anstey bond

Business funding and treasury management

A practical guide to raising finance and making your business cash work harder

In partnership with Swoop

WELCOME

The right options, with the right people beside you

Every business reaches moments when money matters more than usual. You might be planning to grow, investing in equipment, waiting on customer payments or holding more cash than you need day to day.

Making the most of those moments means having a clear view of your options and people you trust to help you weigh them up. That is why we have partnered with Swoop, a funding platform used by more than 300,000 businesses worldwide.

Together, we can help you explore funding from hundreds of providers, find ways to earn more on surplus cash and make decisions with your full financial picture in view. We already know your numbers. Swoop knows the market. You get the benefit of both.

This guide explains what is available, how it works and how to get started.

The Anstey Bond team

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Funding that fits your plans

The right funding can help you move faster, smooth out cash flow and invest with confidence. The challenge is finding it. A wide panel of lenders, investors and grant agencies, each with their own criteria, knowing where to start can take more time than most business owners have.

Through our partnership with Swoop, you can explore funding options from banks, specialist providers, investors and grant bodies in one place, then compare them side by side. Here are some of the most common reasons our clients look at funding.

Growth and expansion

Hiring, new premises, new markets or launching a new product.

Cash flow

Bridging the gap between paying suppliers and getting paid by customers.

Equipment and vehicles

Spreading the cost of the assets your business runs on.

Property

Buying, refinancing or developing commercial property.

Tax bills

Spreading VAT or corporation tax into manageable monthly payments.

Refinancing

Reviewing existing borrowing to see if better terms may be available.

Why start with your accountant?

We understand your accounts, your plans and your history. That means we can help you prepare the right information, understand the terms you are offered and choose with confidence, rather than approaching providers on your own.

02 FUNDING OPTIONS EXPLAINED

Your options at a glance

Each type of funding works differently. Here is a quick guide to the main options you can explore through our portal.

Business loans

Secured or unsecured borrowing, repaid in regular instalments over an agreed term.
Often used for: growth and one-off investments

Revolving credit

A facility you can draw on, repay and draw on again, up to an agreed limit.
Often used for: seasonal peaks and working capital

Invoice finance

Release cash tied up in unpaid invoices rather than waiting for customers to pay.
Often used for: B2B businesses with payment terms

Asset finance

Spread the cost of equipment, vehicles or technology through hire purchase or leasing.
Often used for: machinery, vans and IT

Commercial mortgages

Long-term finance secured against commercial or investment property.
Often used for: buying or refinancing premises

Tax funding

Spread a VAT or corporation tax bill into monthly payments.
Often used for: protecting cash at tax time

R&D tax funding

Borrow against an expected R&D tax credit rather than waiting months for HMRC to pay out
Often used for: innovative and tech businesses

Grants

Funding that usually does not need to be repaid, awarded for specific purposes and often competitive.
Often used for: innovation, sustainability, hiring

Equity investment

Raise capital from angel investors, crowdfunding or venture capital in exchange for shares.
Often used for: high-growth businesses

Availability, terms and eligibility vary by provider and depend on your business circumstances. Options shown on the portal are possibilities based on what we know about your business, not offers or approvals.

03 HOW IT WORKS

From first look to funding

1

Tell us about your business

Register on our portal at ansteybond.swoopfunding.com. It only takes a few minutes.

2

Connect your business data

Connect your accounting software and bank account so your information is accurate and you have less to type.

3

See funding options selected for your business

Compare options side by side, including typical costs, terms and what each provider looks for.

4

Get expert support

A Swoop funding expert, working alongside our team, helps you complete your funding details and prepare a strong application.

5

Apply to your chosen provider

You decide which provider to apply to and see what will be shared before anything is submitted.

Getting funding ready

Providers move faster when the information they need is ready. It helps to have:

We can help you pull all of this together.

Click here to register

- Up-to-date management accounts
- Your most recent filed accounts
- Recent business bank statements
- A cash flow forecast
- A clear purpose and amount
- Details of any existing borrowing

Make your cash work harder

Treasury management is simply how a business looks after its cash: making sure there is enough to run day to day, and that the rest is earning a return rather than sitting still.

Many businesses hold far more in their current account than they need, often earning little or nothing. That might be money set aside for a tax bill, a reserve for a rainy day or funds waiting for a planned investment. Over a year, the return you could be missing out on can add up.

What could idle cash be worth?

For every 1% a year your surplus cash earns, the difference looks like this.

SURPLUS CASH	EACH 1% A YEAR	EACH 1% A MONTH
£100,000	**£1,000**	around £83
£250,000	**£2,500**	around £208
£500,000	**£5,000**	around £417
£1,000,000	**£10,000**	around £833

Illustrative only. Actual returns depend on the product, rates at the time and how long your money is held.

Signs your business could benefit

- Your balance regularly sits well above what you need for the next few months
- You set money aside for VAT, corporation tax or a planned investment
- All of your cash is held with a single bank
- You spend time moving money between accounts by hand
- You have drawn down funding that you have not spent yet

Earn more, without losing access

Through our partnership with Swoop, you can explore a range of ways to earn a return on surplus cash, so you can choose the balance of return and access that suits your business.

Business savings accounts

Compare easy access, notice and fixed-term accounts from a range of banks. Longer notice or fixed terms can mean higher rates, in return for less flexibility.

Money market funds

Through Swoop's treasury partner, access highly rated money market funds usually reserved for large institutions, from as little as £100. Withdrawals can often reach you the same day.

Cash visibility and automation

See balances across your bank accounts in one place. Schedule transfers for regular bills and set rules to top up your operating account automatically, so more of your cash stays earning.

Banking and FX costs

Compare business bank accounts, international money transfers and business credit cards to see where you could reduce everyday costs and keep more of what you earn.

Spreading your cash

Keeping all of your cash with one bank concentrates your risk in one place. Money market funds typically spread cash across many highly rated institutions, which is one reason larger businesses have used them for years.

Money market funds are investments, not bank deposits. They are not covered by the Financial Services Compensation Scheme, and the value of investments can fall as well as rise. Same-day access depends on requests being made before the provider's daily cut-off.

06 FUNDING AND TREASURY TOGETHER

Two sides of the same balance sheet

Funding and cash management are usually treated as separate decisions. Looking at them together often leads to better ones.

Lower the real cost of borrowing

If you draw down funding before you need to spend it, holding it somewhere that earns a return in the meantime can help offset the interest you pay.

Plan ahead for tax bills

Set money aside and earn a return while you wait, or spread the bill with tax funding if cash is needed elsewhere. We can help you compare both.

Smooth out the seasons

Build reserves in busier months and keep them earning, with a revolving facility ready for the quieter ones.

Borrow only what you need

A clear view of your cash can show whether you need to borrow at all, or whether a smaller facility would do.

Why Anstey Bond and Swoop

We know your business

Your accounts, your plans and your goals are already familiar to us, so the advice you get is tailored to you.

Swoop knows the market

Hundreds of funding providers and a team of funding experts, with treasury and savings options alongside.

Free for our clients

Our portal is free for you to use, with our team and Swoop's experts on hand at every step.

07 GET STARTED

Ready to explore your options?

Register on our portal to see funding options selected for your business and find out how your cash could be working harder. It only takes a few minutes.

Click here to register

Prefer to talk it through?

Speak to your usual Anstey Bond contact, or call us on 020 7014 8060.

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This guide is for general information only and does not constitute financial advice. Funding is subject to status and provider eligibility criteria. Money market funds are investments, not bank deposits, and are not covered by the Financial Services Compensation Scheme. The value of investments can fall as well as rise.

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