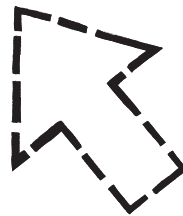
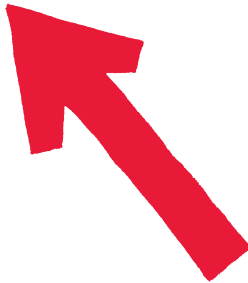


# Solutions for Business

Funded by  
government

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‘Solutions for Business – funded by government’





# ‘Solutions for Business’ products

Product Name	Description
<b>Export Credit Insurance</b>	<p><b>What’s the product?</b></p> <p>Export Credit Insurance offers insurance policies for contracts involving the export of capital equipment and project related goods and services.</p> <p><b>What does it aim to achieve?</b></p> <p>To benefit the UK economy by helping exporters of UK capital goods and services win business, and UK firms to invest overseas. Insurance is provided to UK exporters against non-payment by their overseas buyers; guarantees to banks that make loans available to overseas buyers to purchase goods and services from UK based companies; and insurance for UK investors in overseas markets against political risks.</p> <p><b>Who’s eligible?</b></p> <p>Any person carrying on business in the UK, who is exporting capital goods and services or is investing overseas, is eligible to apply for cover. Acceptance is subject to rigorous credit risk assessment processes.</p>
<b>Grant for Business Investment</b>	<p><b>What’s the product?</b></p> <p>Grant for Business Investment is a grant to support the acquisition of key assets, such as buildings, plant and machinery and to support the creation of new jobs or to safeguard existing ones.</p> <p><b>What does it aim to achieve?</b></p> <p>Grant for Business Investment supports sustainable investment and job creation projects, and promotes the expansion, rationalisation, modernisation and diversification of economic activities of businesses located in deprived areas, in particular by encouraging firms to set up new establishments in such areas.</p> <p><b>Who’s eligible?</b></p> <p>Most businesses operating in Assisted Areas (as defined by the European Union) can apply for Grant for Business investment. Small and medium-sized business (SME) in many other disadvantaged areas (as defined by the Regional Development Agencies (RDAs)) are also eligible to apply.</p>

**Developing  
Your  
International  
Trade  
Potential**

***What's the product?***

Information and advice to businesses who are considering exporting or entering new overseas markets, or who have limited experience in exporting or other aspects of international business development.

***What does it aim to achieve?***

The product seeks to strengthen UK productivity growth and future economic prosperity by ensuring that UK businesses, especially high productivity, innovative, and research and development intensive businesses, are able to identify and exploit opportunities in overseas markets successfully, and to respond rapidly and effectively to changing international opportunities.

***Who's eligible?***

- *UK registered companies of all sizes can receive information and advice on beginning to export or seeking to do business in new overseas markets.*
- *Small-medium sized enterprises seeking to enter new markets can access co-funding for agreed export capability development projects.*
- *Small-medium sized enterprises who are either 'new to export' or innovative and between 1 and 5 years old can access support for general export capability.*

**Train to Gain**

***What's the product?***

Train to Gain is the Government's flagship skills service providing advice, support and funding to employers in England, of all sizes and in all sectors. It puts buying power and information in their hands, giving them better access to a wider range of opportunities for improving the skills of their employees, and the productivity of their business. It helps businesses to meet the challenges they are facing now, and the strategic skills needs they will face in the future. Its coverage includes National Vocational Qualifications, Apprenticeships, leadership and Management training, basic skills and sector-specific skills.

***What does it aim to achieve?***

The service helps improve productivity, business performance and individual achievement through investment in the skills and competencies of the workforce and potential entrepreneurs, helping the UK to become a world leader in skills by 2020.

**Train to Gain  
(continued)**

***Who's eligible?***

All employers in England are eligible for the core Train to Gain offer which includes full funding for Skills for Life and a 1st level 2 qualification.

SMEs will be top priority for Train to Gain funds including the £350m growth over the next two years. Key elements are:

- Funding for stand-alone accredited training modules, and part-qualifications or “thin” qualifications, in business-critical areas to raise productivity
- Fully funded Level 2 qualifications and subsidised level 3 qualifications, regardless of whether the employee already has a qualification at this level.
- The extension of the leadership and management programme to SMEs with between 5-250 employees

For those in pre-redundancy/employment:

- Access to fully funded repeat level 2 and part funded repeat level 3, irrespective of the size of the employer they join.

**Business  
Collaboration  
Networks**

***What's the product?***

Collaboration networks typically provide facilitated opportunities for businesses to collaborate together to develop and pursue market opportunities which they would be unable to do on their own. They have been established or will be established for identified growth sectors, markets or technologies within the English regions.

Collaboration networks will be developed and facilitated by appropriate organisations in line with priorities in Regional Economic Strategies

***What does it aim to achieve?***

This product will encourage collaboration and the sharing of best practice between businesses operating in key regional sectors, markets, and technologies to exploit opportunities that stimulate and accelerate economic growth.

***Who's eligible?***

Businesses will be able to join a network, where one is available, that is relevant to the sector, market or technology they operate within or look to move into. The composition of a network will depend upon its focus and the sector/market/technology it is representing. Eligible businesses will primarily be small and medium sized firms, although some networks will have more large firm participants than others.

Not every sector, market or technology will have a supported Collaboration Network

<p><b>Business Premises</b></p>	<p><b><i>What's the product?</i></b></p> <p>This product allows provision of cost-effective, managed workspaces and business parks in priority localities to help new and existing businesses grow.</p> <p>Typically Local Authorities, and Regional Development Agencies will seek to develop appropriate business premises to meet local needs where these are not being met by the private sector.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>This product is designed to facilitate growth for businesses in areas critical to the delivery of regional or local economic strategies.</p> <p><b><i>Who's eligible?</i></b></p> <p>New or existing small and medium sized businesses looking to find new or larger premises within a local area.</p> <p>Availability of premises will be advertised locally</p>
<p><b>Business Growth: Specialist Facilities and Environments</b></p>	<p><b><i>What's the product?</i></b></p> <p>This product helps to provide cost-effective, supportive, shared premises – with specialist facilities such as specialist knowledge, equipment and technologies – to help new and existing businesses grow. Types of premises to be provided will include Incubator Units, Science parks, and Demonstrator facilities.</p> <p>Typically Regional Development Agencies' and Universities will seek to develop appropriate business premises and facilities to stimulate the growth of key business sectors as identified with Regional Economic Strategies.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>The product will enable businesses to benefit from a mix of specialist equipment, facilities, knowledge and support which they would otherwise not be able to access in the market place. The mix of physical and specialist business support will allow businesses to grow faster and will improve business survival rates.</p> <p><b><i>Who's eligible?</i></b></p> <p>These premises will be made available for businesses from within priority sectors as set out in regional and local economic strategies. To be eligible for support businesses must display entrepreneurial and growth potential and match the purpose and entry criteria of the individual facility.</p> <p>Availability of these premises will be advertised locally</p>

<p><b>Starting a Business</b></p>	<p><b><i>What's the product?</i></b>  Free access to clear information and advice for anyone thinking about starting a business.</p> <p><b><i>What does it aim to achieve?</i></b>  It aims to achieve an increase in enterprise activity leading to a higher rate of business start-up and survival.</p> <p><b><i>Who's eligible?</i></b>  Anyone starting a business.</p>
<p><b>Intensive Start-Up Support</b></p>	<p><b><i>What's the product?</i></b>  Free advice and mentoring (in addition to that offered by Starting a Business) for individuals and groups actively exploring starting businesses who are targeted by their RDA as underrepresented in self-employment and business ownership.</p> <p><b><i>What does it aim to achieve?</i></b>  The additional support provided is intended to address current inequities. This should lead to the creation of additional businesses and improved survival rates.</p> <p><b><i>Who's eligible?</i></b>  Each RDA will determine – using its Regional Economic Strategy – which individuals or groups to assist.</p>
<p><b>Starting a High Growth Business</b></p>	<p><b><i>What's the product?</i></b>  Extra help for new businesses (and people developing a business concept) identified as having high-growth potential.</p> <p><b><i>What does it aim to achieve?</i></b>  It aims to give businesses with high-growth potential access to sophisticated, multi-faceted support packages to enable them to navigate the above average lead-in time to profitability and the increased complexity of business issues they experience.</p> <p><b><i>Who's eligible?</i></b>  Businesses with the potential to achieve turnover of £500,000 to £1m or higher within three years of starting to trade.</p>

<p><b>Manufacturing Advisory Service</b></p>	<p><b><i>What's the product?</i></b></p> <p>The Manufacturing Advisory Service (MAS) is a business support programme for manufacturing companies, delivering hands-on advice and assistance from experts in a wide range of manufacturing disciplines.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>The aim of MAS is to deliver a service that results in increased productivity and competitiveness for manufacturing businesses.</p> <p><b><i>Who's eligible?</i></b></p> <p>UK manufacturing firms, focusing on those employing 250 or fewer people. Any dealings with non-SMEs will only be provided at full market rate.</p>
<p><b>Designing Demand</b></p>	<p><b><i>What's the product?</i></b></p> <p>Designing Demand is a support programme developed to help businesses use design to improve performance.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>The programme helps businesses to become more competitive, increase their profits and boost their performance through the strategic, effective use of design.</p> <p><b><i>Who's eligible?</i></b></p> <p>Designing Demand is for businesses with ambition to grow, appetite for change and the resources and management time to invest in running strategic design projects. Eligible businesses range from micro through to 249 employees.</p>
<p><b>Innovation Advice and Guidance</b></p>	<p><b><i>What's the product?</i></b></p> <p>The product is the provision of innovation advice and guidance.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>The purpose of this product is to provide businesses with expert knowledge and highly specialised, technical and advanced skills, enabling them to innovate and improve performance.</p> <p><b><i>Who's eligible</i></b></p> <p>The product is targeted at businesses (including social enterprises) experiencing challenges that are holding back the potential to grow significantly and which are open to seeking innovative approaches to surmounting these. Any dealings with non-SMEs will only be provided at full market rate.</p>

<p><b>Coaching for High Growth</b></p>	<p><b><i>What's the product?</i></b></p> <p>The product is a structured coaching programme, assisting firms to build their inherent capabilities and achieve accelerated growth.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>The aim is to increase the stock of strongly growing SMEs in each region.</p> <p><b><i>Who's eligible?</i></b></p> <p>The product is targeted at businesses with the potential to achieve high growth but which would not achieve such growth without intervention. Any dealings with non-SMEs will only be provided at full market rate.</p>
<p><b>Enterprise Finance Guarantee</b></p>	<p><b><i>What's the product?</i></b></p> <p>The Enterprise Finance Guarantee (EFG) Scheme will support up to £1.3bn of new lending by banks to viable SMEs with working capital or investment needs. The Guarantee can be used to support new loans, refinance existing loans or to convert part or all of an existing overdraft into a loan to release capacity to meet working capital needs. Businesses may seek loans of £1,000 to £1m, repayable over a period of up to 10 years.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>To improve companies' access to working capital in the current difficult economic climate and increase start-ups and growth.</p> <p><b><i>Who's eligible?</i></b></p> <p>The EFG Scheme is open to businesses with an annual turnover of up to £25m. Most businesses in most sectors will be eligible for the scheme. However, state aid rules exclude businesses in the agriculture, coal and steel sectors.</p>
<p><b>Small Loans for Business</b></p>	<p><b><i>What's the product?</i></b></p> <p>Small loans of up to £50,000 for businesses with viable business plans refused bank finance, typically linked to ongoing mentoring and support.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>Social inclusion by extending opportunity to entrepreneurs who might otherwise struggle to raise finance from mainstream lenders (including women, members of ethnic minority groups and individuals in deprived areas).</p> <p><b><i>Who's eligible?</i></b></p> <p>Small and medium start-up and growth businesses unable to raise the funding they need from mainstream lenders.</p>

<p><b>Understanding Finance for Business</b></p>	<p><b><i>What's the product?</i></b>          Advice and support to ensure that entrepreneurs and businesses understand their options for getting the money they need to start and grow a business, with facilitated introduction to potential sources of finance.</p> <p><b><i>What does it aim to achieve?</i></b>          Increased awareness of finance options leading to increased start-up and business growth.</p> <p><b><i>Who's eligible?</i></b>          Small and medium start-up and growth businesses lacking an understanding of finance options, the skills to develop their propositions and/or access to potential investors.</p>
<p><b>Finance for Business</b></p>	<p><b><i>What's the product?</i></b>          Flexible finance solutions for businesses with viable business plans unable to get support from commercial banks and investors.</p> <p><b><i>What does it aim to achieve?</i></b>          Increased start-up and growth through increased access to the right funding at the right time for the business.</p> <p><b><i>Who's eligible?</i></b>          Small and medium businesses unable to raise all their finance needs in the commercial market despite having a viable business plan.</p>
<p><b>Enterprise Coaching</b></p>	<p><b><i>What's the product?</i></b>          One-to-one coaching to cultivate interest in enterprise amongst people who would not otherwise consider setting up in business as an option.</p> <p><b><i>What does it aim to achieve?</i></b>          To increase enterprise in targeted areas and amongst under-represented groups who are otherwise unlikely to consider self-employment or starting a business. This is done through coaching and referral to mainstream business support services. Where enterprise isn't the right option for individuals, coaches may also help them find alternative routes into economic activity.</p> <p><b><i>Who's eligible?</i></b>          Individuals eligible for Enterprise Coaching will be residents of areas of deprivation, people from groups who are under-represented in enterprise, or individuals who are economically inactive regardless of place of residence or social/demographic characteristics.</p>

<p><b>Improving Your Resource Efficiency</b></p>	<p><b><i>What's the product?</i></b></p> <p>Initial and specialist support which enables businesses to contribute to a low carbon resource efficient economy whilst achieving cost savings.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>It identifies various practical cost-effective actions business can take to be more energy efficient, reduce, reuse and recycle materials, cut waste, water use, discharges and pollution.</p> <p><b><i>Who's eligible?</i></b></p> <p>Most of the services, especially at initial level, are available to all businesses. Specialist support will be targeted at businesses with significant potential to reduce their environmental impacts or those that have made a public commitment to do so.</p>
<p><b>Collaborative R&amp;D</b></p>	<p><b><i>What's the product?</i></b></p> <p>A grant to businesses working together and with the knowledge base to develop and exploit new ideas.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>This product aims to increase knowledge exchange and business spend on R&amp;D, and to encourage technological diffusion between businesses and knowledge base institutions through collaborative R&amp;D activities.</p> <p><b><i>Who's eligible?</i></b></p> <p>Businesses from all sectors that have the willingness and potential to collaborate on developing innovative products, processes or services.</p> <p>Knowledge institutions who are willing to engage in an innovation collaboration activities with the primary purpose of assisting businesses to exploit knowledge through new products, services and processes.</p> <p>Businesses seeking to join pan-European R&amp;D projects.</p>

<p><b>Networking for Innovation</b></p>	<p><b><i>What's the product?</i></b>  Support to help business build relationships with knowledge base institutions to develop and exploit new ideas.</p> <p><b><i>What does it aim to achieve?</i></b>  This product aims to encourage businesses to build relationships with other businesses, intermediaries, knowledge base institutions and government – thereby improving knowledge exchange and linkages across business supply chains and leading to more collaborative innovation activity.</p> <p><b><i>Who's eligible?</i></b>  Businesses from all sectors that are interested in developing innovative products, processes or services, or adopt new management, organisation or business models.  Knowledge base institutions who are willing to engage in networks with the primary purpose of assisting businesses to exploit knowledge through new products, services and processes.  Trade Associations and similar organisations that wish to promote the interests of their members in the context of innovation and regulatory frameworks.</p>
<p><b>Knowledge Transfer Partnerships</b></p>	<p><b><i>What's the product?</i></b>  A grant to enable the placement of a recently qualified person (i.e. NVQ level 4 in an appropriate subject, HND, foundation degree, degree and higher degrees, including post-doctorate) in a business, or the exchange of staff between businesses and knowledge base institutions.</p> <p><b><i>What does it aim to achieve?</i></b>  This product aims to increase knowledge exchange between businesses and knowledge base institutions e.g. Higher Education Institutions, thereby encouraging a cultural change where businesses share the risks and costs associated with innovation collaborations.</p> <p><b><i>Who's eligible?</i></b>  Businesses from all sectors that have the willingness and potential to develop innovative products, processes or services.  Knowledge base institutions who are willing to engage as delivery channels with the primary purpose of assisting businesses to exploit knowledge through new products, services and processes.</p>

<p><b>Innovation Vouchers</b></p>	<p><b><i>What's the product?</i></b></p> <p>A voucher to enable a business to buy support from a knowledge base institution in order to explore potential opportunities for future collaboration in developing and exploiting new ideas.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>This product aims to increase knowledge exchange between businesses and knowledge base institutions through collaborative activity – thereby encouraging a cultural change where businesses share the risks and costs associated with innovation collaborations.</p> <p><b><i>Who's eligible?</i></b></p> <p>Small and medium sized businesses from all sectors that have the willingness and potential to collaborate on developing innovative products, processes or services.</p> <p>Knowledge base institutions who are willing to engage in an innovation project with the primary purpose of assisting businesses to exploit knowledge through new products, services and processes.</p>
<p><b>Low Carbon Energy Demonstration</b></p>	<p><b><i>What's the product?</i></b></p> <p>Finance to assist a business in a range of demonstration activity in order to commercially exploit R&amp;D in low carbon energy-generating technology.</p> <p><b><i>What does it aim to achieve?</i></b></p> <p>This product aims to increase single business involvement in a range of demonstration activity to commercially exploit R&amp;D in low carbon energy technologies where the high risk and uncertainty around the expected results is seen as a barrier.</p> <p><b><i>Who's eligible?</i></b></p> <p>Businesses engaging in low carbon energy demonstration projects.</p>

<p><b>Rural Development Programme for England Business Support</b></p>	<p><b><i>What's the product</i></b>  Support for businesses to access specific training and knowledge transfer, and grants for business development and expansion.</p> <p><b><i>What does it aim to achieve?</i></b>  The product aims to build profitable, innovative and competitive farming, food and forestry sectors, that meet the needs of consumers and make a net positive contribution to the environment, and to enhance opportunity in rural areas in a way that harnesses and builds upon environmental quality</p> <p><b><i>Who's eligible?</i></b>  Farmers, foresters, businesses in the food industry, and businesses in rural areas. There are specific opportunities for businesses in areas where Local Action Groups have been selected to implement the product through the Leader approach.</p>
<p><b>Grant for Research and Development</b></p>	<p><b><i>What's the product?</i></b>  Finance to assist a business to develop and exploit new ideas.</p> <p><b><i>What does it aim to achieve?</i></b>  This product aims to increase business involvement in a range of R&amp;D activity where there is a high risk and uncertainty around the expected results, and where ability to commercially exploit them is seen as a barrier.</p> <p><b><i>Who's eligible?</i></b>  Commercially driven projects by pre-start, start-ups and SMEs within all sectors, except defence. When supporting low carbon technologies eligibility for this product extends to large businesses.</p>

# Real help for businesses now

## Automotive Assistance Programme

### ***What's the product?***

A loan guarantee package unlocking up to £2.3bn which guarantees to unlock loans of up to £1.3bn from the European Investment Bank (EIB) for investment in lower carbon initiatives or loans or loan guarantees to support of up to £1bn of lending for lower carbon initiatives for non-EIB backed projects

### ***What does it aim to achieve?***

To help the car industry emerge from the current downturn with the skills and technology base needed to be competitive in the global automotive market and to develop lower carbon transport through creating or sustaining jobs, developing cutting-edge technology, bringing special value to the UK, reducing CO2 emissions and maintaining R&D in UK vehicle manufacturing.

### ***Who's eligible?***

Viable Automotive companies that come within the main sectoral definitions and fulfil certain investment project criteria. Companies will be trading above £25m in sales and seeking support from a project with a value at least in excess of £5m. The applicant needs to demonstrate that they were unable to fund the proposed project from own resources, and have been unable to obtain sufficient external finance. Automotive Assistance Programme (AAP) aims to help automotive companies unlock bank financing by the Government guaranteeing a proportion of the bank's lending (typically 50% of EIB debt and 75% of UK bank lending). The project requires a strong business case, demonstrating economic additionality and value for money while advancing new greener technologies.

## **Trade Credit Insurance Top-up Scheme**

### ***What's the product?***

The scheme enables eligible businesses to purchase additional credit insurance to 'top up' the cover they receive from the private sector. It is a transitional measure to provide real help to businesses whose credit insurance cover has been reduced by their provider. Up to £5 billion of support is available under the scheme. Eligible businesses who have had their credit limit reduced can purchase top-up cover via their existing credit insurance provider, who will administer the scheme on Government's behalf.

### ***What does it aim to achieve?***

Trade credit insurance provides suppliers with insurance against the risk of a buyer defaulting on their payment for goods.

The product gives suppliers confidence to extend sometimes lengthy payment terms to their buyers and is sometimes used to support provision of financial products such as loans, invoice discounting and factoring services. Reduction or withdrawal of credit insurance can therefore lead to financial pressure on both buyers (as suppliers may wish to shorten payment terms) and on suppliers (due to its interaction with other forms of credit).

The Government scheme is targeted to cushion against the impact of a reduction in credit insurance cover, and to provide greater breathing space for businesses to respond effectively to increased risks in their supply chain.

### ***Who's eligible?***

The top-up scheme is open to businesses of all sizes and in all sectors provided that

- they hold a whole-turnover trade credit insurance policy;
- the trade takes place within the UK with payment terms of no more than 120 days;
- the original level of cover was in place for at least 30 days before it was reduced;
- cover was reduced on, or after 1 October 2008; and
- the reduction in cover was triggered by the credit insurance provider.

Businesses can buy insurance to the value of the lower of the following amounts:

- the amount which restores the level of cover to the amount they had previously; or
- the amount equal to the level of cover now offered under their credit insurance policy; or
- £1 million

Further information is available at [www.business-link.gov.uk/creditinsurance](http://www.business-link.gov.uk/creditinsurance).

**Vehicle  
Scrappage  
Scheme*****What's the product?***

Government will provide a £1,000 incentive, with matched funding from vehicle manufacturers, for consumers to replace their 10 year old or older vehicle with a brand new vehicle. 38 manufacturers have signed-up to take part in the scheme, which will run from 18 May 2009 to end February 2010 or until the £300 million Government funding has been allocated, enough to provide up to 300,000 new vehicle sales.

***What does it aim to achieve?***

The scheme is intended to provide a boost to demand and immediate support on a short-term basis to the car industry and its supply chain in the wake of falling sales. It will also get older vehicles off the road and encourage consumers to invest in new, safer and potentially more environmentally friendly models.

***Who's eligible?***

The scheme applies to cars and commercial vans (up to 3.5 tonnes) registered in the UK on or before 31 August 1999. The old vehicle must have been registered in the UK to the consumer for at least 12 months, have a current MOT and tax disc or within 14 days of expiry at the time of the order, and be insured. There is no distinction between commercial or private buyers. Vehicle manufacturers and car dealers are not eligible.

## Indicative guide to products by company size and stage

Product	Pre-Start up	New Company	SME	Large Firm
Export Credit Insurance			X	X
Grant for Business Investment		X	X	X
Maximising Foreign Direct Investment			X	X
Accessing International Markets			X	X
Developing your International Trade Potential			X	X
Train to Gain			X	X
Business Collaboration Networks		X	X	X
Business Premises		X	X	
Business Growth: Specialist Facilities and Environments			X	
Starting a Business	X	X		
Intensive Start-up Support	X	X		
Starting a High Growth Business	X	X		
Manufacturing Advisory Service		X	X	X
Designing Demand		X	X	
Innovation Advice and Guidance			X	X
Coaching for High Growth			X	
Enterprise Finance Guarantee		X	X	X
Small Loans for Business		X	X	
Understanding Finance for Business	X	X	X	
Finance for Business		X	X	
Enterprise Coaching	X			
Improving your Resource Efficiency			X	X
Collaborative R&D			X	X
Networking for Innovation		X	X	X
Knowledge Transfer Partnerships			X	X
Innovation Vouchers			X	
Low carbon Energy Demonstration			X	X
Rural Development programme for England business support	X	X	X	X
Grant for Research and Development	X	X	X	X
Automative Assistance programme			X	X
Trade Credit Insurance Top-up Scheme		X	X	X
Vehicle Scrappage Scheme				X

**NB:** Large companies may have to contribute to the costs of some products.  
Some products specifically offer more support to smaller companies









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