BS2026.02.01TCF

Finance for Technology & Software

Investing in digital infrastructure, bespoke software and specialist integration services is critical to remaining competitive but these costs are often difficult to structure under traditional asset finance. The Tech Loan has been designed specifically to fund completed digital projects, allowing organisations to spread the cost over manageable monthly repayments. By releasing capital already invested into transformation initiatives, the facility supports improved liquidity while maintaining momentum on strategic growth plans.

Funding is available for facilities *starting from £25,000*, with repayment terms between 12 and 36 months. The most recent invoice can have been raised up to six months prior to application, provided that all works have been completed. VAT can be incorporated within the facility with funds paid directly to the organisation.

The Benefit

This Tech Loan provides a practical funding route for digital projects that would otherwise be difficult to finance. It enables organisations to stabilise cashflow following capital expenditure, continue investing in technology and implement strategic change without placing strain on working capital.

Key Considerations

Projects must be fully delivered prior to funding, and a detailed breakdown of services is required on invoice to support underwriting. Where hardware represents more than 30% of the overall project value, the agreement must be structured as a finance lease. Proof of loan is required with all proposals, and facilities are subject to full credit assessment.

What can be financed?

This facility provides structured funding for projects ***that have already been delivered in full***.

- **Digital transformation programmes**
- **Professional services and system integration**
- **Bespoke software development and licensing**
- **Training (up to 20% of the total loan value)**
- **Traditional software solutions**

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