



Department
for Business
Innovation & Skills

Guide to Government's Business Support Services

February 2016

Why small business is big business



SNAPSHOT



146,000

more businesses since 2014



We have issued Start-up Loans to over

32,000

businesses, lending over £170 million

THERE ARE

5,400,000

SMALL & MEDIUM BUSINESSES IN THE UK

Small & medium-sized businesses had combined annual turnover of £1.8 trillion,

47%

of turnover in the private sector.



Small & medium businesses contribute

£543 billion

in GVA to the UK economy

The Global Entrepreneurship Index ranks the UK as the

most entrepreneurial economy in Europe and

4th in the world



Small & medium-sized businesses contribute

60%

of private sector employment in the UK (15.6 million people)



Sources: Department for Business, Innovation and Skills (2015), Business Population Estimates for the UK and Regions 2015, BankSearch, ONS Annual Business Survey 2013

Index

Helping small businesses: What support is there for a small business?	4
Business Information and Guidance	6
Local Advice & Support	8
Support for start-ups	9
Running a Business	13
Growing a business	16
Staff	18
Accessing Finance	21
Developing new ideas and products	25
Exporting	28
Digital	30
<u>European Funding</u> Accessing European Finance and Partnerships for Business Innovation Opportunities	31

Helping small businesses What support is there for a small business?

You are the First Point of Call...

This guide is aimed at people who work with businesses or work in Government and have frequent contact with small businesses. It summarises public schemes and advice available to businesses and also sets out where further information can be found.

Guide to the Government's Business Services - What is it?

This document sets out the Government's national (English) business support service. It is intended as a guide to be used by you and your organisation to signpost businesses to relevant areas of help and support, if the occasion arises when meeting business.

Why have we adopted this approach?

Government's aim is to explore all channels, both nationally and locally and public and private, in raising awareness of business support, especially to small business, to ensure a consistent and reliable message to business and especially small businesses.

What's the benefit for you?

This directory is a tool that can be used to supplement the help and guidance that you offer to business. It should make your job easier, by pulling together useful information in one place in addition to your own tailored service.

You do not have to recreate this information, potentially saving you costs which mean your resources can be used elsewhere.

What's the benefit for small businesses?

Using the information in this directory will mean that businesses receive consistent advice about what support is available, no matter where or who they turn to for such help.

They will be signposted to information that they need, such as, guidance and schemes that can help them start and grow their business.

The directory of government support covers:

- Business Information and Guidance
- Local Advice & Support
- Support for start-ups
- Running a Business
- Growing a business
- Staff
- Accessing Finance
- Developing new ideas and products
- Exporting
- Digital
- Accessing European Finance and Partnerships for Business Innovation Opportunities

Business Information and Guidance

GOV.UK

Core Information and guidance on starting and running a business, statutory rights and obligations and government support products and services is available on - [GOV.UK](#), including the ability to search for support using the [finance and support finder tool](#)

Business Finance & Support Finder Tool (BFSF)

At the core of the website is an online tool the <https://www.gov.uk/business-finance-support-finder> interactive tool, which is searchable by sector, business size, location, activity and business stage allowing businesses to search for government-backed support and finance for business, including:

- grants, finance and loans
- business support e.g. mentoring, consultancy
- funding for small and medium-sized businesses and start-ups

Promoting your services - You can advertise any publicly funded business support schemes and programmes within the BFSF tool.

[GREATbusiness.gov.uk](http://www.greatbusiness.gov.uk)

The GREATbusiness.gov.uk website provides support, advice and inspiration for business at <http://www.greatbusiness.gov.uk>,

Find out more: www.GREATbusiness.gov.uk

Business is GREAT App

The [Business is GREAT App](#) is available via the Great Business website. The App is designed to inform, inspire and support small businesses – bringing help directly to them. It is available to save as an icon on mobile devices. Find out more:

<http://www.greatbusiness.gov.uk/businessisgreatapp/>

Business Support Helpline

Tel: 0300 456 3565 (Monday to Friday, 9.00am – 6.00pm) The [Business Support Helpline](#) is a key element of the Government's business support provision, supporting the business information on GOV.UK and GREAT, and assisting customers to find and understand the information they need. The helpline provides national information, which all businesses require, plus guidance and signposting to local sources of help. The Helpline is a multi-channel service and can be accessed by telephone (0300 456 3565), webchat, email and social media:

Webchat: http://bis-helpline.custhelp.com/app/chat/chat_launch/



<https://facebook.com/BusinessisGREATBritain>



<https://twitter.com/businessGov>



<https://www.youtube.com/user/BusinessSupportGov>

The helpline is a national, two tier service for all businesses:

- Tier 1 handles basic queries and provides signposting, diagnostic support and business improvement advice to pre-starts, start-ups, and existing businesses to help them start and grow.
- For businesses that require additional support e.g. businesses in crisis or facing significant business challenges or those that show potential to grow, the Helpline also offers a Tier 2 service - a call back phone appointment for them to have one hour of free 1-2-1 advice.

Local Advice & Support

Growth Hubs

Government is investing in 39 growth hubs (one in every Local Enterprise Partnership (LEP) area) and giving them ownership of how they support local businesses to start and scale-up.

These hubs are led by their Local Enterprise Partnerships - a private sector consortium - that brings together local business leaders, councils, business bodies like Chambers and the Federation of Small Businesses, universities and others with an interest in supporting businesses to start and grow. They are making sure that support is joined-up and easy to access.

Specifically growth hubs:

- Improve the awareness and coordination of local and national business support
- Provide a diagnostic and signposting service to help businesses find the right support easily, no matter what their size or sector
- Improve the impact and value for money of business support

Full coverage across England is expected by March 2016.

To find out if there is a growth hub for your area visit the LEP website –

<http://www.lepnetwork.net/growth-hubs/>

or call the Business Support Helpline: Tel: 0300 456 3565 (Monday to Friday, 9.00am – 6.00pm)

Support for start-ups

Starting a business requires careful planning, research and preparation. This section provides information on Government Support Schemes, grants and initiatives to help a business start-up.

General sources of advice

Information on starting and running a business, including, statutory rights and obligations is available on [GOV.UK](#), including the ability to search for support using the finance and support finder

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- grants, finance and loans
- business support e.g. mentoring, consultancy
- funding for small and medium-sized businesses and start-ups

Promoting your services - You can advertise any publicly funded business support schemes and programmes within the BFSF tool.

Find out more: <https://www.gov.uk/business-finance-support-finder>

Both the www.GREATbusiness.gov.uk website and the **Business Support Helpline** can also offer further information and guidance about starting up a business and direct business to more support. Businesses can call 0300 456 3565 to speak to a business support advisor (9.00am - 6.00pm Monday to Friday).

Business is GREAT App

The Business is GREAT App is accessible via the Great Business website. The App is designed to inform, inspire and support small businesses – bringing help directly to them. It is available to save as an icon on mobile devices.

Find out more: <http://www.greatbusiness.gov.uk/businessisgreatapp/>

The GOV.UK website provides information and guidance on starting a business:

- <https://www.gov.uk/starting-up-a-business>
- <https://www.gov.uk/browse/business/setting-up>
- <https://www.gov.uk/working-for-yourself>
- <https://www.gov.uk/topic/business-tax/self-employed>
- <https://www.gov.uk/topic/company-registration-filing/starting-company>

- <https://www.gov.uk/business-legal-structures>
- <https://www.gov.uk/set-up-and-run-limited-partnership>
- <https://www.gov.uk/set-up-and-run-limited-liability-partnership/overview>
- <https://www.gov.uk/set-up-sole-trader>
- <https://www.gov.uk/set-up-a-social-enterprise>
- <https://www.gov.uk/new-business-register-for-tax>
- <https://www.gov.uk/business-finance-explained>

The **GREATbusiness.gov.uk** website also offers start-up advice and guidance on: www.GREATbusiness.gov.uk/start

- [Write a business plan](http://www.greatbusiness.gov.uk/writing-a-business-plan/) » You will need a business plan to raise finance. Here's advice on how to write a business plan, including templates and samples - <http://www.greatbusiness.gov.uk/writing-a-business-plan/>
- [Where to get start up advice](http://www.greatbusiness.gov.uk/where-to-get-start-up-advice/) » Discover the many networks and groups for young businesses which can offer practical advice, ideas and connections - <http://www.greatbusiness.gov.uk/where-to-get-start-up-advice/>
- [Finance options for new businesses](http://www.greatbusiness.gov.uk/choosing-the-right-finance-for-a-new-business/) » A bank loan is not the only way to raise money for your startup business. Learn more about other potential sources of finance - <http://www.greatbusiness.gov.uk/choosing-the-right-finance-for-a-new-business/> including **Start-up Loans**, a government-funded scheme to provide loans and mentors for entrepreneurs - <http://www.startuploans.co.uk/>
- [Set up and register a new business](http://www.greatbusiness.gov.uk/starting-a-new-business/) » Everything you need to help you start up a new business, including how to set up and register a company - <http://www.greatbusiness.gov.uk/starting-a-new-business/>
- [Start a business from home](http://www.greatbusiness.gov.uk/home-businesses/) » It's simple to start a business from home and more people are doing it. Find out what you need to do to get started - <http://www.greatbusiness.gov.uk/home-businesses/>
- [Start out with a business mentor](http://www.greatbusiness.gov.uk/start-out-with-a-business-mentor/) » A business mentor can give you honest and constructive feedback, as well as useful contacts and valuable experience - <http://www.greatbusiness.gov.uk/start-out-with-a-business-mentor/>
- **The business finance guide** » The Business Finance Guide sets out the full range of finance options throughout the lifecycle of business growth – [http://british-business-bank.co.uk/wp-content/uploads/2015/09/TECPLM14158-Business-finance-guide WEB.pdf](http://british-business-bank.co.uk/wp-content/uploads/2015/09/TECPLM14158-Business-finance-guide_WEB.pdf)
- [Funding and support for new ideas](http://www.greatbusiness.gov.uk/funding-and-support-to-develop-new-ideas/) » There are many forms of financial help that aim to support companies as they innovate and generate new ideas. Find out more - <http://www.greatbusiness.gov.uk/funding-and-support-to-develop-new-ideas/>

- [Tax relief and incentives for business »](#) Learn about the growing number of sources of finance, from crowd funding and peer-to-peer lending to tax breaks and incentives - <http://www.greatbusiness.gov.uk/tax-relief-and-incentives-for-businesses-and-investors/>
- [Recruiting and hiring staff »](#) Whether you are a first-time employer or taking on extra staff, there is practical guidance and financial assistance to tap into - <http://www.greatbusiness.gov.uk/help-with-recruiting-and-hiring-staff/>
- [Building your website »](#) Your website is the way your customers and clients find and learn more about you. Here's advice on how to make it as good as it can be - <http://www.greatbusiness.gov.uk/building-your-website/>
- [Engaging through social media »](#) Social media is a valuable means of finding your customers online. Here's some practical support to help you get started - <http://www.greatbusiness.gov.uk/engaging-through-social-media/>
- [Marketing online »](#) There's a dizzying array of options for promoting your business and services on the web. Here are some tips to get you started - <http://www.greatbusiness.gov.uk/marketing-online/>
- Advice on legal structures – www.gov.uk/business-legal-structures
- Licence Finder Tool – to find out which licences you may need - <https://www.gov.uk/licence-finder>

What happens to **benefits** if an individual wants to start up a business?

If a person is unemployed, the new **Enterprise Allowance Scheme** provides money and support to help start a business.

Find out more: <https://www.gov.uk/government/collections/new-enterprise-allowance-campaign>

Looking for office space?

Enterprise Zones could also help businesses locate some start up space.

Find out more: <http://enterprisezones.communities.gov.uk/>.

Small business tax relief has been extended for a year. If a business's property has a rateable value below £18,000 (£25,500 in Greater London) it would be considered a small business.

For more information, please visit: <https://www.gov.uk/apply-for-business-rate-relief/small-business-rate-relief>.

Enterprise agencies offer free independent advice and support to those thinking about starting or already running a business.

Find the nearest member of the National Enterprise Network through their website - <http://www.nationalenterprisenetwork.org/>

X-Forces

Supporting ex-forces and their families to start-up businesses by providing them with Loans, Mentoring and Support

Find out more: <http://x-forces.com/>

Regulation

Two short guides giving basic details on who regulates businesses and essential information on the regulatory areas that apply to them at launch are available from Better Regulation Delivery Office under the Better Business for All, programme:

Find out more – <http://www.regulatorsdevelopment.info/grip/bbfa>

VAT and Tax payment

- Tax obligations – www.gov.uk/register-for-self-assessment
- HMRC can also offer start-up information – <http://www.hmrc.gov.uk/startup/>
 - [Starting your own business](#) (eLearning module)
 - [Becoming an Employer](#) (eLearning module)
 - A range of [webinars](#). These enable customers to attend a seminar at a time to suit them. HMRC have both live and pre-recorded webinars covering a range of topics. Customer feedback suggests these are a good way to get started.
 - A selection of short videos on [YouTube](#) covering subjects such as Registering as Self-Employed, PAYE, Record Keeping and the Construction Industry
 - Record keeping for mobile devices will enable customers to access [apps](#) to help make life a little easier for busy people on the go
 - A [ready reckoner](#) is available to help customers budget for their first tax bill and
 - [tax help fact sheets](#) are a good source of straightforward guidance that customers can download from our website
 - The Business Support Tax App allows access to all the above products via your tablet or mobile device: It's available on the [Apple i-store](#) or [Google play](#)

Follow HMRC on [Twitter](#) @hmrcbusiness for regular updates on a range of taxation matters.

- For the range of taxes that maybe applicable to start-up business, please visit: <https://www.gov.uk/browse/business/business-tax>

Running a Business

This section covers help for running a business.

GOV.UK

Information on running a business, including, statutory rights and obligations is available on GOV.UK, including the ability to search for support using the finance and support finder

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Promoting your services - You can advertise any publicly funded business support schemes and programmes within the BFSF tool.

Find out more: <https://www.gov.uk/business-finance-support-finder>

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<http://www.greatbusiness.gov.uk/businessisgreatapp/>

GOV.UK provides guidance on running a business:

- <https://www.gov.uk/browse/business/finance-support>
- <https://www.gov.uk/topic/business-tax/self-employed>

- <https://www.gov.uk/growing-your-business>
- <https://www.gov.uk/browse/business/setting-up>
- <https://www.gov.uk/business-finance-explained>
- www.gov.uk/browse/business/limited-company
- <https://www.gov.uk/set-up-business-partnership>
- <https://www.gov.uk/set-up-and-run-limited-liability-partnership>
- <https://www.gov.uk/write-business-plan>

Business Finance Guide

The **Business Finance Guide**, produced by the British Business Bank and the Institute of Chartered Accountants in England and Wales (ICAEW), sets out the full range of access to finance options for businesses as they go from start-up to growth to listing on the stock exchange - <http://british-business-bank.co.uk/>

<http://www.greatbusiness.gov.uk/finance/> offers information and guidance about financial issues that can help business survive, including:

- Financing and planning business growth
- Finance options for new businesses
- Equity finance for growth businesses
- Debt finance and grants for growth businesses
- Tax relief and incentives for business
- Help with Bank lending appeals
- Dealing with late payments
- Funding and support for new ideas
- Writing a business plan

Mentorsme

A business mentor can help a business develop ideas and grow. There are over 115 mentoring organisations on the Mentorsme portal (operated by the British Bankers' Association (BBA), providing access to around 27,000 business mentors, including over 15,000 volunteer business mentors from the small business community, recruited and trained via the Get Mentoring initiative.

Find out more: <http://www.mentorsme.co.uk/>

Business Continuity Management

The Cabinet Office have produced guidance on Business Continuity Management that helps to identify parts of an organisation that cannot afford to be lost, such as information, stock, premises, staff and planning how to maintain these if an incident occurs.

Find out more:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/137994/Business_Continuity_Management_Toolkit.pdf

Or take the Business Resilience Health Check:

<http://www.businessresiliencehealthcheck.co.uk>

The Insolvency Service

The Insolvency Service's Investigations and Enforcement team look at director and corporate behaviour and disqualify those who abuse the system.

Find out more: <https://www.gov.uk/government/collections/insolvency-service-investigations-and-enforcement-what-we-do-our-outcomes-and-complaints>

If one of your debtors becomes insolvent the Official Receivers work to realise assets and distribute them to creditors.

Find out more: <https://www.gov.uk/contact-official-receiver>

The Queen's Awards for Enterprise

The Queen's Awards for Enterprise are awards for outstanding achievement by UK businesses in the categories of:

- innovation
- international trade
- sustainable development

Find out more: <https://www.gov.uk/queens-awards-for-enterprise/overview>
<http://www.greatbusiness.gov.uk/queens-awards/>

HMRC Webinars

These webinars have been designed especially for the newly self-employed and link to guidance that may be helpful once a webinar has been viewed.

Find out more: <http://www.hmrc.gov.uk/webinars/self-employed.htm>

Growing a business

Growing a business requires good planning and execution. This section provides information on Government support schemes, grants and initiatives that are designed to help growth businesses succeed.

GOV.UK

Information on running a business, including, statutory rights and obligations is available on [GOV.UK](#), including the ability to search for support using the finance and support finder

The **Growing Your Business section** on the Gov.UK website - <https://www.gov.uk/growing-your-business> provides information and guidance **about how to grow your business, including how to:**

- Plan for growth
- Get extra funding
- Increase sales to existing customers
- Attract new customers
- Improve your products and services
- Develop new products and services
- Hire and train staff
- Work with a mentor

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- grants, finance and loans
- business support e.g. mentoring, consultancy
- funding for small and medium-sized businesses and start-ups

Promoting your services - You can advertise any publicly funded business support schemes and programmes within the BFSF tool.

Find out more: <https://www.gov.uk/business-finance-support-finder>

GREATbusiness.gov.uk and Business Support Helpline

Both the GREAT Business website <http://www.greatbusiness.gov.uk/grow/> and the Business Support Helpline T: 0300 456 3565 can help provide information and guidance on growing a business.

The Growth Section of the website covers:

- Finance
- Employment and Skills
- New Markets
- New ideas

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<http://www.greatbusiness.gov.uk/businessisgreatapp/>

The Regional Growth Fund

The Regional Growth Fund (RGF) supports eligible projects raising private sector investment to create economic growth and lasting employment. Since its launch in 2010 it has invested £2.85 billion to help local businesses grow and take on more staff across England. RGF money is still available through RGF programmes run by national or local organisations offering grants and/or loans to eligible businesses. If you are looking for funding of less than £1 million, you may be able to apply to an RGF programme.

Find out more: www.gov.uk/guidance/regional-growth-fund-programmes-guide

Information and Guidance

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Find out more: <http://www.mentorsme.co.uk/>

The Business Exchange

The Business Exchange is about delivering game-changing opportunities to small businesses by posting pledges of meaningful commercial support from big business. These pledges could be offers of investment, or the sharing of intellectual capital and physical assets.

Find out more: www.greatbusinessexchange.co.uk.

Regulation

A short guide on Primary Authority – which allows businesses to receive assured advice from one local authority – is available from Better Regulation Delivery Office on the business support section of the Primary Authority Register:

Find out more: <https://primaryauthorityregister.info/par/index.php/business-support>

Staff

Every business needs an efficient, reliable and skilled workforce. There are many resources, schemes and incentives to help businesses recruit, employ and develop their people.

The GOV.UK website includes information and guidance about employing people:

<https://www.gov.uk/browse/employing-people>

<https://www.gov.uk/employing-staff>

<https://www.gov.uk/employment-contracts-and-conditions>

The Business Support Helpline T: 0300 456 3565 can also help provide guidance on this issue.

GREATbusiness.gov.uk also has an employment and skills section that sets out essential information on recruiting and training staff, especially for the first time.

Find out more: www.GREATbusiness.gov.uk/employment-and-skills

Universal Jobmatch

Free online system which matches candidates to jobs. Businesses can advertise jobs and search for jobseekers whose CVs match their needs.

Find out more: <https://www.gov.uk/jobsearch>

Small Business Recruitment Service

Government service which provides individual support for small businesses, including:

- a helpline with specialist advisers who understand small businesses' recruitment needs
- help with the design and wording of job vacancies to ensure that businesses get the best person for the job
- signposting to other types of support (e.g. ACAS for employment legislation issues)
- a contact who can advise on the local labour market
- an aftercare service to ensure business continue to get the service they need after they've recruited someone

Find out more and use the service:

Telephone: 0845 601 2001 (option 2)

Textphone: 0845 601 2002

Monday to Friday, 8am to 6pm

Employment Allowance

Small Business employers can get £2,000 by claiming this relief on National Insurance bills.

Employment Allowance is for nearly all employers that pay Class 1 National Insurance contributions on their employees' and directors' earnings. This includes:

- businesses
- charities

Find out more: <https://www.gov.uk/employment-allowance>

Apprenticeships

Grants of £1,500 are available to a business taking on an apprentice for the first time.

Find out more: <https://www.gov.uk/take-on-an-apprentice/employer-grants-apprentices>

Apprenticemakers

Apprenticemakers is a national peer-to-peer knowledge-sharing hub that inspires, educates and enables SMEs to take on apprentices.

It provides resources and case studies to help small businesses and helps them connect and ask questions in an online community for businesses interested in apprenticeships. Apprenticemakers is free for all businesses to join whether they'd like to learn about apprenticeships as a budding employer, or champion apprenticeships as an existing employer. The main objective of Apprenticemakers is to make apprenticeships more accessible to small businesses.

Find out more: <http://apprenticemakers.org.uk/>

Resolving problems with staff

Fit for Work information for employers

Fit for Work is a Government programme designed to help people who are off sick for four weeks or more return to work: and to support people in work with health conditions.

On average, there were almost one million employee sickness absences of four weeks or more between October 2010 and September 2013. England had 815,000, Scotland had 95,000 and Wales had 50,000 during this period.

The Government has introduced tax exemptions on medical treatments of up to £500 recommended by Fit for Work or an employer's occupational health service.

There are two elements to Fit for Work:

- Referral to a Fit for Work health professional for employees who have been off sick or who are likely to be off sick for four weeks or more.
- Free, expert and impartial work-related health advice for everyone via a website and telephone line.

The service is run by Health Management Limited in England and Wales and by the Scottish Government in partnership with the NHS in Scotland.

The Fit for Work telephone numbers for England and Wales are [0800 032 6235](tel:08000326235) (English) or [0800 032 6233](tel:08000326233) (Cymraeg). The telephone number for Scotland is **0800 019 2211**.

For more information about Fit for Work in England and Wales, visit the website at www.fitforwork.org/. For more information about Fit for Work in Scotland, visit the website at www.fitforworkscotland.scot/

ACAS

ACAS provides impartial information, advice, training, conciliation and other services for employers and employees to help prevent or resolve workplace problems.

Find out more: <http://www.acas.org.uk/index.aspx?articleid=1461>

Developing staff

ACAS Model Workplace

ACAS offer leadership and management advice on how to engage staff and build up a business <http://www.acas.org.uk/index.aspx?articleid=2806>

Employer Investment Fund

This fund, led by the UK Commission for Employment and Skills, has supported 87 projects. <https://www.gov.uk/government/publications/ukces-employer-investment-fund>

Online learning from ACAS

Ten free online courses that provide advice on employment issues. <http://www.acas.org.uk/index.aspx?articleid=2113>

Training in people management and disputes

Discover the range of courses relating to employment that are available from ACAS. <http://www.acas.org.uk/index.aspx?articleid=2002>

Accessing Finance

The choice of finance options available to small businesses is now a far greater one than just banks. This section contains advice and information to help businesses find out how to access affordable and appropriate finance.

The GOV.UK website also provides information and guidance about finding finance and support for your business:

<https://www.gov.uk/browse/business/finance-support>

<https://www.gov.uk/business-finance-explained>

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The **Business Support Helpline** T: 0300 456 3565 can also help provide information and guidance on this issue.

The www.GREATbusiness.gov.uk website also provides information about the variety of funding sources that are available. There is also guidance on the law regarding late payment of debts and on how to make an appeal if a bank turns down a loan request.

It offers information and guidance about financial issues that can help business survive, including:

- Financing and planning business growth
- Finance options for new businesses
- Equity finance for growth businesses
- Debt finance and grants for growth businesses
- Tax relief and incentives for business
- Help with Bank lending appeals
- Dealing with late payments
- Funding and support for new ideas
- Writing a business plan

Find out more: <http://www.GREATbusiness.gov.uk/finance/>

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<http://www.greatbusiness.gov.uk/businessisgreatapp/>

The Regional Growth Fund

The Regional Growth Fund (RGF) supports eligible projects raising private sector investment to create economic growth and lasting employment. Since its launch in 2010 it has invested £2.85 billion to help local businesses grow and take on more staff across England. RGF money is still available through RGF programmes run by national or local organisations offering grants and/or loans to eligible businesses. If you are looking for funding of less than £1 million, you may be able to apply to an RGF programme.

Find out more on: www.gov.uk/guidance/regional-growth-fund-programmes-guide

British Business Bank

The British Business Bank is a UK government-backed business development bank.

<http://www.british-business-bank.co.uk>

It supports economic growth by bringing together public and private sector funds to create more effective and efficient finance markets for smaller businesses in the UK.

The **Business Finance Guide**, produced by the British Business Bank and the Institute of Chartered Accountants in England and Wales (ICAEW), sets out the full range of access to finance options for businesses as they go from start-up to growth to listing on the stock exchange -

<http://www.british-business-bank.co.uk/bfg>

Enterprise Finance Guarantee Scheme (EFG) (run by the British Business Bank)

Businesses that have been turned down for a commercial loan can ask their bank to access the Enterprise Finance Guarantee, which backs loans to viable businesses who don't necessarily have the security a normal loan would need.

EFG is open to viable businesses that:

- operate in the UK
- have a turnover of no more than £41 million
- are seeking finance of between £1,000 and £1.2 million
- wish and can afford to repay over a period of between 3 months and 10 years for term lending and between 3 months and 3 years for overdrafts, invoice finance and other revolving facilities
- require the finance for an eligible purpose (most business purposes are eligible – the most significant exclusion is the financing of specific export orders, as alternative forms of assistance for that purpose is provided by UK Export Finance, see page 18)
- operate in a business sector that is eligible for EFG (almost all sectors are eligible – where exclusions apply they arise from EU State Aid rules)

Find out more: <http://www.greatbusiness.gov.uk/financing-growth-the-enterprise-finance-guarantee/>

Innovate UK (formally known as Technology Strategy Board)

Innovate UK delivers a range of programmes and tools in support of business-led technology innovation. Funding for Research, Development and Demonstration projects ranges from small proof -of-concept grants and feasibility studies through to large multi-partner collaborative R&D and demonstration projects. The businesses supported range from pre start-up, start-up and early stage micro businesses, to large multi-nationals. Different models are used depending on the specific needs of companies, sectors and technologies. Innovate UK also provides academic-business knowledge transfer opportunities, open innovation networking platforms, and access to European support for innovation and technology.

Find out more: <https://www.gov.uk/guidance/innovation-apply-for-a-funding-award>

Angel Co-Fund (run by the British Business Bank)

Makes equity investments of between £100,000 and £1 million in smaller businesses in the UK. It invests alongside strong syndicates of business angels to support businesses with strong growth potential.

Find out more: <http://british-business-bank.co.uk/ourpartners/angel-cofund/>

Small Business Rate Relief

Most small businesses are eligible for the government's small business rate relief scheme. The scheme has been extended for 1 year from April 2014. If a business's property has a rateable value below £18,000 (£25,500 in Greater London) it would be considered a small business.

Find out more: <https://www.gov.uk/apply-for-business-rate-relief/small-business-rate-relief>

Seed Enterprise Investment Scheme

Tax incentives for investors to invest in start-ups and small businesses. Find out more at: <http://www.hmrc.gov.uk/seedeis/index.htm>

The Start-up Loans Company provides low-cost loans and mentoring for entrepreneurs over 18 years old who are looking to start a business.

Anybody living in the UK and is at least 18 years of age or older at the time of registration, can apply for a Start Up Loan, even if they have already started a business but they must not have been trading for longer than a period of 12 months.

Find out more: www.startuploans.co.uk/

UK Export Finance

This offers businesses planning to export goods or services from the UK a form of credit guarantee or insurance to protect against non-payment or other financial issues.

UK Export Finance (UKEF) can provide guarantees, insurance and advice in support of UK exports large and small. Working across a wide range of sectors, UKEF can consider support for exports to over 200 countries.

Find out more: <https://www.gov.uk/government/organisations/uk-export-finance>

Developing new ideas and products

If it creates something unique, a business has Intellectual Property (IP) that it can protect and exploit. This section highlights where to get advice on copyright, patents, design and trademarks and support schemes.

There are many funding opportunities for businesses who want to develop and exploit their IP. There are also schemes and initiatives in which businesses can collaborate with research partners, such as universities, to develop new ideas. These are listed below:

The **Business Support Helpline** T: 0300 456 3565 can also help provide information and guidance on this issue.

GOV.UK provides information and guidance on patents, trademarks, copyright and designs and developing new products and services:

<https://www.gov.uk/browse/business/intellectual-property>

<https://www.gov.uk/growing-your-business/develop-new-products-and-services>

Business Finance & Support Finder Tool (BFSF)

The Business Finance & Support Finder Tool is an interactive tool, which is searchable by sector, business size, location, activity and business stage allows businesses to search for government-backed support and finance for business, including:

- grants, finance and loans
- business support e.g. mentoring, consultancy
- funding for small and medium-sized businesses and start-ups

Promoting your services - You can advertise any publicly funded business support schemes and programmes within the BFSF tool.

Find out more: <https://www.gov.uk/business-finance-support-finder>

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Find out more: <http://www.greatbusiness.gov.uk/businessisgreatapp/>

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specific needs of companies, sectors and technologies. Innovate UK also provides academic-business knowledge transfer opportunities, open innovation networking platforms, and access to European support for innovation and technology.

Find out more: <https://www.gov.uk/guidance/innovation-apply-for-a-funding-award>

HMRC

Find out about the 230% tax relief that businesses could be eligible for Research and Development costs.

Find out more: <http://www.hmrc.gov.uk/ct/forms-rates/claims/randd.htm>

Catapult Centres

Successful commercialisation of innovation underpins high growth. The Catapult Centres help businesses adopt, develop and exploit innovative products and technologies. This is where your R&D can hit the road.

Find out more: <https://www.catapult.org.uk/home>

Intellectual Property Office (IPO)

The Intellectual Property Office (IPO) can help with patent applications.

Find out more: <https://www.gov.uk/government/collections/ip-for-business-events-guidance-tools-and-case-studies>

Intellectual Property attaches

Advice on protecting a businesses rights in key international markets through our specialist attaches.

Find out more: <http://www.ipo.gov.uk/ip4b/ip4b-abroad.htm>

British Library Business & Intellectual Property Centre and its network

The British Library Business & Intellectual Property Centre and its network of Centres based at other libraries around the country can offer businesses impartial free advice; support around patents/copyrighting and protecting ideas/products and marketing them. The Centres offer business support as well as a specialised intellectual property service.

Find out more: <http://www.bl.uk/bipc/>

The wider network: <http://www.bl.uk/bipc/ourpartners/rollout/regional.html>

Mentorsme

A business mentor can help a business develop ideas and grow. There are over 115 mentoring organisations on the Mentorsme portal (operated by the British Bankers' Association (BBA)), providing access to around 27,000 business mentors, including over 15,000 volunteer business mentors from the small business community, recruited and trained via the Get Mentoring initiative.

Find out more: <http://www.mentorsme.co.uk/>.

Exporting

Exporting is GREAT

Exporting is GREAT is the Government's most ambitious export campaign ever. It aims to inspire and support 100,000 new UK exporters to sell their goods and services overseas by 2020.

Launching in November 2015, Exporting is GREAT (EIG) will run for five years as part of the world-renowned GREAT campaign. Its approach is unique - presenting real-time export opportunities across media outlets and digital channels to businesses - of all sizes, from across sectors and every region of the UK - that they can apply for immediately.

EIG will also provide advice and expertise to support businesses at every step of the way, from initial interest to market. This will include the year-long EIG Roadshow that will travel the length and breadth of the country, reinforcing the campaign's core messages, giving face-to-face assistance to first-time exporters and using the latest technology to connect these businesses with our live export opportunities.

Find out more: www.exportingisgreat.gov.uk

Expert support to export

UK Trade & Investment

UK Trade & Investment (UKTI) works with UK-based companies to ensure their success in global markets and helps overseas firms bring high-quality investment to the UK.

UKTI has a network of experienced international trade advisers across the UK - alongside staff based in UK Embassies and other Diplomatic Offices around the world - ready to provide companies with expert trade advice, market know-how and practical support to grow their business internationally.

For your **FREE Guide to exporting**, giving tips and examples of how to sell overseas visit - https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/371945/From_local_to_global_-_how_to_expand_your_business_overseas.pdf

Open to export

Open to Export is a community driven service for small and medium sized businesses, looking for help and support in exporting from the UK and has been developed in partnership with UKTI and BIS.

Find out more: www.opentoexport.com

First Time Exporters

Package of support: <https://www.gov.uk/government/collections/uk-trade-and-investment-services-for-exporters#first-time-exporters-ftes>.

UKTI e-Exporting Programme

UK Trade & Investment's (UKTI) e-Exporting Programme can help UK companies and brands sell products overseas through online channels.

Find out more: https://www.gov.uk/e-exporting?utm_source=Linkedin&utm_medium=groupannouncement&utm_campaign=eExporting

Export Control

Export licences – Certain exports are controlled on the basis of the types of goods/activities and their intended end use. There are also restrictions in trading with embargoed and sanctioned destinations. Find out which exports are controlled and therefore require an export licence; how to apply for one and; what compliance responsibilities you as an exporter have:

Find out more: <https://www.gov.uk/beginners-guide-to-export-controls> and <https://www.gov.uk/current-arms-embargoes-and-other-restrictions>

UK Export Finance

For businesses planning to export goods or services from the UK then it is likely they will need some form of credit guarantee or insurance to protect against non-payment or other financial issues. If a business can't get what it needs from the private market, [UK Export Finance](#) (UKEF) may be able to help. They provide guarantees, insurance and advice in support of UK exports large and small. Working across a wide range of sectors, UKEF can consider support for exports to over 200 countries.

Find out more: <https://www.gov.uk/government/organisations/uk-export-finance>.

HM Revenue & Customs

HM Revenue & Customs: provides assistance on matters relating to importing or exporting. Their guides on these subjects can be found in the Imports and exports area of the GOV.UK website and provide assistance on a range of subjects from classifying goods to using online facilities.

Find out more:

http://customs.hmrc.gov.uk/channelsPortalWebApp/channelsPortalWebApp.portal?_nfpb=true&_pageLabel=pageImport_Home.

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<http://www.greatbusiness.gov.uk/businessisgreatapp/>

GOV.UK also provides information and guidance about exporting: <https://www.gov.uk/starting-to-export>

Digital

Small business digital capability

Evidence tells us that small businesses that do more online are more likely to grow and succeed - becoming more efficient, reaching more customers, becoming better engaged with their customers, and saving time and money.

Local Enterprise Partnerships and growth hubs provide advice at the local level for businesses and deliver a network of local face to face support to help businesses develop the confidence and skills they need to do more online. For information on the LEP and growth hub in your area visit the LEP website - <http://www.lepnetwork.net/growth-hubs/>

A number of private sector organisations are actively [helping small businesses improve their digital skills](#), Government supports this and welcomes the work that [Go ON UK](#), the digital skills charity, is doing to encourage and join up this activity.

Creating a supportive digital economy: In 2016, Government will publish a Digital Transformation Plan to ensure the benefits of digital communications infrastructures are felt across the economy and translated into productivity gains.

Other measures to help businesses become more digitally active include help for businesses in some of the most remote areas of the UK. From December 2015, businesses are being offered a [subsidised satellite broadband connection](#) if they are currently unable to obtain an affordable broadband service of at least 2 Mbps.. Government is working with partners in establishing Tech Business Incubators in the North of England and are offering micro, small and medium sized businesses up to £5,000 as part of a £1m Cyber Security Innovation Vouchers Scheme that will provide specialist advice to boost cyber security and protect new business ideas and intellectual property.

Accessing European Finance and Partnerships for Business Innovation Opportunities

European Union Finance Networks and Partnerships for Business Innovation Opportunities

The European Union has various programmes to help you to collaborate with businesses, universities and researchers across Europe. This is alongside innovation support from the UK government - <https://www.gov.uk/innovation-get-support-and-advice>

If you run a successful business with innovative ideas you can find finance networks and partnerships for innovation, and take your ideas to the market:

- long-term support covering the whole process of concept development to market launch in a range of sectors: **Horizon 2020**
- wide-ranging support for businesses delivering local smart solutions by innovation and skills development: **Structural and Investment Funds**
- supporting self-reliant businesses with more flexible rules and conditions: **EUREKA individual projects**
- helping businesses to access the resources of research institutions: **Marie Curie Actions for Industry/SMEs**
- collaboration opportunities for research-performing small and medium-size enterprises (SMEs) looking to access new markets: **Eurostars**
- supporting entrepreneurship for individuals: **European Network of Mentors for Women Entrepreneurs** and **Erasmus for Young Entrepreneurs**
- supporting access to finance and the development of entrepreneurial culture for SMEs: **Competitiveness of Enterprises and Small and Medium-sized Enterprises**
- supporting collaboration for researchers which welcomes business participation: **COST - Cooperation in Science and Technology** supporting innovative businesses in the health sector: **Health Programme**
- supporting innovative businesses in the coal and steel sector: **Research Fund for Coal and Steel**.
- **Creative Europe**, supporting culture and audiovisual sector initiatives.

Horizon 2020

[Horizon 2020](#) is a single programme that provides access to European funding for all businesses, universities and institutes with a genuine commitment to innovation and research.

[View information on all the available programme areas](#) on the Horizon 2020 UK website. You can also [view the schemes for innovative small and medium-sized enterprises \(SMEs\)](#). If you are unsure whether your business is an SME, see the [European Commission's Guide](#). The UK government has set in place a dedicated team of [National Contact Points](#). These are specialists in

their sectors who can help you with your application. [See further information on Horizon 2020 funding and support.](#)

<https://www.h2020uk.org/three-pillars>

<https://www.h2020uk.org/programmes>

<https://www.h2020uk.org/smes>

<https://www.h2020uk.org/national-contact-points>

<https://www.h2020uk.org/documents/9750396/10858876/Horizon%202020%20UK%20-%20Looking%20for%20funding%20and%20support>

European Structural and Investment Funds

The [European Structural Funds](#) help businesses to be more competitive, develop their skills and be innovative. The [Local Enterprise Partnerships \(LEPs\)](#) manage these funds in England, and the devolved administrations of [Scotland](#), [Wales](#) and [Northern Ireland](#).

http://ec.europa.eu/contracts_grants/funds_en.htm

<http://www.lepnetwork.net/leps/>

<http://www.scotland.gov.uk/Topics/Business-Industry/support/17404/EuropeanStructuralFunds>

<http://wefo.wales.gov.uk/programmes/post2013/?lang=en>

<http://www.dfpni.gov.uk/index/finance/european-funding.htm>

EUREKA individual projects

EUREKA individual projects are research and development partnerships between businesses and research institutions with the ultimate goal of reaching the market with their innovation. Any kind of new technology and services can receive support on the basis of the quality of a business plan. See the [EUREKA project website](#) and the [Smart scheme UK website](#) for further guidance and help.

<http://www.eurekanetwork.org/>

<https://www.gov.uk/innovation-get-details-about-innovate-uk-funding-competitions#smart>

Marie Skłodowska-Curie Actions for Industry/SME

The [Marie Skłodowska-Curie Actions](#) help businesses to collaborate with academic research organisations, have access to their equipment, and integrate their highly skilled researchers within their research project.

<https://ec.europa.eu/programmes/horizon2020/en/h2020-section/marie-sklodowska-curie-actions>

Eurostars

Eurostars support research-performing SMEs to develop innovative products and services based on market demand so that they get access to new markets. Visit the Eurostars website for further information and get in touch with the UK's National Contact Point.

<https://www.eurostars-eureka.eu/>

<https://www.eurostars-eureka.eu/countries/united-kingdom>

European Network of Mentors for Women Entrepreneurs

The Network makes it easier for women to get funding for business ventures by offering networking opportunities. Get in touch with your [National Contact Point](#) and visit the [Women's Entrepreneurship Portal](#).

<http://ec.europa.eu/DocsRoom/documents/10306/attachments/1/.../en/.../pdf>

http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/index_en.htm

Erasmus for Young Entrepreneurs

This is an exchange programme for aspiring entrepreneurs to learn from experienced businesses in other participating countries. You can find your local Contact Point on the [programme website](#) who will guide you through the exchange process.

<http://www.erasmus-entrepreneurs.eu/page.php?cid=5>

Competitiveness of Enterprises and Small and Medium-sized Enterprises (SMEs) - COSME

COSME:

- improves access to markets
- promotes entrepreneurial culture
- improves access to finance for SMEs in the form of equity and debt.

[See the COSME website](#) for more information and calls for proposals. The [Enterprise Europe Network](#) provides integrated business support services to help SMEs carry out cross-border business.

<http://ec.europa.eu/growth/smes/cosme/>

<http://een.ec.europa.eu/>

COST - Cooperation in Science and Technology

COST helps researchers, including business, across Europe and beyond to network and explore new ideas. Visit the [COST website](#) for opportunities to take part and network.

<http://www.cost.eu/participate>

Health Programme

The purpose of the Health Programme is to:

- develop innovative and sustainable health systems (including e-health)
- identify good practices for cost-effective health promotion

[Visit the Health Programme website](#) for the newest calls for proposal.

<http://ec.europa.eu/research/participants/portal/desktop/en/opportunities/3hp/>

Research Fund for Coal and Steel

Complementary to Horizon 2020, this fund supports research and innovation projects in the coal and steel sectors. [See the website](#) for more information and the electronic submission service.

<http://ec.europa.eu/research/participants/portal/desktop/en/opportunities/rfcs/calls/rfcs-2014.html>

Creative Europe

Creative Europe is the European Commission's framework programme for support to the culture and audiovisual sectors.

Following on from the previous [Culture Programme](#) and [MEDIA programme](#), Creative Europe, with a budget of €1.46 billion (9% higher than its predecessors), will support:

- [Culture sector initiatives](#), such as those promoting cross-border cooperation, platforms, networking, and literary translation;
- [Audiovisual sector initiatives](#), such as those promoting the development, distribution, or access to audiovisual works;
- [A cross-sectoral strand](#), including a Guarantee Facility and transnational policy cooperation.

The programme consists of two sub-programmes; the [Culture sub-programme](#) to promote the culture sector, and the [MEDIA sub-programme](#) to support the audiovisual sector.

