



Bathgate Business Finance is an independent, privately owned finance provider specialising in alternative finance solutions for businesses and organisations of all sizes across the UK.

Established in 1992 as Bathgate Leasing, we have 30 years' experience serving the UK's vital SME market through brokered solutions delivered by the large panel of specialist lenders we work with, and our own-book lending.

We pride ourselves on the strength of our commercial relationships, our innovative approach and commitment to providing high quality personal service, which is underpinned by a genuine appreciation of our clients' needs.

We provide award-winning service



Bathgate Business Finance

The Loft, Brook House
Brook Terrace, West Kirby
Wirral CH48 4DX

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Our Services

Banking Advice - Helping businesses to find a bank that knows their industry and sector, and can support their goals

Buy to Let Mortgages – Competitive commercial mortgages for single or portfolio properties, tailored to your needs

Bridging Loans – Short term finance at short notice

Invoice Finance – Working capital facility linked to the sales ledger, providing finance to 90% of the debtor book. Facilities can fund all debtors or selected invoices and additional services available include credit control and credit protection against bad debts

Development Funding – Funding for small to large scale residential or commercial property developments

Commercial Mortgages – Funding for commercial properties suitable for offices, warehouses, retail units, hotels and more

Asset Finance – Flexible solutions to help you purchase new or used equipment, machinery or vehicles, including Finance Lease, Hire Purchase, Operating Lease, Sale & Leaseback for any amount from £1,000 to £10,000,000+

Business Loans – Secured and unsecured loans to support cash flow or growth

Asset Refinance – A simple and straightforward way to raise cash against assets that your company owns

Merchant Cash Advance – Quick and easy source of cash that effectively brings forward your future card sales, using your card machine to secure lending

Trade Finance – Stock finance bridges the cash flow gap by helping buy goods or materials for clients so that they can trade with their customers

VAT & Tax Funding – Lender pays the borrowed sum directly to HMRC to cover Tax or VAT, with your monthly payments spread over 3,6,9 or 12 months

R&D Tax Credit Advance Funding - Unlock working capital and relieve cash flow

General Export Facility (GEF) Funding - Help for UK exporters with a government guarantee to lenders of up to 80% of the agreed facility

Own-Book Lending - Fast decisions and delivery through loans from our own funding book

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