

The British Business Bank is a government-owned financial institution. It drives economic growth by making finance markets work better for smaller businesses in the UK, allowing those businesses to prosper and grow.

## HOW DOES IT WORK?

Smaller businesses don't obtain finance directly from the British Business Bank. Instead, we provide finance and apply guarantees through commercial lenders and investors, who use these financial resources – together with their own money – to lend to or invest in smaller UK businesses.

We operate right across finance markets, from supporting early-stage equity funding, through the provision of growth capital, to senior debt for established SMEs.

We aim to increase both the level and diversity of funding available to smaller businesses in the UK, working through over 90 finance partners. This support covers smaller UK businesses in three broad areas:

**Start-up** – mentoring and funds to 'be your own boss'.

**Scale-up** – finance for businesses growing quickly or those with the potential to do so.

**Stay ahead** – more funding options and greater choice of providers for expansion and working capital.

Find out more about how we unlock finance for smaller businesses at [www.british-business-bank.co.uk](http://www.british-business-bank.co.uk), where you can also watch videos that explain our work.



## THE BUSINESS FINANCE GUIDE

As well as increasing both the supply and diversity of finance through our programmes, we also work to raise awareness of the finance options available to smaller businesses. This is important because better informed businesses are likely to make better choices about their finance, and are therefore more likely to invest and grow.

To this end, we have published the **Business Finance Guide**. This guide (produced in partnership with the ICAEW and a further 21 business and finance organisations) sets out the different sources of finance available to businesses – from start-ups to SMEs and growing mid-sized companies. You can take the interactive journey at [www.thebusinessfinanceguide.co.uk/bbb](http://www.thebusinessfinanceguide.co.uk/bbb) or download and print a copy.

## OUR RESEARCH AND PUBLICATIONS

We use economic evidence to design programmes that address market failures affecting smaller businesses across the economy. We proactively gather information from the market so that we can adapt our offering in response to market conditions, and we publish our research regularly.

This includes publications such as our **Small Business Finance Markets report**, which gives unique and comprehensive insights into the health of a range of finance markets for smaller businesses, and the **Equity Tracker report** (in partnership with Beauhurst), which tracks a range of funding sources including venture capital funds, business angels and equity crowdfunding.

Read or download all of our publications at [www.british-business-bank.co.uk/publications/](http://www.british-business-bank.co.uk/publications/).

## EVENTS, PARTNERS AND NEWS

We participate in and host events across the country, to help smaller businesses understand their finance options and also to establish and deepen relationships with intermediaries who have direct channels to those businesses.

If you provide funding to smaller businesses and are interested in partnering opportunities, you can find out more at [www.british-business-bank.co.uk/ourpartners/](http://www.british-business-bank.co.uk/ourpartners/).

Find our latest press notices at [www.british-business-bank.co.uk/news](http://www.british-business-bank.co.uk/news). You can also sign up to receive our updates via email at [www.british-business-bank.co.uk/signup](http://www.british-business-bank.co.uk/signup). These include our Quarterly Updates, which provide recent news on our programmes, events and publications and a note from our CEO.

# HOW WE OPERATE

<b>SOLUTIONS</b> Designed to make finance markets work better for smaller businesses		<b>MONEY</b> £3.5bn of public funding commitments for smaller businesses
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START UP	SCALE UP	STAY AHEAD
<p><b>Start Up Loans</b></p> <p>Loans and mentoring to help people start their own businesses or become self-employed</p>	<p><b>Angel CoFund</b></p> <p>Equity co-investment alongside business angel syndicates</p> <p><b>Enterprise Capital Funds</b></p> <p>Increasing equity finance to UK growth companies and lowering barriers for fund managers coming into the VC Market</p> <p><b>VC Catalyst</b></p> <p>Supporting businesses by investing in the UK's VC and growth capital infrastructure</p> <p><b>Help to Grow</b></p> <p>Growth loans for smaller businesses</p>	<p><b>Investment Programme</b></p> <p>Partnering with finance providers to increase the choice of finance for smaller and mid-sized businesses</p> <p><b>ENABLE</b></p> <p>Capital market solutions for funders</p> <p><b>Enterprise Finance Guarantee</b></p> <p>Government-backed loans for viable smaller businesses lacking security</p>
<p>Regional programmes: NPIF and MEIF</p>		
<p>Designated Banks and Finance Platforms Referrals scheme</p>		
<p>Sharing of SME data with Credit Reference Agencies</p>		
<p>Improving the information available to businesses seeking finance</p>		

**RESULTING IN INCREASED BUSINESS INVESTMENT, GROWTH AND JOBS**

[www.british-business-bank.co.uk](http://www.british-business-bank.co.uk)
@BritishBBank
British Business Bank

British Business Bank plc is a public limited company registered in England and Wales. (registration number 08616013, registered office at Foundry House, 3 Millsands, Sheffield, S3 8NH). As the holding company of the group operating under the trading name of British Business Bank, it is a development bank wholly owned by HM Government which is not authorised or regulated by the Prudential Regulation Authority (PRA) or the Financial Conduct Authority (FCA). It operates under its own trading name through a number of subsidiaries, one of which is authorised and regulated by the FCA. British Business Bank plc and its subsidiary entities are not banking institutions and do not operate as such. A complete legal structure chart for British Business Bank plc and its subsidiaries can be found at [www.british-business-bank.co.uk](http://www.british-business-bank.co.uk).