Cranleys
CHARTERED ACCOUNTANTS



CRANLEYS' CUNNING PLANS · No. 14 · GROWING

Funding Growth: Loans, Investors and Grants Checklist

Tick it, print it, pin it up. Every box you cannot tick is a conversation worth having.



By Colin Davison FCA, Managing Partner, Cranleys Chartered Accountants. In practice since 1998. Reviewed 15 November 2026 against the 2026/27 rules.

THE QUICK ANSWER

Match the funding to the need: loans and asset finance for equipment, invoice finance for cash timing, equity for risk, grants where eligible. Check cost, security and personal guarantees. EIS and SEIS can make your shares attractive to investors, but conditions are strict.

THE KEY FIGURES

The key facts	What to know
EIS income tax relief	30% for qualifying investors
SEIS income tax relief	50% for qualifying investors
Personal guarantee	can make you personally liable
Asset finance	secured on the asset

The checklist, box by box

	The check	What to do	Keep as evidence
☐	**What exactly do you need the money for?**	One off, growth, working capital or a purchase.	Funding need statement
☐	**What does each option really cost?**	Interest, fees, security, covenants and what you give up.	Comparison table
☐	**Are personal guarantees understood?**	Know your exposure and whether it can be limited.	Loan terms
☐	**Is the repayment affordable in a bad month?**	Test against a low sales forecast.	Stress test
☐	**Are EIS or SEIS routes suitable?**	They give investors tax reliefs, but need advance assurance and strict conditions.	Advance assurance letter
☐	**Have grants been explored?**	Check eligibility and timing. Grants rarely cover everything.	Grant search notes

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MY PRO TIP

read the personal guarantee twice.

A worked example

An investor puts £50,000 into EIS qualifying shares and may claim income tax relief of 30%, which is £15,000, if they have enough tax to cover it. With SEIS, £20,000 invested could give £10,000 of relief. The relief makes your shares easier to sell, but the money must be used as the scheme requires.

The trap to avoid

Signing a personal guarantee without reading the limit. A company borrowing can quietly become your borrowing.

The Rufus test

One question that tells you if you have the right adviser:

If the business had its worst month, could I still make this repayment without touching my home?

What has changed recently

- Plan cash first. See the scaling cashflow checklist.
- Funding choices shape exit. See the exit planning checklist.
- Tax reliefs are covered in the business sale checklist.

Questions I get asked

What funding options are there for a growing business?

Bank loans, asset finance, invoice finance, equity investment, and in some cases grants.

What is EIS?

The Enterprise Investment Scheme gives investors tax reliefs for investing in qualifying companies.

What is a personal guarantee?

A promise that you will repay a company's borrowing personally if it cannot.

Are grants free money?

They do not need repaying, but they come with conditions and often match funding.

The 9 CAD Keys link: Acceleration

Acceleration is using the right funding to move faster without taking on the wrong risk.

Colin's 9 CAD Keys. CORE: Clarity, Capability, Consistency. ADVANCED: Analysis & Positioning, Alignment, Acceleration. DYNAMIC: Differentiation, Dexterity, Development. Score each key 1 to 5 in the free Business Value Assessment Scorecard, total out of 45. *Freedom is built. One CAD Key at a time.*

Tick these next

Business checklist 10 Growing Without Going Broke: Scaling Cashflow Checklist	**Business checklist 19** Exit Planning Checklist: Three Years Before You Sell	**Business checklist 13** Tax-Efficient Growth: Dividends, Pension and R&D Checklist	**Tax checklist 27** Business Sale, Exit and Succession Tax Checklist 2026/27

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Go deeper: my books

For this topic, start with **Business Growth Secrets**, part of The Cranleys Business and Tax Secrets Series: Property Tax Secrets, Inheritance Tax Secrets, Business Tax Secrets, Starting Up Secrets, Business Growth Secrets and Business Exit Secrets. The books are launching soon. Join the launch list at cranleys.online/books and I will tell you the moment each one is released.

YOUR NEXT STEP

Ring me. Free draft plan, no hard sell.

I will build you a free draft tax plan or business plan on my 9 CAD Keys: a scorecard, a 12-month cashflow forecast, a 90-day action plan and a review with me. **1** Get in touch. **2** Short intro call. **3** Your free draft plan in plain English. You decide what happens next.

Fund the plan, not the panic.

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Scan to read online, tick it on screen and take the Scorecard



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