completion time

THE COMMERCIAL RISK

For a recycling business where cashflow is king, tying up £1.25M and waiting up to three months was not workable. Slow communication made the risk sharper: the site could be lost before the funding arrived.

OPPORTUNITY IDENTIFIED

RISK OF LOSING THE SITE

THE APPROACH & SOLUTION

Finance built around the business

Instead of forcing the opportunity into a standard mortgage, we looked at the value already sitting inside the business.

01

Meet

Face-to-face engagement created a clear picture of the opportunity and the time pressure.

02

Understand

The business model, assets, cashflow and transition plan were assessed together.

03

Structure

Funding was layered around real assets and commercial needs - not rigid criteria.

The £3M funding stack

A fully funded, multi-layered package.

£2M

ASSET REFINANCE

Against existing recycling equipment

£1M

ADDITIONAL FUNDING

Invoice finance
+ unsecured lending

£3M fully funded

WITHOUT A CLIENT CASH INJECTION

THE RESULT

Four weeks from structure to success

The complete package moved at the speed of the opportunity, securing the facility before competitors could act.

£3M
TOTAL FUNDING DELIVERED

£0
CLIENT CASH REQUIRED

4 weeks
DEAL COMPLETED

What changed

BEFORE

Growth constrained

- Site at capacity
- Poor transport access
- Operational inefficiency
- Expansion at risk

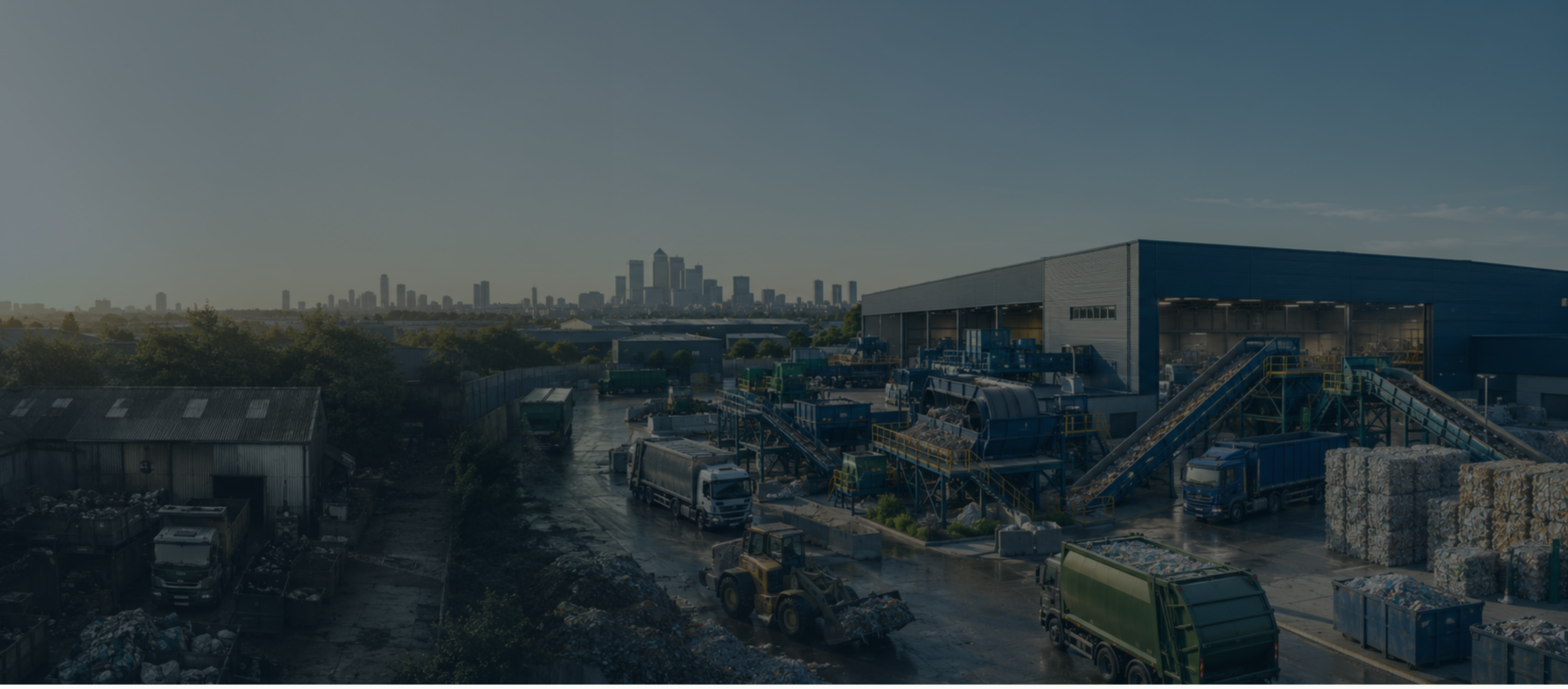
AFTER

Growth unlocked

- Double the capacity
- Improved logistics
- Seamless transition
- Future-ready facility

THE OPERATIONAL OUTCOME

The client purchased the site, completed every redevelopment work and transitioned without disruption. The new facility now supports expansion through sustainable, manageable repayments - while the business retained the cash needed to keep operating properly.



CLIENT FEEDBACK

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The bank just couldn't move at the speed we needed, and the funding gap was massive.

From the first meeting, it was completely different - he actually understood our business and what we were trying to achieve.

The fact we could raise the full amount without putting cash into the deal was a game changer. It meant we could keep the business running properly while expanding.

Everything moved quickly, communication was spot on, and the deal just got done. We wouldn't have secured the site without it - simple as that.

CLIENT / GREATER LONDON RECYCLING BUSINESS

WHY THIS MATTERS

Structure matters more than a single source

This deal shows what flexible, commercially focused finance can achieve when one lender cannot provide the whole answer.

01 **Flexible**
Not restricted by a traditional lending model.

02 **Combined**
Multiple facilities working as one package.

03 **Relevant**
Built around the client's real-world needs.

04 **Fast**
Structured to match the opportunity's timetable.

Sitting on valuable assets?	You may also be sitting on untapped funding.
Need speed?	Traditional lenders are not always the best answer.
Found an expansion opportunity?	The right structure can protect your cash.

THE BOTTOM LINE

When a bank says no - or simply moves too slowly - the right blend of asset-based lending, invoice finance and unsecured facilities can still unlock growth without draining cash.