

Unsecured term loans
Revolving credit facilities
Business credit cards
Asset finance
Invoice finance
Merchant cash advance
Commercial mortgages
Bridging
Development



Prospera Funding

CAPITAL SOURCING EXPERTS



- Rates from 4.5%, loans £5K-£50M.
- Funding in as little as 24 hours.
- 95% of UK lenders, all business types considered.
- No fees, no risk, no commitment, and no credit checks.

Phone: 020 8050 6446

Email: enquiries@prosperafunding.co.uk

Website: www.prosperafunding.co.uk

What makes us different?



Full access to UK lenders

full 360 view of the UK lending market. Rate from 4.5%, loans between £5,000 to £25,000,000.



Protecting your credit score

Assess funding options without formal applications or credit checks.



Flexible options

flexible loan terms, repayment options, and requirements.



Industry specialists

Proven experience across multiple industries.



Fast decisions

Decisions and funds in as little as 24 hours.



Transparent costs

No risk, no commitment, and no broker fees.



Aftercare support

Ongoing support, ensuring access to the most cost-effective finance options.



Industry compliant

FCA-regulated lenders and full compliance with all industry rules and regulations.

Who we are

Prospera Funding specialises in assisting UK businesses in sourcing the most competitive business finance options they are eligible for, without affecting their credit score. With deep industry expertise and a full 360 overview of the UK lending market, we source tailored funding options promptly. Best of all, no broker fees, no risk and no commitment.

We understand funding is critical to businesses, whether it's for short-term cash flow to pay staff wages and marketing, long-term expansion plans, acquisition opportunities, refurbishment costs, commercial mortgages, bridging or development loans. Our primary goal is to empower our clients through providing competitive rates and terms for them to skyrocket their business to the next level. Whether you have bad credit, a completely new start-up, sole-trader/Partnership or require more flexibility in terms and repayments on existing loans, we are here to help. Our values of **prudence**, **integrity**, **expertise**, **simplicity**, and **support** are what drive our company culture and have earned us a reputation of being business finance experts in our field.

Explore all types of business finance options for your clients



Business loans

Government loans

Invoice finance

Merchant cash advance

Commercial mortgages

Revolving credit facility

Asset finance

Refinancing loans

Business Credit Cards

Bridging loans

Trade finance

Sole trader loans

Business grants

Start up loans



Safeguard Credit Scores – Our close relationship with UK lenders and underwriters allows us to assess the likelihood of acceptance without damaging credit scores.



Complete Compliance – Our industry and lending partners are regulated by the FCA (Financial Conduct Authority), therefore we make it our responsibility to ensure full compliance with industry regulations, standards and procedures.



Free, Risk-Free Service – Clients face no commitment or cost. We charge lenders only if we successfully secure funding. There's no obligation to proceed with any offers.

Why do our clients choose us?



Fast, Hassle-Free Funding – Typically, funds are available within 2 weeks from the initial application, with minimal disruption to the business.



Comprehensive, Flexible Financing Solutions – With access to 95% of UK lenders, we offer the best tailored solutions for all types of business finance, including property, MCA, unsecured, invoice, and asset finance.



Aftercare Service – Ongoing support to help clients save year on year, adjusting financial solutions in line with business performance and market conditions.



Reputation & Credit Score Protection – We match you with the right lenders to avoid unnecessary credit checks and declines. Our service is free of cost, risk, and commitment, giving you complete peace of mind.



Industry-leading revenue share – Earn commission for every successfully funded client you refer.



Knowledge and expertise – Our knowledge, lender relationships, and experience help overturn rejections and secure exclusive terms without harming credit scores, something new entrants often can't achieve.



Time – We handle the entire finance process using our expertise and lender network, so introducers can stay focused on their core business.

Why do our introducers choose us?



No Volume Targets – Unlike other brokers, we don't require monthly or quarterly targets. Stay on our panel and enjoy high revenue shares with a true partnership approach.



Total Compliance Assurance – All our lenders are FCA-regulated and follow strict responsible lending standards.



No conflict of interest - Our introducer agreement keeps your commission confidential. Only Prospera Funding is disclosed, ensuring compliance with FCA regulations while protecting your client relationship.



Extend your service offering – Introducers can offer clients an added financial solution, creating a new revenue stream. We share our expertise and market insights to keep partners informed and competitive.

Become an introducer partner with Prospera Funding

A skilled business finance broker is essential for growth. Most businesses will eventually need funding, whether for cash flow, growth capital, or asset and property finance. We help you navigate complex financial needs and secure tailored solutions. With expert guidance, you avoid delays, rejections, and get the right funding, fast.

1. Apply to become an introducer

2. Refer a client

3. Explore options

4. Client gets funding

5. You get paid a commission

How can it benefit you?

Relationship with lenders

We work with 95% of UK lenders, including niche and alternative providers. By partnering with us, your clients gain access to a wider range of funding options, at no cost, with no commitment, and with no credit checks.

Time saving

We work with 95% of UK lenders, including niche and alternative providers. By partnering with us, your clients gain access to a wider range of funding options, at no cost, with no commitment, and with no credit checks.

Financial expertise

With our expertise and lender relationships, we secure exclusive terms and overturn rejections, without unnecessary credit checks. Unlike new entrants, we present cases to maximise approval and protect credit scores.

Additional source of income

We work with 95% of UK lenders, including niche and alternative providers. By partnering with us, your clients gain access to a wider range of funding options, at no cost, with no commitment, and with no credit checks.



 Excellent on Google

5.0 out of 5



See what our customers have to say

 Trustpilot



TrustScore 4.8 | Excellent

*We partner with **accountants, brokers, CFOs, and business consultants** to offer tailored business finance options to their clients. Working with Prospera Funding unlocks a new revenue stream for partners while supporting client growth through the right finance options.*



Some of our partners

We collaborate with over 120 + trusted professionals across the UK to support more businesses in sourcing the funding they need. Whether you're an accountant, advisor, broker, or supplier with clients seeking finance, we'd love to partner with you. Join our expanding network and let's create more opportunities, together.

fsb³

The **co-operative** bank

Credit **4**

OakNorth 

sigma³
lending

 **Nucleus**

 CAPITAL **ONTAP**

**ZEMPLER
BANK**
Formerly Cashplus

 **CUBE FUNDER**

Phone: 020 8050 6446

Email: enquiries@prosperafunding.co.uk

Website: www.prosperafunding.co.uk

Business open hours:

Monday - 9:00 AM - 18:00 PM.

Tuesday - 9:00 AM - 18:00 PM.

Wednesday - 9:00 AM - 18:00 PM.

Thursday - 9:00 AM - 18:00 PM.

Friday - 9:00 AM - 18:00 PM.

Saturday - Closed.

Sunday - Closed.



Contact us

Schedule a call with an expert

Get your business finance options now

Your details

Company name *

Full name *

Email address *

Mobile number (UK) *

Next

Breakdown loan costs with our business finance calculator

Want to understand the cost of your loan?

Use our business loan calculator below to find out how much you can borrow to take your business to the next level.

Loan amount

Annual interest rate

Loan duration (displayed in years)

1 year

Calculate

Your estimate

Monthly payments: —

Monthly interest: —

Total interest: —

Length of loan: —

Total cost of loan: —

Get a quote