



**Steve Wall**

**Access To Finance Manager**

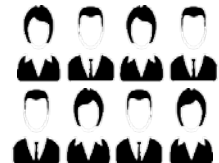
# A2F Service Model



Economic Growth



SMEs



New Jobs

**Funding**

**Delivery**

**Beneficiaries**

**Outcomes**

## A2F Service Objectives



**‘Matching Businesses With Finance’**

## Key A2F Service Attributes



Impartial



Funder Networks



Knowledge / Experience



Complimentary

# A2F Funder Relationships



## Lancashire – Grant Funding Sources

Regenerate  
Pennine Lancashire

Regenerate Peninne Lancashire – Lancashire Business Growth Fund  
(<http://www.regeneratepl.co.uk/regenerate-services/lancashire-business-growth-fund/> )

 textiles  
growth

Alliance Textiles Project  
(<http://www.businessgrowthhub.com/manufacturing-and-engineering/textile-industry> )

## Lancashire – Grant Funding Sources

# Innovate UK

Innovate UK ( [www.innovateuk.gov.uk](http://www.innovateuk.gov.uk) )



European Union – Horizon 2020 ( Enterprise Europe Network )  
( <https://ec.europa.eu/programmes/horizon2020/> )

## Lancashire – Equity Funding Sources

- Lancashire Business Angels Network (+ Collaborative Networks)
- Commercial Angel Networks –
  - Traditional Models – Angels Den / Investors
  - Virtual Networks – Crowdcube / Seedrs / Syndicate Room ++
- Angel Co-Investment Fund – British Business Bank
- Enterprise Ventures
- North West Fund 2 – TBC -
  - 3 Specialist Funds – Biomedical , Digital & Creative , Energy & Environmental
  - 2 General Funds – Venture Capital Fund , Mezzanine Fund



## Lancashire – Debt Funding Sources

- Start-Up Loans Scheme
- Rosebud Loans
- Enterprise Ventures (<http://www.evgroup.uk.com/types-of-funding/business-loans/> )
- URICA (<https://urica.com/> )
- North West Fund –  
Micro-Loan Fund  
Loan Fund / Loans Plus
- Business Growth Fund ( <http://www.businessgrowthfund.co.uk/> )

## Other Alternative Funders

- Bridging funders
- Trade finance
- Unsecured short term
- VAT funders
- Development funders
- Asset funders
- Single invoice discounters
- Short term secured with longer term option
- Crowd funders

# Case Study – Logistics Ltd

- 2 young men – worked for a haulage company for 15 years
- Wanted to start up new co – no capital
- Started business - £2M t/o in 12 months – Net Profit £25K
- Offered contract to increase business by £1m- had insufficient cash to support .
- If they did not take business they would lose £1m of existing business and go bust –Needed £100K capital to take the business on board –Existing funders would not support .
- A private equity funder was found and the extra business taken on board.
- Net profit for year 2 was £325K

# Case Study 2

## Importer Ltd

- Business in cramped 3000sq ft warehouse
- Turnover £1.8M and Net profit £120K-
- Lots of demand and turning business away
- Could not afford deposit for new premises as all cash had to be recycled into stock.
- We worked with Bank to provide 75% mortgage plus a 20% grant
- Small residual deposit easy for company to find .
- Deal done and moved into 30000 sq ft warehouse .
- Turnover increased rapidly ,2 years on £6M net profit £520K
- Cash for stocks provided via Sales Finance facility /retained profit.
- Projections for next year turnover £8M Net profit c£1M



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