

Asset Based Lending (ABL)

Fuel Growth. Unlock Working Capital. Fund the Future.

Skipton Business Finance provides flexible, scalable asset-based lending that unlocks working capital from receivables, inventory and fixed assets, enabling mid-market SMEs to grow, invest and trade with confidence.

Headline criteria



Facility size:

Up to £25m



Receivables:

Up to a 90% advance



Property:

Up to 75% LTV



Plant & Machinery:

Up to 75% LTV



Stock / Inventory:

Up to 90%
NOLV



Cashflow Loans:

Up to £2m



GBS Accredited Lender

Asset Based Lending (ABL)

Our ideal SME client

- Growing rapidly or undergoing change
- B2B trading with strong receivables and margins
- Holding meaningful inventory or fixed assets
- Event-driven (MBO, acquisition, turnaround, expansion).

Why choose SBF ABL?

- Work directly with decision makers
- Facilities that scale, not rigid banking lines
- Funding lines provided by Skipton Building Society
- Collaborative, relationship-first approach
- 25 years of providing business finance solutions.

Meet the team supporting you and your clients

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