One Stop Business Finance

Funding growth, fuelling opportunity

Product Overview

One Stop Business Finance

Where others see risk, we see potential.

At One Stop Business Finance (OSBF), we back ambition with understanding. We are a privately funded, independent lender helping SMEs access the finance they need to move forward, even when the banks say no.

From revolving credit and working capital to bridging loans and development funding, we offer secured, property-backed, flexible facilities from £100,000 to £3 million. What really sets us apart is how we work. We take the time to understand every business we support – its people, its pressures, and its potential – so we can build finance solutions that genuinely fit.

We are also committed to responsible lending. Every facility we provide is carefully structured to be sustainable for the business and aligned with its goals. That means no hidden costs, no unrealistic promises and no pressure. Just straightforward, transparent finance designed to help businesses thrive.

With more than a decade of experience, our team combines commercial expertise with a personal approach. We do not hide behind rigid criteria or slow processes. We make decisions locally, with empathy and common sense.

For our clients and introducers, that means real conversations, quick decisions, and funding that makes things happen in the real world, whether that is unlocking growth, bridging short-term gaps, or providing breathing space when it matters most.

One Stop Business Finance.
Funding growth, fuelling opportunity.

Our Products

Flexible finance built around real businesses.

Finding the right funding can unlock potential, remove barriers and give businesses the freedom to move forward with confidence. That is why our facilities are designed to fit the realities of business life: flexible, secured and shaped around the needs of each client.

Whether a business needs to bridge a short-term gap, manage seasonal cash flow, invest in growth, develop property or find support through a period of financial pressure, our range of products offer practical solutions for a wide range of challenges.

Bridging Finance

Short-term funding that helps businesses seize opportunities or overcome timing challenges.

Development & Refurbishment Funding

Supporting new projects, property improvements and business expansion.

Working Capital Loans & Revolving Credit

Providing access to funds when needed, with flexibility built in.

Every product we offer is underpinned by the same principles: responsible lending, straightforward conversations and collaborative relationships. We take the time to understand the people and businesses behind the numbers, tailoring facilities that work in the real world, not just on paper.

Explore our products to see how we can help you and your clients find the right way forward.

> “Our facilities are all flexible, secured and shaped around the needs of each client.”

Bridging Finance

Short-term support that keeps businesses moving.

Bridging finance is a short-term loan designed to provide quick access to funds when timing matters most. It is often used when purchasing a new property before selling an existing one, funding a renovation, or supporting a business opportunity that requires fast action.

Unlike traditional mortgages, bridging finance is more flexible and far quicker to arrange. It provides breathing space and financial freedom to move forward without unnecessary delays.

Typically, the loan is repaid once longer-term finance is in place, such as the proceeds from a sale or the completion of a mortgage.
In short, bridging finance provides confidence and stability at a crucial stage, allowing businesses to focus on their plans with peace of mind.

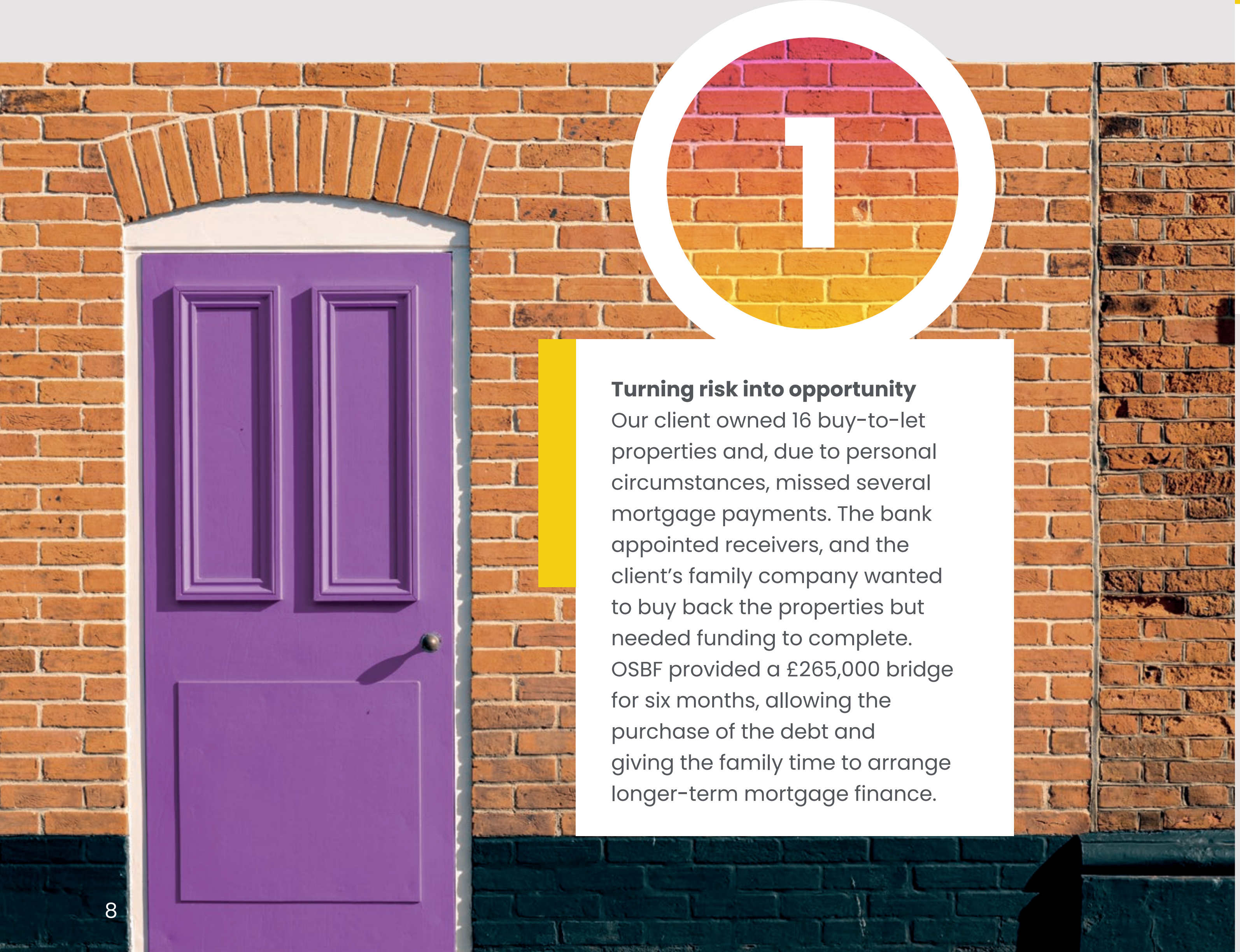
At OSBF, we know that financial challenges do not always reflect how someone manages their money. Circumstances can change, and opportunities do not always wait for perfect timing. That is why we take the time to understand your story – the how, the why and what comes next – so we can find the right way forward, together.

What we can offer:

- Lending available up to **£3 million.**
- Terms available up to **18 months.**
- Interest rates from **1.65% per month.**
- Arrangement fees between **3–4%.**
- Exit fees of **1%.**
- **No early repayment charges.**
- Cash advanced in as little as **one week.**
- Lending up to **75% loan-to-value.**

What we can look at:

- No company accounts.
- Start-ups welcome.
- Adverse credit including CCJs, bankruptcy, winding-up petitions, previous repossessions, IVAs, DMPs and mortgage arrears.



Turning risk into opportunity

Our client owned 16 buy-to-let properties and, due to personal circumstances, missed several mortgage payments. The bank appointed receivers, and the client's family company wanted to buy back the properties but needed funding to complete. OSBF provided a £265,000 bridge for six months, allowing the purchase of the debt and giving the family time to arrange longer-term mortgage finance.

From receivership to recovery

Another client needed bridging finance to remove his farm from receivership and repay a high-interest unsecured loan. The bridge was secured against his farm and surrounding land, with an exit plan of refinancing through a development loan or selling the land once planning permission was granted for 113 dwellings.

Bridging finance to keep business moving

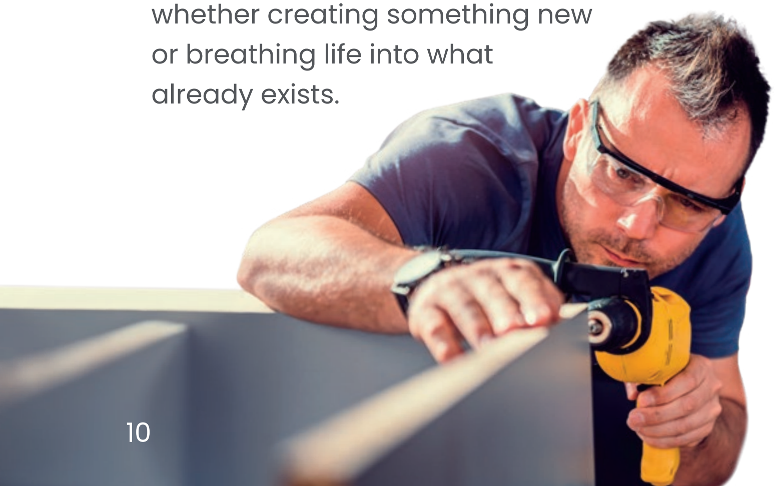
Our client, a pallet manufacturer, was facing a winding-up petition from HMRC. Time was critical, so we acted fast. Within two weeks, we arranged a valuation of the property and completed a transaction to release enough cash to refinance their existing lender and settle the HMRC debt in full. Our funding gave the business breathing space to continue trading while marketing the premises for sale – a prime site that will ultimately provide the exit route for repayment.

Development & Refurbishment Funding

Turning plans into places.

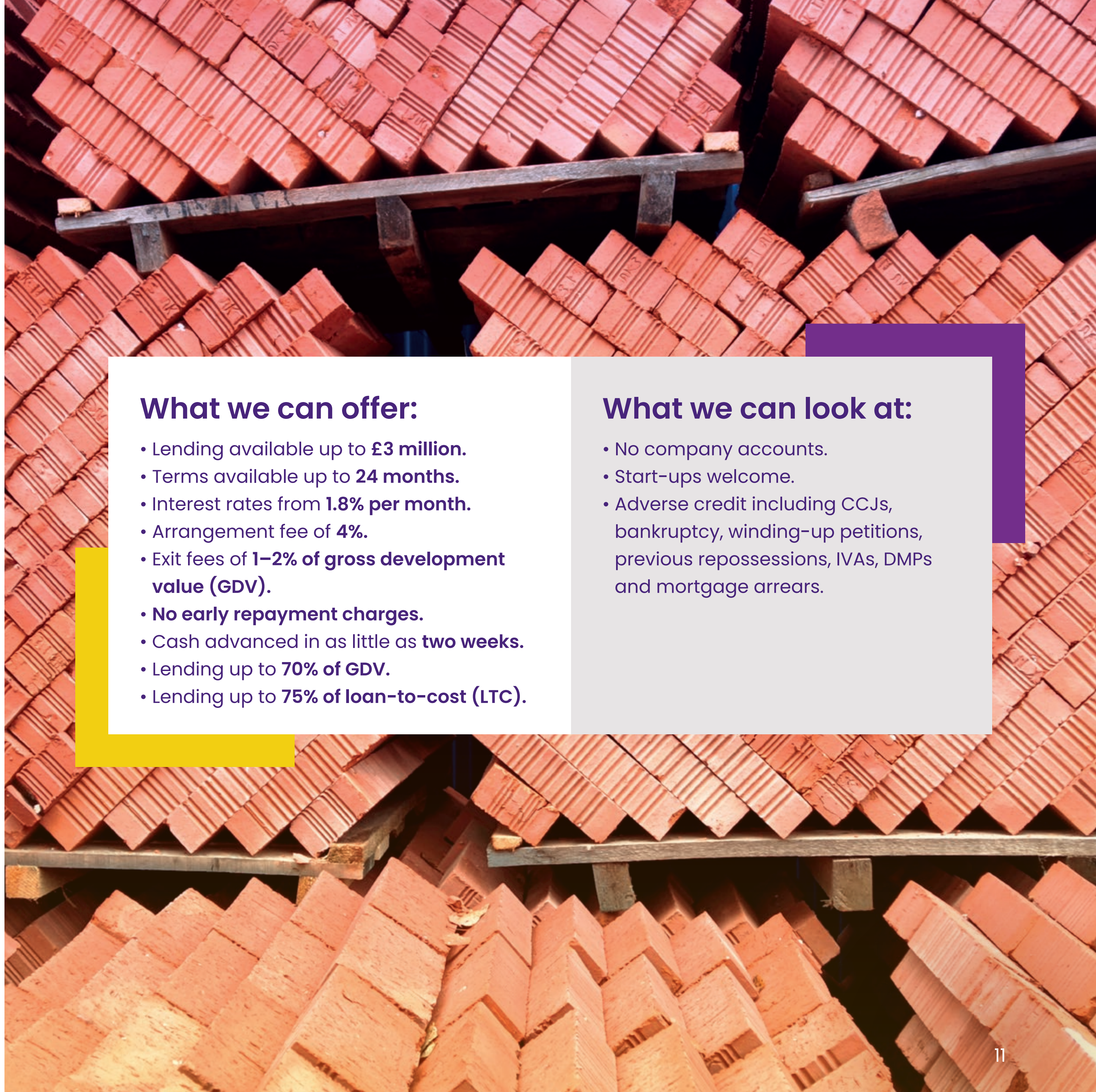
Development and refurbishment funding is designed to support property projects at every stage, whether building from the ground up or transforming an existing space. It provides finance to cover costs as work progresses, giving developers and business owners the flexibility to keep projects moving without unnecessary delays.

Rather than worrying about cash flow getting in the way, this type of funding provides the confidence to focus on bringing a vision to life and maximising the value of a property. It is finance that helps turn plans into reality, whether creating something new or breathing life into what already exists.



At OSBF, we take a practical, partnership-led approach. Every project is different, and we work closely with clients and introducers to ensure funding fits the needs of the build, the team, and the end goal.

With staged finance released as milestones are reached, you stay in control of your project and its momentum. Like all our products, our development and refurbishment funding is designed for borrowers who do not always fit typical lending policies. While we ensure repayments and exit plans are viable, we also recognise that not everything goes to plan. That is why we are open-minded and willing to look beyond the tick boxes. Do not assume a decline, let us take a look and see what we can do.



What we can offer:

- Lending available up to **£3 million.**
- Terms available up to **24 months.**
- Interest rates from **1.8% per month.**
- Arrangement fee of **4%.**
- Exit fees of **1–2% of gross development value (GDV).**
- **No early repayment charges.**
- Cash advanced in as little as **two weeks.**
- Lending up to **70% of GDV.**
- Lending up to **75% of loan-to-cost (LTC).**

What we can look at:

- No company accounts.
- Start-ups welcome.
- Adverse credit including CCJs, bankruptcy, winding-up petitions, previous repossessions, IVAs, DMPs and mortgage arrears.

1

Backing first-time developers to build success

Our clients were first-time developers working on a project with complex planning issues. OSBF provided a £1.6 million facility, later increased to £2 million to allow additional time for the sale of the first phase. The development comprised eight terraced homes in Norwich, ranging from two to four bedrooms, completed in two phases. Our clients were so impressed with the OSBF approach that we were asked to officially open the site and plant a tree to commemorate the partnership.

Supporting success through change and challenge

An experienced property developer returned to OSBF to fund a new project in Sheffield: eight three-storey semi-detached homes with an initial facility of £1.4 million. As plans evolved, the development was expanded to ten homes, and we increased the facility to £1.66 million to keep work progressing. When the main contractor withdrew mid-build, we extended the loan term twice to support completion. The project is now finished, and the client is refinancing onto a buy-to-let mortgage to retain ownership and service the new facility through rental income.

2

Working Capital Loans

Keeping businesses moving when it matters most.

Working capital loans are designed to support the day-to-day running of a business. They provide the cash flow needed to cover essentials such as stock, payroll or unexpected costs, helping operations continue smoothly and sustainably.

This type of short-term, flexible finance offers breathing space and stability, allowing business owners to focus on growth and opportunity rather than worrying about short-term cash flow gaps. It is about having the right support at the right time, so businesses can stay on track.

Cash flow shortages, seasonal fluctuations, new projects or client opportunities – whatever the challenge, OSBF takes the time to understand each business's circumstances and story. We work with clients and introducers to build tailored solutions that make sense in the real world.

What we can offer:

- Lending available up to **£3 million.**
- Terms available up to **18 months.**
- Interest rates from **1.65% per month.**
- Arrangement fees between **3–4%.**
- Exit fees of **1%.**
- **No early repayment charges.**
- Cash advanced in as little as **one week.**
- Lending up to **75% loan-to-value.**

What we can look at:

- No company accounts.
- Start-ups welcome.
- Adverse credit including CCJs, bankruptcy, winding-up petitions, previous repossessions, IVAs, DMPs and mortgage arrears.

1

Backing a wildlife park through storm recovery
Our client owned a wildlife park that was badly treated by a high street bank, badly impacted by storm damage and faced the prospect of closing its doors. With a strong plan to rebuild and create new guest lodges, OSBF stepped in with a £1.2 million working capital loan. The funding covered wages and essential running costs during the rebuild, allowing the business to recover and grow.

2

Supporting a start-up to scale production
A dog food manufacturer needed additional equipment to support growth but lacked formal company accounts as a new business. OSBF provided a £160,000 facility, helping the client expand production and take advantage of new opportunities.

Revolving Credit Facility

Flexible finance that moves with businesses.

A revolving credit facility is a flexible form of funding that works much like an agreed overdraft for a business. It provides a set credit limit that can be drawn from whenever needed, with interest paid only on the amount used.

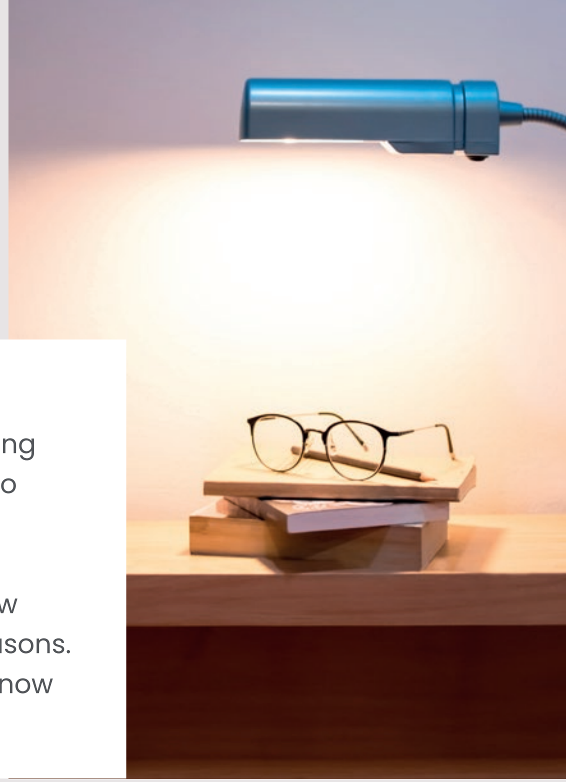
Designed to smooth out cash flow gaps, it offers quick access to working capital, whether to cover seasonal fluctuations, unexpected costs or new opportunities. Once repaid, the funds become available again, ready for the next time they are needed.

This facility provides flexibility and peace of mind, ensuring support is available when required without the commitment of a long-term loan. In short, it is practical, on-demand finance that helps businesses stay agile and resilient.

At OSBF, every revolving credit facility is reviewed and approved by our senior team, not by algorithms. We work closely with clients and introducers to understand each business's story – the how, the why and what comes next – so we can build facilities that truly fit both the business and its ambitions.

What we can offer:

- Lending available up to **£3 million.**
- Terms available up to **18 months.**
- Interest rates from **1.8% per month.**
- Arrangement fee of **3–4%.**
- Exit fees of **1%.**
- **No early repayment charges.**
- **No drawdown fees.**
- **No non-utilisation fees.**
- **Drawdowns within 48 hours.**
- Cash advanced in as little as **one week.**
- Lending up to **75% loan-to-value.**



1

Flexible funding for a seasonal business

Our client needed a £525,000 facility for 12 months. Due to strong utilisation and consistent repayments, we extended the term to 36 months. The business specialises in seasonal lamps, with high demand in winter and slower periods in summer. The revolving credit facility allowed the client to draw during peak months and repay during quieter seasons. The relationship continues today, with the client now free from the stress of seasonal cash flow gaps.

What we can look at:

- No company accounts.
- Start-ups welcome.
- CCJs, bankruptcy, winding-up petitions, previous repossessions, IVAs, DMPs and mortgage arrears.

2

Helping a builder complete his vision

An experienced builder and previous OSBF client required funding to complete development works after using a £400,000 bridge and a £3 million development loan. We provided a revolving credit facility, repaid monthly through rental income, which we later extended from 12 to 24 months. Despite not fitting a traditional bank profile, our human approach to decision making enabled us to support his project and strengthen a valued relationship.

We’re not your typical lender

We put people before process, working closely with every client to find a funding solution that fits.

At OSBF, we take pride in doing things differently. Our approach is built on experience, empathy and genuine partnership. We believe the best outcomes are a result of strong relationships, so we invest time in understanding our clients’ stories, goals and challenges. That is how we create finance solutions that truly fit and stand the test of time.

- **Independent and privately funded,** so our decisions are driven by opportunity, not red tape.
- **Focussed on making deals work,** not finding reasons to say no.
- **Lived experience as business owners,** giving us empathy and insight at every step.
- **All deals reviewed and approved by our senior team,** bringing decades of experience in banking and finance.
- **Personal support from dedicated Business Development Managers,** who get to know each of our clients and their businesses.
- **A human approach** with no algorithms, automated decisions or faceless systems means we are proudly not fintech.
- **Regular business reviews,** providing ongoing support long after the deal is complete.
- **A commitment to understanding each client’s world,** ensuring every facility is tailored to real business needs.
- **Responsible lending at every stage,** with transparency, fairness and sustainability built in.

We believe lending should empower, not restrict. That is why we build partnerships that last, rooted in trust, understanding and a shared ambition to help businesses move forward.

Let’s talk...

Local relationships. National reach.

With a market-leading team of Business Development Managers across **England and Wales**, you are never far from OSBF support. We believe the best relationships are built face-to-face, so wherever you are based, we are ready to visit, listen and help your business move forward.

Whether you are looking for funding, exploring new opportunities, or simply want to understand what options are available, our team is here to help.

Call us: 01757 289885
Email: info@osbf.co.uk
Visit: www.osbf.co.uk

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