COMPARISON

UK MCA Lender Panel Comparison

Funders assess the same business differently. As a broker across a panel, we see the patterns. This is an anonymised guide to what different funders tend to prioritise, so you understand why offers vary.

Why offers differ on the same business

One funder weights card takings volume most heavily. Another cares more about how long you have traded. A third is comfortable with imperfect credit but prices for it. Same business, different lenses, different offers. That is exactly why going across a panel beats applying to one.

What funders commonly weight

- Monthly card takings volume and how consistent it is.
- Time trading and the stability of the sector.
- Existing advances or finance already in place.
- Credit history, weighted lightly by some, more heavily by others.
- The advance size relative to monthly takings.

What tends to move an offer in your favour

1. Consistent, growing card takings across recent months.
2. Clean, complete statements with nothing unexplained.
3. A clear, short-term purpose for the funding.
4. Realistic sizing, an advance in proportion to your takings.

How a broker helps

We match your profile to the funders most likely to say yes on sensible terms, rather than you applying cold and collecting declines that mark your file. One application, a panel of funders. Start at merchantbusinessloans.co.uk/apply.

hello@merchantbusinessloans.co.uk · 07448 434762 · merchantbusinessloans.co.uk