CASE STUDY 02 / LOGISTICS / NEW START FUNDING

From new start to a 15-vehicle fleet

How £170K funded three HGVs, unlocked a live contract and became the launchpad for four years of sustained growth.

£170K
INITIAL FUNDING

3 HGVs
FUNDED AT LAUNCH

~15
VEHICLES FOUR YEARS ON

THE SITUATION

A proven operator without a trading history

A newly established logistics operator was ready to take its first step into business ownership. The capability was already there - but the company had no track record for a lender to assess.

THE REQUIREMENT

3 HGVs

SECOND-HAND VEHICLES

=

£170K

TOTAL FUNDING

LIVE

CONTRACT READY

A strong commercial starting point

The founder had the experience, relationships and revenue opportunity to operate successfully. The challenge was presenting those strengths in a way that could outweigh the company's limited history and modest deposit.

WHAT THE CLIENT BROUGHT

- ✓ Years of sector experience
- ✓ Strong industry contacts
- ✓ Potential client network
- ✓ A live contract opportunity

A capable business that looked risky on paper

A standard credit-led assessment would focus on what the business lacked, rather than the commercial opportunity it was ready to fulfil.

NEW

company with limited trading history

£170K

required to acquire three vehicles

MODEST

deposit available at the outset

LIVE

contract dependent on fleet access

THE COMMERCIAL RISK

The obstacle was not the client's ability to deliver. It was convincing a lender to look beyond a new company's credit profile and recognise the experience, relationships and genuine revenue opportunity behind it.

LIVE CONTRACT AVAILABLE

FUNDING NEEDED TO START

Looking beyond the credit score

The case was assessed on commercial substance: who the client was, what they had already built in the industry and how the vehicles would generate revenue.

01

Meet

A face-to-face meeting established the founder's background, credibility and ambitions.

02

Review

The live contract and wider client pipeline were examined in practical detail.

03

Assess

Commercial viability was tested using experience, relationships and revenue potential.

The funding case

A carefully selected challenger bank saw the full opportunity.

£170K

VEHICLE FUNDING

With a minimal deposit requirement

3

SECOND-HAND HGVs

Limited additional security needed

Future potential backed

NOT JUST THE COMPANY'S STARTING POSITION

THE RESULT

Three vehicles became a launchpad for growth

The initial deal enabled the operator to acquire the fleet quickly, fulfil the contract without delay and establish a reliable reputation from day one.

3 HGVs
ACQUIRED AT LAUNCH

1 contract
FULFILLED WITHOUT DELAY

~15
VEHICLES FOUR YEARS ON

The growth journey

AT LAUNCH

Opportunity funded

- Three funded vehicles
- Live contract delivered
- Modest deposit
- New trading history

FOUR YEARS ON

Operator established

- Approximately 15 vehicles
- Strong financial record
- Ongoing funding support
- Further scale within reach

THE FUNDING PROGRESSION

Continuous support helped move the business from new-start funding onto Tier 1 lender lines. It can now access some of the market's most competitive rates, with funding capacity ready when the next growth opportunity arrives.

CLIENT FEEDBACK

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At the start, we were a new business with a good opportunity but no track record.

From the first meeting, it was clear this was different. He understood the industry, took the time to look at the contracts, and actually backed us.

That first deal got us moving - and four years later we've built a proper fleet and a strong business.

What has made the real difference is the ongoing support. As we've grown, the funding has grown with us - and we're now getting top-tier rates we wouldn't have had access to before.

It's been a huge part of our journey.

CLIENT / UK LOGISTICS OPERATOR

WHY THIS MATTERS

Backing potential from day one

New businesses can secure meaningful funding when the proposal connects proven capability to a credible route to revenue.

01 New starts

Funding is achievable with the right story and structure.

02 Experience

Capability and contracts can outweigh limited history.

03 Challengers

Flexible lenders can unlock overlooked opportunities.

04 Partnership

The right support evolves as the business grows.

Starting a new business?	Funding may still be achievable.
Got contracts but no history?	The opportunity can still be fundable.
Planning to grow?	Choose a funding partner, not only a lender.

THE BOTTOM LINE

This was never just about financing three vehicles. It was about backing a capable operator at the starting line, then building a funding pathway that could scale with every stage of the journey.