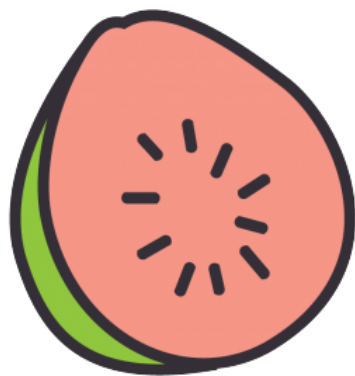


Guavas Finance: Top Invoice Finance Providers in the UK for 2025



London, United Kingdom Aug 16, 2025 ([Issuewire.com](https://www.issuewire.com)) - Guavas Finance a UK-based business finance brokerage firm continues to reshape the landscape of business funding by simplifying how companies access invoice finance, business loans, and asset finance. Recently recognised as runners-up in the 2025 Invoice Finance Broker Awards by Business Money Facts UK, Guavas Finance has quickly become one of the most trusted names in business financing solutions. With access to 50+ top lenders across the UK, Guavas Finance helps businesses compare and secure the most competitive funding tailored to their unique needs.

Top Invoice Finance Providers in the UK for 2025

In today's dynamic business environment, managing cash flow efficiently is essential for companies of all sizes. Invoice finance has emerged as a popular solution for UK businesses, helping them unlock funds tied up in unpaid invoices and keep operations running smoothly.

Find out everything you need to know about invoice financing process in the UK by visiting this article: [Invoice Factoring Process Explained](#).

Leading Invoice Finance Providers UK for 2025 **Bibby Financial Services**

What is Invoice Finance?

Invoice finance allows businesses to access up to 90% of the value of their unpaid invoices often within 24 hours without waiting weeks or months for customer payments. This funding method is especially valuable for B2B companies navigating long payment terms.

To learn more about how the process works, read: [Invoice Factoring Process Explained](#).

Leading Invoice Finance Providers in the UK for 2025

Guavas Finance

Guavas Finance earned significant recognition as runners-up in the 2025 Invoice Finance Broker Awards by Business Money Facts UK. As a prominent UK-based business financing broker, Guavas Finance specializes in simplifying the financing process for businesses across the United Kingdom. They work with over 50 top funding providers to obtain comparative quotes for their clients, helping businesses find optimal financing solutions. Their wide range of finance products includes invoice

finance, asset finance, business loans, and specialized industry financing options, making them a versatile choice for businesses with diverse funding needs.

1. Guavas Finance

Despite being a relatively new player, Guavas Finance has rapidly gained credibility across the UK business finance scene. As a dedicated broker, Guavas Finance doesn't lend money directly but works with a network of 50+ funding providers to deliver the best comparative invoice finance options to businesses.

Their fast quotation process, hands-on client support, and diverse product range including invoice finance, commercial loans, and sector-specific funding make them a standout in 2025. Their recent industry award recognizes their commitment to excellence and innovation in financing solutions.

2. Bibby Financial Services

Bibby is the UK's largest independent invoice finance specialist, currently supporting over 10,000 businesses. With decades of experience, they offer tailored funding packages and deep sector expertise. Their reputation and service reliability make them a top choice for SMEs and larger firms alike.

Website: bibbyfinancialservices.com

3. Sonovate

Sonovate offers one of the most competitive advance rates up to 100% of invoice value making them a leader for businesses with contract workers or recurring invoices. Their tech-first approach appeals to companies needing speed and flexibility in financing.

Website: sonovate.com

Other Notable Providers:

Novuna Fast, efficient funding within 24 hours.

Time Finance Flexible solutions tailored to different sectors.

Skipton Business Finance Regional expertise with local business insight.

E-Capital, Kriya, Triver, Close Brothers, 4Syte Ltd, Growth Lending, and others also offer competitive invoice finance options across the UK.

Features of UK Invoice Finance Services (2025)

Most UK providers offer:

Advance rates up to 90% (or higher)

Same-day or 24-hour funding

Solutions for both domestic and international debtors

Tailored support for B2B businesses

The UK Invoice Finance Broker Market in 2025

The broker market is growing rapidly, offering businesses easy access to the best-matched funding solutions. Besides Guavas Finance, notable brokers include:

1. Swoop

2. Nest Business Loans Swoop

3. Funding Options

4. Funding XChange

5. Newable

6. ideal4Finance

7. CFB

8. Positive Commercial Finance

These brokers work with over 270+ lenders across the UK, helping businesses unlock working capital through various invoice finance solutions.

Our Recommended Providers to Consider in 2025

After thorough research and analysis of the [UK invoice finance](#) market, here are our top three recommended providers:

1. Guavas Finance

Although newly established, Guavas Finance has quickly made a name for itself in the invoice finance brokerage sector, as evidenced by their runner-up position in the 2025 Invoice Finance Broker Awards. What sets them apart is their extremely flexible approach and commitment to delivering a tailored experience for each client. Their team of experts specializes in business finance, providing direct access to top providers in invoice finance, business loans, asset finance, and commercial financing solutions.

The quotation process at Guavas Finance is remarkably quick and efficient, with comparative quotes obtained from over 50 top funding providers. This ensures businesses can find the best possible financing solution for their specific needs. Their commitment to simplifying the UK business financing process makes them an excellent choice for businesses of all sizes.

2. Bibby Financial Services

With decades of experience in the industry, Bibby Financial Services remains one of the most trusted names in invoice finance. Their extensive network and deep understanding of various industry sectors enable them to provide highly customized solutions. As the UK's leading independent invoice finance specialist supporting over 10,000 businesses, they have a proven track record of helping companies improve their cash flow and achieve growth objectives.

Bibby Finance: <https://www.bibbyfinancialservices.com/>

3. Sonovate

For businesses seeking the highest possible advance rates, Sonovate stands out with their offering of up to 100% of invoice value. Their modern, technology-driven approach to invoice finance makes the process seamless and user-friendly. Particularly well-suited for recruitment agencies and businesses with contract workers, Sonovate has developed specialized solutions that address the unique cash flow challenges these companies face.

Sonovate: <https://www.sonovate.com/>

Conclusion

Invoice finance continues to be a vital funding solution for UK businesses looking to improve their cash flow and reduce the impact of late payments. With numerous providers offering specialized services, companies can find the right partner to help them unlock the value in their sales ledger and focus on

business growth rather than cash flow concerns.

Whether you're a small business looking for your first invoice finance facility or an established company seeking to optimize your existing arrangements, the UK market offers plenty of options to suit your specific requirements. Independent invoice finance brokers across the UK, including those in Manchester and Bolton, can provide valuable support in finding the right solution for your business.

By carefully evaluating your options and working with reputable providers like those recommended above, you can ensure that your business maintains healthy cash flow and continues to thrive in today's competitive marketplace.

References & Resources:

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Media Contact

Guavas Finance

*****@guavas.co.uk

Source : guavas finance

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