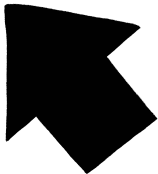
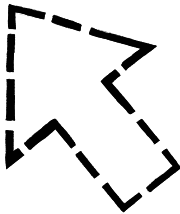


# Solutions for Business

Funded by  
government

‘Solutions for Business’ – funded by government





# **‘Solutions for Business – funded by government’**

In a competitive, global environment – business support matters.

The right advice, loan or grant at the right time can help a company deal with tough problems, setting them on a course to succeed.

‘Solutions for Business – funded by government’ is a package of business support to help companies start, grow and succeed.

Businesses complained that government products were too complicated and hard to access. So, we’ve made it easier for businesses to get the advice and help they need.

We’re streamlining the thousands of public funded support products that businesses find so confusing into a package of 30 products and services with a common look and feel that can be accessed via Business Link.

Products will help businesses with common problems such as starting, growing, innovation, finance, skills and the environment. They will be in place by March 2009.

And, we’re committing to keeping the system simple yet flexible for the long term should business or economic circumstances change, offering stability and consistency whilst still allowing for dynamism and innovation.

Businesses looking for support can contact Business Link by phone (0845 600 9006), online ([www.businesslink.gov.uk](http://www.businesslink.gov.uk)) or face-to-face by contacting their local branch.

# ‘Solutions for Business’ products

Product Name	Description	Date available
<b>Export Credit Insurance</b>	<p><b><i>What’s the product?</i></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><i>What does it aim to achieve?</i></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><i>Who’s eligible?</i></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>Mar-08</b>
<b>Grant for Business Investment</b>	<p><b><i>What’s the product?</i></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><i>What does it aim to achieve?</i></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><i>Who’s eligible?</i></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>	<b>Oct-08</b>

<p><b>Maximising Foreign Direct Investment</b></p>	<p><b><i>What's the product?</i></b>  Information, advice and tailored help for potential and existing inward investors, to help them with the decision to invest in the UK and, once invested, to develop their UK based business.</p> <p><b><i>What does it aim to achieve?</i></b>  This product aims to increase the contribution of foreign direct investment to economic activity in the UK, including research and development.</p> <p><b><i>Who's eligible?</i></b>  Overseas companies primarily identified by UK Trade and Investment (UKTI). Selection for aftercare of inward investors (i.e. once a UK base has been established) is facilitated by UKTI and the RDAs.</p>	<p><b>Oct-08</b></p>
<p><b>Accessing International Markets</b></p>	<p><b><i>What's the product?</i></b>  Tailored information and other help in specific markets, for individual companies and for sectors or other groups of UK business for collective benefit, drawing on the commercial sections in UK Consulates, Embassies, and High Commissions overseas.</p> <p><b><i>What does it aim to achieve?</i></b>  The purpose of this product is to strengthen UK productivity growth and future economic prosperity by overcoming barriers faced by UK businesses and sectors in specific overseas markets, which would otherwise limit the benefits gained from international trade.</p> <p><b><i>Who's eligible?</i></b>  Eligibility is dependant on the tailored support being sought:</p> <ul style="list-style-type: none"> <li>● <i>Support for market introductions</i> is open to all UK registered companies.</li> <li>● <i>Support for market visits or for exhibiting at overseas trade shows</i> is open to businesses falling within the EU definition of an SME and which are working with one of UKTI's International Trade Advisors, or equivalent, and which are engaged in a trade development activity.</li> <li>● <i>Support for sector events and for group delegations to overseas exhibitions</i> is prioritised in accordance with high level strategic priorities identified, and in accordance with strategic marketing plans for individual sectors.</li> </ul>	<p><b>Oct-08</b></p>

<p><b>Developing Your International Trade Potential</b></p>	<p><b>What's the product?</b></p> <p>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.</p> <p><b>What does it aim to achieve?</b></p> <p>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.</p> <p><b>Who's eligible?</b></p> <ul style="list-style-type: none"> <li>● <i>UK registered companies of all sizes can receive information and advice on beginning to export or seeking to do business in new overseas markets.</i></li> <li>● <i>Small-medium sized enterprises seeking to enter new markets can access co-funding for agreed export capability development projects.</i></li> <li>● <i>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.</i></li> </ul>	<p><b>Oct-08</b></p>
<p><b>Train to Gain</b></p>	<p><b>What's the product?</b></p> <p>Train to Gain is the national skills service that support employers of all sizes and in all sectors to improve the skills of their employees as a route to improving their business performance. The service offers skills advice on everything from Investors in People, basic skills through to leadership and management training.</p> <p>Train to Gain is a joint investment – employers and the Government working together to boost business performance by improving the skills of individual staff members.</p> <p><b>What does it aim to achieve?</b></p> <p>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.</p> <p><b>Who's eligible?</b></p> <p>All businesses based in England.</p>	<p><b>Oct-08</b></p>

<p><b>Business Collaboration Networks</b></p>	<p><b><i>What's the product?</i></b>  Funding will be provided to procure intermediaries to establish and operate business collaboration networks. The intermediaries will facilitate access to a range of collaborative support activities.</p> <p><b><i>What does it aim to achieve?</i></b>  This product will encourage collaboration between businesses operating in key regional sectors and markets to exploit opportunities that stimulate and accelerate economic growth.</p> <p><b><i>Who's eligible?</i></b>  The composition of a network will depend upon the sector it is representing. Participants will primarily be small and medium sized firms, although some networks will have more large firm participants than others.  Participating firms must be in a priority sector, market, technology or other area identified as critical to the successful delivery of the relevant regional or local economic strategy – or be looking to diversify into such a sector.</p>	<p><b>Nov-08</b></p>
<p><b>Business Premises</b></p>	<p><b><i>What's the product?</i></b>  This product allows provision of cost-effective, managed workspaces and business parks in priority localities to help new and existing businesses grow.</p> <p><b><i>What does it aim to achieve?</i></b>  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>  Target customers include new businesses looking to start-up within the local area; small and medium sized firms; and large companies able to act as anchor tenants. Business premises which operate as mixed use sites will only attract funding for those elements occupied by new and/or small and medium sized firms.</p>	<p><b>Nov-08</b></p>
<p><b>Business Growth: Specialist Facilities and Environments</b></p>	<p><b><i>What's the product?</i></b>  This product provides cost-effective, supportive shared premises – with specialist facilities such as specialist knowledge, equipment and technologies – to help new and existing businesses grow.</p> <p><b><i>What does it aim to achieve?</i></b>  The product will enable businesses to benefit from a mix of specialist equipment, facilities, knowledge and support which they would not be able to access in</p>	<p><b>Nov-08</b></p>

<p><b>Business Growth: Specialist Facilities and Environments (continued)</b></p>	<p>the market place. The mix of physical and specialist business support will allow businesses grow faster and will improve business survival rates.</p> <p><b>Who's eligible?</b></p> <p>These premises will be targeted at 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 facility.</p>	
<p><b>Starting a Business</b></p>	<p><b>What's the product?</b></p> <p>Free access to clear information and advice for anyone thinking about starting a business in England.</p> <p><b>What does it aim to achieve?</b></p> <p>It aims to achieve an increase in enterprise activity leading to a higher rate of business start-up and survival.</p> <p><b>Who's eligible?</b></p> <p>Anyone starting a business in England.</p>	<p><b>Dec-08</b></p>
<p><b>Intensive Start-Up Support</b></p>	<p><b>What's the product?</b></p> <p>Free advice and mentoring (in addition to that offered by Starting a Business) for individuals and groups actively exploring starting businesses in England who are targeted by their RDA as underrepresented in self-employment and business ownership.</p> <p><b>What does it aim to achieve?</b></p> <p>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>Who's eligible?</b></p> <p>Each RDA will determine – using its Regional Economic Strategy – which individuals or groups to assist.</p>	<p><b>Dec-08</b></p>
<p><b>Starting a High Growth Business</b></p>	<p><b>What's the product?</b></p> <p>Extra help for new businesses (and people developing a business concept) identified as having high-growth potential.</p> <p><b>What does it aim to achieve?</b></p> <p>It aims to give businesses with high-growth potential access to sophisticated, multi-faceted support packages to enable them to navigate the above</p>	<p><b>Dec-08</b></p>

<p><b>Starting a High Growth Business (continued)</b></p>	<p>average lead-in time to profitability and the increased complexity of business issues they experience.</p> <p><b>Who's eligible?</b></p> <p>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>What's the product?</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>What does it aim to achieve?</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>Who's eligible?</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>Dec-08</b></p>
<p><b>Designing Demand</b></p>	<p><b>What's the product?</b></p> <p>Designing Demand is a support programme developed to help businesses use design to improve performance.</p> <p><b>What does it aim to achieve?</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>Who's eligible?</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>Dec-08</b></p>
<p><b>Innovation Advice and Guidance</b></p>	<p><b>What's the product?</b></p> <p>The product is the provision of innovation advice and guidance.</p> <p><b>What does it aim to achieve?</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>Dec-08</b></p>

<b>Innovation Advice and Guidance (continued)</b>	<p><b>Who's eligible</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>	
<b>Coaching for High Growth</b>	<p><b>What's the product?</b></p> <p>The product is a structured coaching programme, assisting firms to build their inherent capabilities and achieve accelerated growth.</p> <p><b>What does it aim to achieve?</b></p> <p>The aim is to increase the stock of strongly growing SMEs in each region.</p> <p><b>Who's eligible?</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>	<b>Dec-08</b>
<b>Support to Lenders</b>	<p><b>What's the product?</b></p> <p>Government supported loans from high street lenders for businesses denied a standard loan because of a lack of collateral.</p> <p><b>What does it aim to achieve?</b></p> <p>Increased start-up and growth by encouraging mainstream lenders to be less risk averse when considering proposals lacking collateral.</p> <p><b>Who's eligible?</b></p> <p>Small and medium businesses with a viable plan but lacking collateral.</p>	<b>Jan-09</b>
<b>Small Loans for Business</b>	<p><b>What's the product?</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>What does it aim to achieve?</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>	<b>Jan-09</b>

<p><b>Small Loans for Business (continued)</b></p>	<p><b>Who's eligible?</b> 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>What's the product?</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>What does it aim to achieve?</b> Increased awareness of finance options leading to increased start-up and business growth.</p> <p><b>Who's eligible?</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>Jan-09</b></p>
<p><b>Finance for Business</b></p>	<p><b>What's the product?</b> Flexible finance solutions for businesses with viable business plans unable to get support from commercial banks and investors.</p> <p><b>What does it aim to achieve?</b> Increased start-up and growth through increased access to the right funding at the right time for the business.</p> <p><b>Who's eligible?</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>Jan-09</b></p>
<p><b>Enterprise Coaching</b></p>	<p><b>What's the product?</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>What does it aim to achieve?</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>Mar-09</b></p>

<b>Enterprise Coaching (continued)</b>	<p><b>Who's eligible?</b></p> <p>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>	
<b>Improving Your Resource Efficiency</b>	<p><b>What is the product?</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>What does it aim to achieve?</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>Who's eligible?</b></p> <p>Most of the services, especially at initial level, are available to all businesses in England. 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>	<b>Mar-09</b>
<b>Environmental Land Management Funding</b>	<p><b>What is the product?</b></p> <p>Financial compensation for adopting different land management practices that enhance the environmental impact of farming and land management and so deliver public benefit. It forms part of the EU and Exchequer funded Rural Development Programme for England (RDPE).</p> <p><b>What does it aim to achieve?</b></p> <p>It aims to conserve and improve the farmland environment by encouraging and supporting environmentally friendly farming methods and promote expansion of woodlands in England in order to provide a wide range of public benefits.</p> <p><b>Who's eligible?</b></p> <p>Farmers, Foresters and land managers.</p> <p>N.B. This product is subject to change as the portfolio evolves to include other elements of RDPE.</p>	<b>Mar-09</b>
<b>Environmental Land Management Advice</b>	<p><b>What is the product?</b></p> <p>Advice and guidance to improve environmental land management through improved knowledge transfer and expertise of farm businesses.</p>	<b>Mar-09</b>

<p><b>Environmental Land Management Advice (continued)</b></p>	<p><b><i>What does it aim to achieve?</i></b> Sustainable environmental land management and participation in agri-environment schemes (under the Environmental Land Management Funding product above) so as to maximise public benefit.</p> <p><b><i>Who's eligible?</i></b> English farmers, land managers and their advisers. N.B. This product is subject to change as the portfolio evolves to include other elements of RDPE.</p>	
<p><b>Collaborative R&amp;D</b></p>	<p><b><i>What's the product?</i></b> 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> 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> Businesses from all sectors across England that have the willingness and potential to collaborate on developing innovative products, processes or services.  Knowledge base institutions in England 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.  Businesses based in England seeking to join pan-European R&amp;D projects.</p>	<p><b>Mar-09</b></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>Mar-09</b></p>

<b>Networking for Innovation (continued)</b>	<p><b>Who's eligible?</b></p> <p>Businesses from all sectors across England that are interested in developing innovative products, processes or services, or adopt new management, organisation or business models.</p> <p>Knowledge base institutions in the England who are willing to engage in networks with the primary purpose of assisting businesses to exploit knowledge through new products, services and processes.</p> <p>Trade Associations and similar organisations that wish to promote the interests of their members in the context of innovation and regulatory frameworks.</p>	
<b>Knowledge Transfer Partnerships</b>	<p><b>What's the product?</b></p> <p>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>What does it aim to achieve?</b></p> <p>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>Who's eligible?</b></p> <p>Businesses from all sectors from across England that have the willingness and potential to develop innovative products, processes or services.</p> <p>Knowledge base institutions in England 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>	<b>Mar-09</b>
<b>Innovation Vouchers</b>	<p><b>What's the product?</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>What does it aim to achieve?</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>	<b>Mar-09</b>

<p><b>Innovation Vouchers (continued)</b></p>	<p><b>Who's eligible?</b></p> <p>Small and medium sized businesses from all sectors from across England that have the willingness and potential to collaborate on developing innovative products, processes or services.</p> <p>Knowledge base institutions in England 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>What's the product?</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>What does it aim to achieve?</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>Who's eligible?</b></p> <p>Businesses based in the England engaging in low carbon energy demonstration projects.</p>	<p><b>Mar-09</b></p>
<p><b>Grant for Research and Development</b></p>	<p><b>What's the product?</b></p> <p>Finance to assist a business to develop and exploit new ideas.</p> <p><b>What does it aim to achieve?</b></p> <p>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>Who's eligible?</b></p> <p>Commercially driven projects by pre-start, start-ups and SMEs within all sectors in England, except defence. When supporting low carbon technologies eligibility for this product extends to large businesses.</p>	<p><b>Mar-09</b></p>

# Products by company and stage

Product	Pre-Start up	New Company	SME	Large Firm
Small Loans for Business		X	X	
Support to Lenders		X	X	
Understanding Finance for Business	X	X	X	
Finance for Business		X	X	
Business Collaboration Networks		X	X	X
Business Premises		X	X	
Business Growth: Specialist Facilities and Environments			X	
Grant for Business Investment			X	
Export Credit Insurance				X
Enterprise Coaching	X			
Starting a High Growth Business	X	X		
Intensive Start-up Support		X		
Starting a Business		X		
Coaching for High Growth			X	
Manufacturing Advisory Service		X	X	X
Designing Demand		X	X	
Innovation Advice and Guidance			X	X
Improving your Resource Efficiency			X	X
Environmental Land Management Funding			X	X
Environmental Land Management Advice			X	X
Maximising Foreign Direct Investment			X	X
Accessing International Markets			X	X
Developing your International Trade Potential			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
Grant for Research and Development			X	
Train to Gain			X	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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