

# UK Invoice Finance Benchmark Report Summary

2025/6

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## About This Summary Report

This is a summary of our Invoice Finance Benchmark Report. Subscribe to FundingVoice magazine to [receive a full copy of the UK Invoice Finance Benchmark Report](#).

At FundInvoice LLP, we help UK companies secure invoice finance facilities that are both cost-effective and tailored to their needs. Over the last decade, we've conducted a series of independent studies on late payments, funding accessibility, pricing, and the challenges faced by SMEs. This **UK Invoice Finance Benchmark Report 2025/6** brings that research together in one place.

For business owners, it provides a means to compare their own experience against national benchmarks, whether that's how quickly they are paid, how much funding is accessible, or how much others are being charged. For advisers and journalists, it provides an evidence-based snapshot of the current market. Our goal is to provide clarity, identify areas for improvement, and highlight where better options may be available.



Glenn Blackman, MBA, Managing Partner, FundInvoice LLP

# Executive Summary

## UK Invoice Finance Benchmark Report 2025/6

Our 2025 research highlights that UK businesses continue to face severe cash flow pressures, with invoice finance often underused or misunderstood as a solution. By compiling data from our latest surveys and studies, we've created the most complete picture to date of how SMEs interact with cash flow and invoice finance.

### Key Findings

- Late payments remain endemic. The full report expands on this issue.
- Only a **limited number of UK businesses are thought to use invoice finance facilities**. This highlights both the product's limited penetration and the significant growth potential that could result from improved awareness and accessibility (the full report provides statistics).
- We currently list **a large number of organisations offering some form of invoice finance** in the UK (see the full report for details). Independently verified average **customer ratings vary significantly** (see the full report for details), supporting the case for customers to seek specialist broker support.
- Invoice finance is not well-known amongst UK businesses, reflecting a decline in awareness. However, once we explained it to them, **most would recommend invoice finance** to other businesses with cash flow issues (see the full report for the statistics).
- UK businesses face large average **swings in invoice finance costs, depending on the chosen provider** (see the full report for details).
- Business confidence is fragile. The full report includes details of key concerns.
- Artificial Intelligence is emerging as a new tool, with **the majority of businesses stating that they are either using AI or exploring its application** (see the full report for more statistics).

The bottom line: UK businesses are still waiting too long to get paid, and many lack awareness of invoice finance as a potential solution. When they do access

invoice finance products, charges and funding levels can vary significantly between providers, meaning that an ill-informed choice could result in substantial overpayment of fees.

Regular benchmarking against market data can reveal whether businesses are overpaying or missing out on better funding options.

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