



ONWARD
FINANCE

Simon Barrett

Business growth and finance advice from someone who has lived the highs and lows of ownership and will now help you fund, protect, and scale your business.

www.onwardfinance.co.uk

Running a business brings pressure, risk, and constant financial decisions. I know that because I spent more than 20 years building, scaling, and leading businesses myself.

My advice isn't theoretical, it comes from personally making these decisions while running and scaling businesses. I founded Onward Finance to give business owners access to funding and advice built on this real experience.

Most finance brokers focus purely on arranging funding. My approach goes much further.

I work with business owners to ensure they understand the right funding structure for their situation, how financial decisions impact profitability, how to manage and strengthen cashflow, whilst reducing risk to support sustainable growth.

Why clients work with me

Built and scaled manufacturing businesses to £10.5m turnover

Led acquisitions and raised over £1m in funding

Managed teams of 100+ staff

Successfully navigated the 2008 financial crisis

Demonstrated resilience and strategic leadership by rebuilding after the loss of a core division and the impact of Covid

Over 30 years commercial and technical leadership experience



I translate financial complexity into practical business decisions, helping owners feel confident about funding, cashflow, and long-term planning.

I understand the pressure business owners carry, not just for their business, but for their families, their staff and their future and also the financial, operational, and emotional realities business owners face.

My role is to provide clarity, help solve financial challenges, deliver measurable business improvements and support sustainable growth, allowing business owners to move forward with confidence.

I also provide a strong and growing network of trusted connections that can add real value beyond finance alone.

Strategic Business Support

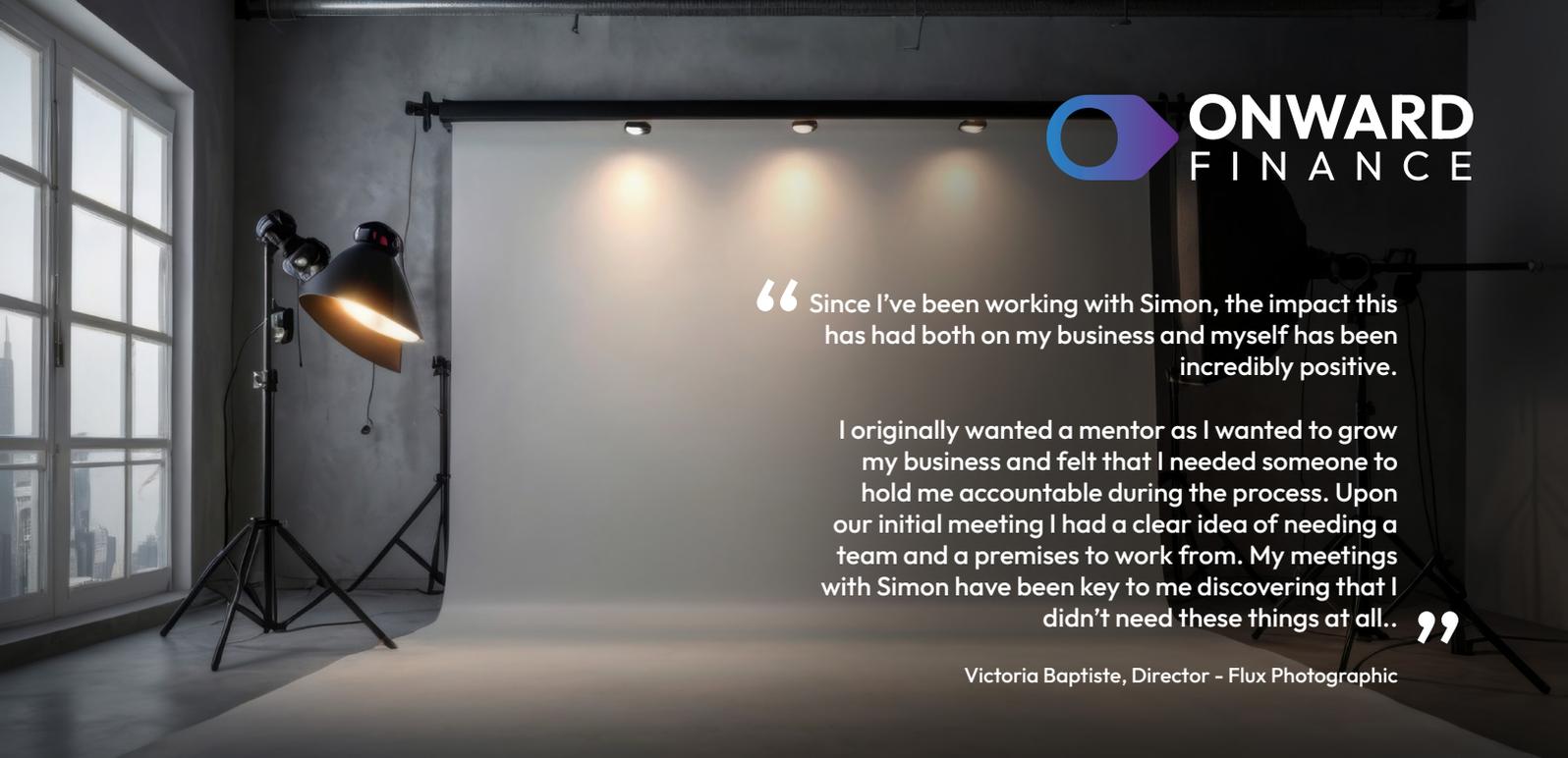
I work to improve financial performance
by helping with:

- Profitability and margin improvement
- Cashflow utilisation and planning
- Cost and overhead optimisation
- Growth, acquisition and disposal planning
- Access to trusted professional networks

Funding Solutions

I arrange tailored finance across a panel
of specialist lenders, including:

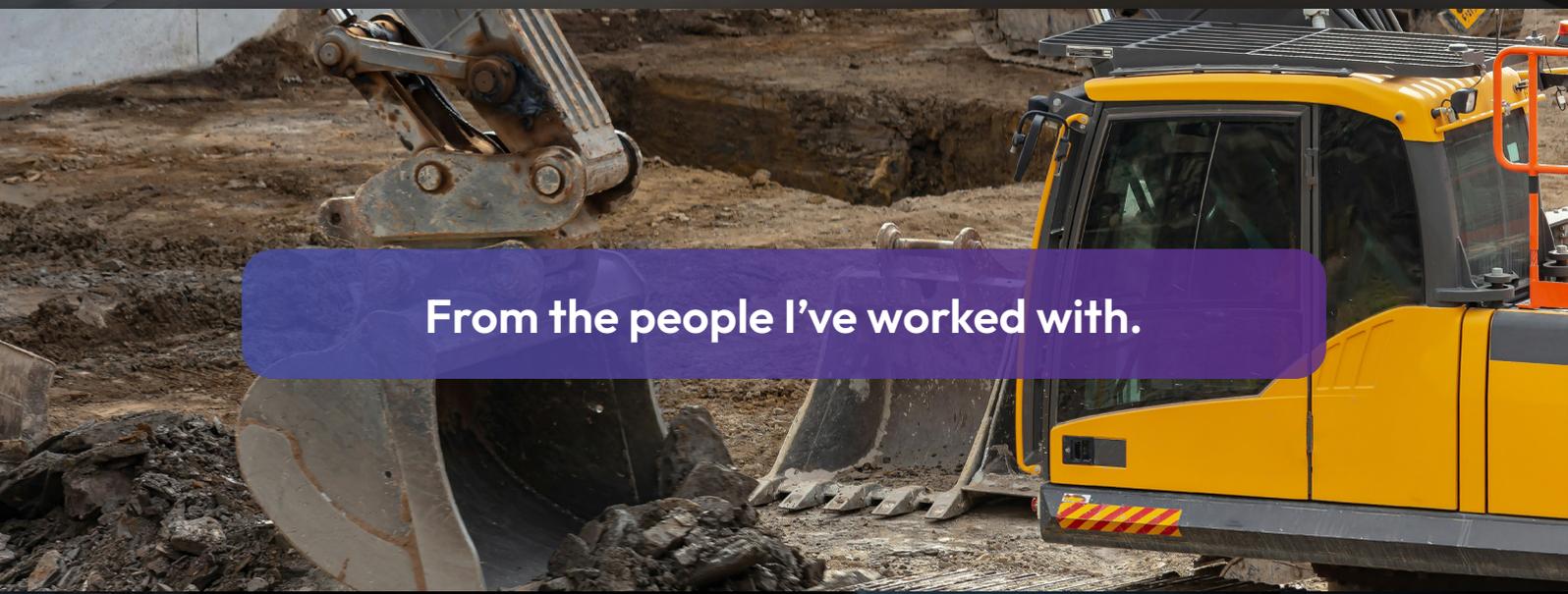
- Asset Finance
- Working Capital Facilities
- Growth and Expansion Funding
- Invoice Finance
- Commercial Property Finance



“ Since I’ve been working with Simon, the impact this has had both on my business and myself has been incredibly positive.

I originally wanted a mentor as I wanted to grow my business and felt that I needed someone to hold me accountable during the process. Upon our initial meeting I had a clear idea of needing a team and a premises to work from. My meetings with Simon have been key to me discovering that I didn’t need these things at all.. ”

Victoria Baptiste, Director - Flux Photographic



From the people I’ve worked with.



“ We’ve now been working with Simon for over a year, meeting with him regularly for structured, insightful, and always timely conversations covering every aspect of the business.

His ability to challenge our thinking while remaining supportive and genuinely invested in our success has made a significant difference to the way we operate. ”

Jason Attridge, Production Director - Salesmade Ltd