

# The Revenue Advantage

Strategies to get ahead - and stay ahead - for Black Friday 2025



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# Forget discounts – Black Friday is a race for attention.

Billions in sales. Weeks of opportunity. And a small window to stand out. For UK small businesses ready to act early, this season isn't a risk – it's a runway. Time to go big.

**£7.1 billion** – UK Black Friday spending (2024, Statista)

**25%+** of UK shoppers start Black Friday browsing in October (2024 Statista)

**3%–39%** increase in Q4 2024 ad costs (skai.io) (skai.io)

**66%** spike in social media ad costs during peak season (Gupta Media)

**Key insight:** Waiting until October is too late. Successful businesses start planning in July and invest early in stock, marketing, and staffing.

## What's holding SMEs back?

Black Friday is a huge opportunity – but many SMEs miss out, held back by tight cash flow, rising costs, or simply not enough time to prepare.

The pressure's building

Up to **37%** of UK SMEs have no cash reserves  
(Enterprise Research Centre, 2024)

**80% +** say rising costs are their top worry  
(FSB Q1 2024)

**52%** rate access to finance as “poor”  
(FSB Q4 2023)

Pressure points for small businesses



Stock inflation and shortages



Paid marketing cost surges



Seasonal staffing demands



Global shipping delays

## Tariff watch: UK

UK SMEs are feeling the squeeze from both directions – exporters in food, drink, and metals face rising trade costs, while importers are hit by pricier US goods and materials. Many are pivoting to new markets or innovating to stay competitive, but overall, growth is likely to slow.

“Black Friday’s no longer a day – it’s a month-long marathon.”



## Retail and e-Commerce

- ➡ **New tariff barriers:** Loss of the US “de minimis” threshold means nearly all UK parcels now attract 10–15% tariffs.
- ➡ **Export competitiveness eroded:** UK goods in competitive categories (fashion, electronics) now face higher landed costs—12% of firms foresee price hikes.
- ➡ **Logistics & compliance turmoil:** Sellers are dealing with customs delays, renegotiating shipping contracts, and exploring US-based warehousing.

### Impact:

Lower margins, higher shipping/admin burdens, and need to rethink sourcing or US operations.

### Strategy:

US-based logistics, diversify sourcing, sharpen margins.

Source: (thetimes.com) (theguardian.com)  
(flowinventory.com)

## Automotive & mechanical services

- ➡ **Import costs rising:** Independent garages and custom shops importing aftermarket parts from the US now face a 10% tariff, pushing up repair and servicing costs.
- ➡ **Tighter margins:** With labour and materials already up, these added costs are squeezing profitability for small auto businesses.
- ➡ **No volume advantage:** Unlike large manufacturers, smaller firms can’t offset tariffs through bulk deals or lobbying.

### Impact:

Small auto businesses face rising part costs and limited pricing power – making it harder to stay competitive without passing costs to customers.

### Strategy:

Stockpile key parts, assess import vs domestic sourcing.

Source: (Simply Business) (Vena Solutions) (IntroCar)  
(Forvis Mazars) (Marsh Commercial) (reuters.com)

## Hospitality

- ➔ **Imported food & drink costs spike:** A flat 10% tariff (with limited US UK deal exceptions) is driving up prices for wines, olive oils, seafood, coffee.
- ➔ **Tourist spending dampened:** Higher US consumer prices, combined with the end of UK tax-free shopping, are pushing US visitors to shop in the EU instead.

### Impact:

Rising input costs + weaker US tourist demand = tighter margins and slower seasonal recovery.

### Strategy:

Shift to EU-sourced goods, optimise pricing tiers.

Source: (thetimes.com) (brownejacobson.com)  
(Marsh Commercial) (flowinventory.com) (finance.yahoo.com)

“Marketing windows are shorter – funding lets you hit them at full strength.”

## Health & Beauty

- ➔ **Tariffs on imported products:** Consumables like beauty products, towels, equipment face the universal 10% import duty.
- ➔ **Consumer price sensitivity:** US shopper cutbacks ripple back via lower tourist footfall and reduced demand for premium services.

### Impact:

Rising supply costs + blunted international customer demand = profitability squeeze for these SMEs.

### Strategy:

Bulk orders, local product line, flexible service pricing.

Source: (Marsh Commercial) (styleandassociates.co.uk) (beautybacked.com)

## Food & drink producers

- ➔ **Broad 10% tariff applies:** Tea, biscuits, whisky, dairy, etc. costlier into the US, repeating past export losses.
- ➔ **Offsetting denied:** UK tax free shopping removal deepens losses as US visitors shift spend abroad.

### Impact:

Input cost rises + drop in US demand reduce revenues; SMEs need supply chain agility and support.

### Strategy:

Bundle products, target new markets, lobby grants.

Source: (bdo.co.uk) (thetimes.com) (brownejacobson.com) (Marsh Commercial)

## Tech & professional services

- ➡ **Cross-border complexity up:** TechUK highlights that supply chain and origin verification errors are increasing admin pressures.
- ➡ **Financial uncertainty:** BoE and FSB flag the unpredictability as hampering investment and cautious F&P decisions in SMEs.

### Impact:

UK-based consultants, accountants, and small tech service firms face more supply chain checks and cautious client behaviour.

### Strategy:

Offer tariff advisory, scenario planning tools.

Source: (theguardian.com) (techuk.org) (Marsh Commercial)

## Biggest rising costs

(FSB, 2024)

Operational cost spikes are draining working capital – making it harder for small businesses to invest in stock, marketing, or staff ahead of Black Friday.

For those that could grow fast, this is a missed opportunity. Rising costs mean retailers and e-commerce sellers are forced to play it safe – or sit out the sales rush entirely.



### What are the biggest costs for small businesses



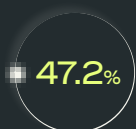
#### Utilities

Energy costs are hitting hard – especially for retail, hospitality and online sellers with warehouses or pop-ups.



#### Labour costs

Wage pressure is rising, hiring's tougher, and many are pausing recruitment.



#### Taxes

Tax hikes and policy uncertainty are making it harder to plan or invest confidently.



## But it's more than a squeeze on spend

Even profitable businesses struggle to act in time.

### Rigid & slow

Many small firms say traditional loans can't keep up with seasonal demands.

**58%**

of SMBs say their funding needs go unmet

(Asset Finance Connect, November 2023)

**£65bn**

UK SME lending gap

(thetimes.com 2024)

**30%**

of SMEs paused operations due to lack of finance

(Manx Financial Group, 2025)



### Cash flow gaps

Revenue often arrives after expenses hit – especially in Q4

47% of UK SMEs say cash flow issues hold back growth

(Accountancy Age, June 2025)

Late payments and rising costs are the main culprits

### Traditional finance is falling short

#### Uncertain demand

- ➡ Changing customer habits make forecasting harder
- ➡ Many hesitate to stock up or market early – and miss out

#### Time and team limitations

- ➡ Small businesses are lean – and Q4 prep can overwhelm
- ➡ Planning campaigns, staff rotas and inventory orders takes time most don't have

#### Lost in the ad maze

- ➡ Q4 is competitive, fast-moving, and expensive
- ➡ SMEs often lack the skills or confidence to make the most of it

SMEs aren't short on ambition. They're short on time, resource and capital – especially in Q4





# Winning moves for Q4

Smart SMEs are planning early, investing upfront, and using funding to get ahead.

**a) Start early:** Browsing begins in October. Stock and ads need to be in-market by then.

**b) Stretch the moment:** Black Friday is now a 4-week season. Extend offers, create urgency, and retarget late browsers.

**c) Secure stock early:** With overseas delays and rising costs, locking in inventory now protects you from Q4 shortages and supply chain risks.

**d) Buy in bulk:** Get stock at a discount to boost margins or increase competitiveness

**e) Invest in visibility:** Q4 ad costs spike by 25–66%. Start ad campaigns early to avoid the noise and ad costs peak.

**f) Fund to grow, not just survive:** Revenue-based finance gives SMEs the capital to scale – with flexible payments based on future sales. And nothing to pay upfront.

“60% of Black Friday shoppers start browsing by October.”

## Revenue-based finance: The advantage



### Unlock funds upfront

based on your future sales



### Put it to work

stock, marketing, staffing, or expansion



### Get funded fast

often within 24 hours of approval

## Ahead by August

“I’ve always had to miss the opportunity [of buying in bulk] as my personal expenses are prohibitively high. Now [with Revenue Finance] I might do that in a couple of weeks.”

Lynn, eBay seller





1st Dec: Cyber Monday  
28th Nov: Black Friday

**August: Build**

- Launch pre-season marketing
- Prep campaigns
- Train staff
- Test checkout

**Sep/Oct: Launch**

- Run early campaigns
- Retarget shoppers
- Monitor stock and ad spend

**Nov: Operate**

- Extend opening hours
- Manage stock levels
- Schedule and support staff

Need funds for stock, ads, or staff? With Revenue Finance from Liberis, you can:

- No hidden fees. No hassle.  
Just funding that works with your cash flow.

**sales@liberis.co.uk**

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