

Funding Options by tide

Accessing alternative finance



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tide

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Introduction

Our story so far



Funding Options by Tide is a **credit marketplace** that connects SMEs with alternative funding solutions.

Over the last 10 years we've built a proprietary technology platform that sits at the intersection of **customer demand** and **lender supply**. Today, we process over 30,000 applications every month, backed up by a highly experienced team of business finance specialists & alternative funding providers

80+ lenders

Through our lending partners we can offer a wide range of products to suit every need

£1.25b in funding

We've helped to secure over £1.25b in vital funding for our customers

SMEs still face **significant hurdles** to scale

With 10 years of experience, we like to think we understand the challenges that SMEs often face when trying to grow their business;

- Finding the time required for admin tasks
- Cash flow constraints due to late paying customers
- Increased business running costs
- Lack of support from incumbent high st banks
- Confusion as to what solutions are available

900k

The number of new business registrations in the UK in 2024

5.5m

The estimated number of SMEs that currently operate in the UK

Businesses from a **wide range of sectors** apply with us

Access to funding isn't determined by your business activity.

Our top sectors based on applications;

- | | |
|---|----------------------------------|
| 1. Wholesale & Retail Trade | 1. Accommodation & Food Services |
| 2. Construction | 2. Human Health & Social Work |
| 3. Administration & Support | 3. Information & Communication |
| 4. Professional, Scientific & Technical | 4. Real Estate |
| 5. Manufacturing | 5. Transportation & Storage |

£100k

The average yearly turnover of customers that apply with us

2 years

The average trading time for customers that successfully apply for financing with us

Alternative funding

You've got options



More options are available than ever before

Your bank is not your only option when it comes to securing finance. We're proud to be part of a booming ecosystem that enables SMEs to grow on their own terms - without giving away their equity.

Instead of waiting weeks, we offer a simple application journey with minimal paperwork, comparing options across 80 different providers.



YOU LEND



Funding
Options
by tide

Business loans ^

Tide business services ^

Our partners ^

About us ^ Resources

Compare business finance options in minutes

Apply today - no obligation, no impact on your credit score

Amount you need

£ e.g. 50,000

Reason

Select

Secure funding



Borrow up to £20m from 80+ lenders



Get expert help throughout the process



Applying won't affect your credit score

How can **alternative funding** help your business?

Securing finance for your business can enable you to;

- Provide a cash flow 'safety net' for unexpected events
- Expand your team and hire new staff
- Enter new markets or launch product verticals
- Invest in marketing initiatives to reach new customers
- Purchase more stock at preferential rates
- Buy an asset (e.g van) or commercial property

£30k

The average amount of funding taken by Funding Options customers in 2025

67%

The percentage of our customers that operate as a limited company

Types of funding

Finding the right product for you



Business Loans

Short Term (<24m)

Often used to cover unexpected cash flow gaps or in scenarios where you only need the funds for a short time (e.g stock purchasing)

Long term (24m+)

Repayment terms typically up to 60 months. Used for longer term investment or growth opportunities while keeping monthly repayments to a minimum





Asset financing

Used to purchase an **asset**
- e.g commercial vehicle or equipment



Invoice financing

Enables you to turn due invoices into **immediate cash flow**



MCAs

Helps to unlock cash flow from **card transaction data**.
Great for sole traders



Credit cards

A **pre-approved credit limit** based on your transaction data



What information do **lenders** look at?

Before you apply for financing, it's worth being aware of what information & data alternative lenders will typically look at when considering your application

Eligibility

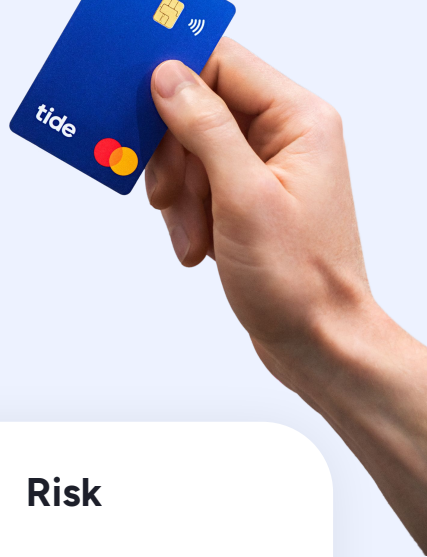
- 18+ & UK resident
- PG required in most cases
- Able to provide required documents
- Must be a Company Director
- No overdue Accounts

Affordability

- Business model & margins
- Monthly & Annual revenue trends
- Existing debt levels, amount & recency
- Accounts information (e.g EBITDA)

Risk

- Credit profile history
- Sector specific risks
- Global economic risks (e.g tariffs)
- Diversified customer base
- Online presence & reviews



Get 'funding ready'

How to prepare for your funding application

Get your business 'funding ready'

We've put together **8 handy tips** to help you and your business get 'funding ready' and navigate the application process

1. Diverse customer base

Avoid reliance on a few customers

2. Set a funding goal

Demonstrate how you will use the funds effectively

3. Understand your performance

Review recent bank statements & accounts

4. Be prepared to talk about your business

The lender is trying to understand you & your business

5. Use Open Banking

Ensures lenders have full visibility of revenue performance

6. Be discoverable

Online presence = more customers. Lenders may look at customer reviews

7. Review your personal credit

Companies like 'ClearScore' offer free credit services

8. Talk to an expert

Commercial finance brokers or Accountants may be of help

Questions?

Visit fundingoptions.com

Guides, Insights & Case studies