



British Business Bank

West Midlands Innovation & Business Support Forum

July 2024

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british-business-bank.co.uk
@BritishBBank

Who we are

The British Business Bank is 100% Government owned, but independently managed. We bring expertise and capital to the smaller business finance markets.



We don't generally lend or invest directly. Instead, we work alongside over **218** delivery partners such as banks, leasing companies, venture capital funds and web-based platforms.



Businesses access capital through our partners who, because they work with us, can lend and invest more, especially to younger and faster growing companies. Operating indirectly gives us greater scale, reach and impact to our interventions.

Our mission

Drive sustainable growth and prosperity across the UK, and to enable the transition to a net zero economy, by improving access to finance for smaller businesses



Our strategic objectives

Driving sustainable growth

ensuring smaller businesses can access the right type of finance they need to start, survive and grow



Backing innovation

ensuring innovative businesses can access the right capital to start and scale



Unlocking potential

unlocking growth by ensuring entrepreneurs can access the finance they need regardless of where and who they are



Building the modern, green economy

financing groundbreaking solutions to climate change and helping smaller businesses transition to net zero so they thrive in a green future



How we operate



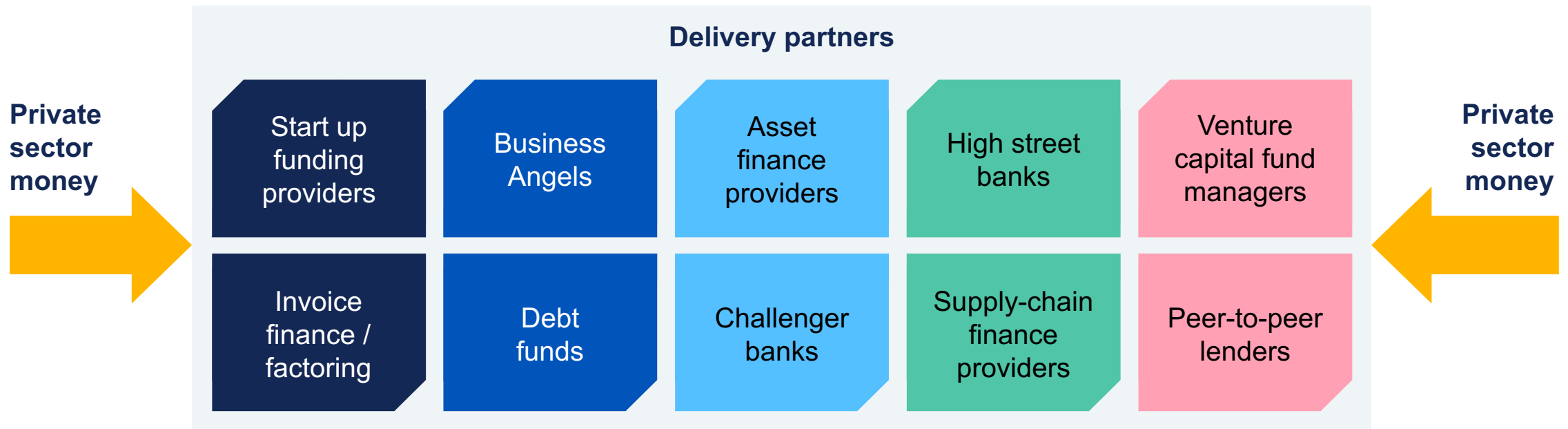
Expertise

Designing solutions to make finance markets work better for small businesses



Money

Over £12.2bn of finance supported by core Bank programmes



Who we work with



Overview of debt solutions

Illustrative



Start Up

**Mentoring and loans to
'be your own boss'**

Start Up Loans

Loans of £500 - £25,000
available

Business support and
access to a business
mentor for 12 months after
receiving funding



110,000+

Start Up Loans delivered
since 2012

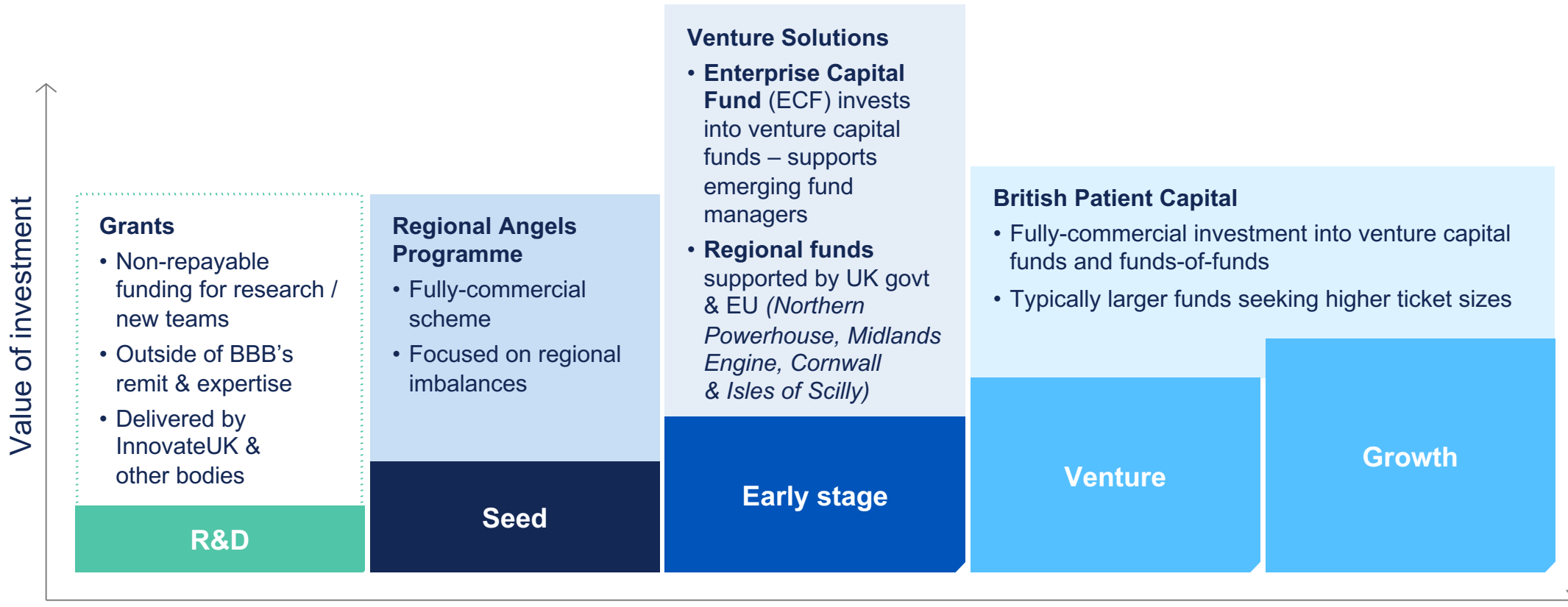


£1bn+

of loans delivered since 2012

Overview of equity solutions

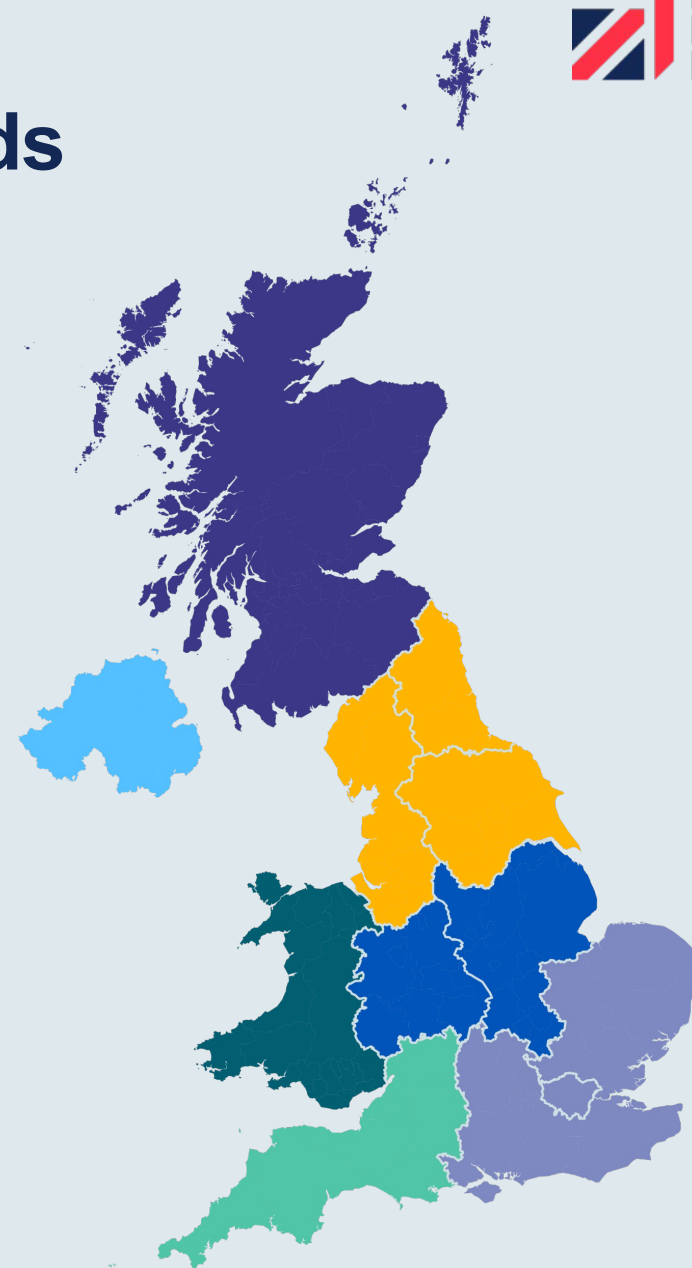
Illustrative



**Just one example of how
a British Business Bank
programme helps
businesses grow**

Nations and Regions Investment Funds

-  £200m South West Investment Fund (SWIF)  South West Investment Fund
-  £150m fund for Scottish businesses  Investment Fund for Scotland
-  £70m expansion for businesses in Northern Ireland  Investment Fund for Northern Ireland
-  £130m fund for Wales businesses  Cronfa Buddsoddi i Gymru Investment Fund for Wales
-  £660m for the Northern Powerhouse Investment Fund  Northern Powerhouse Investment Fund II
-  £400m for the Midlands Engine Investment Fund  Midlands Engine Investment Fund II



Midlands Engine Investment Fund II (MEIF II)



£400m

Providing both debt and equity finance



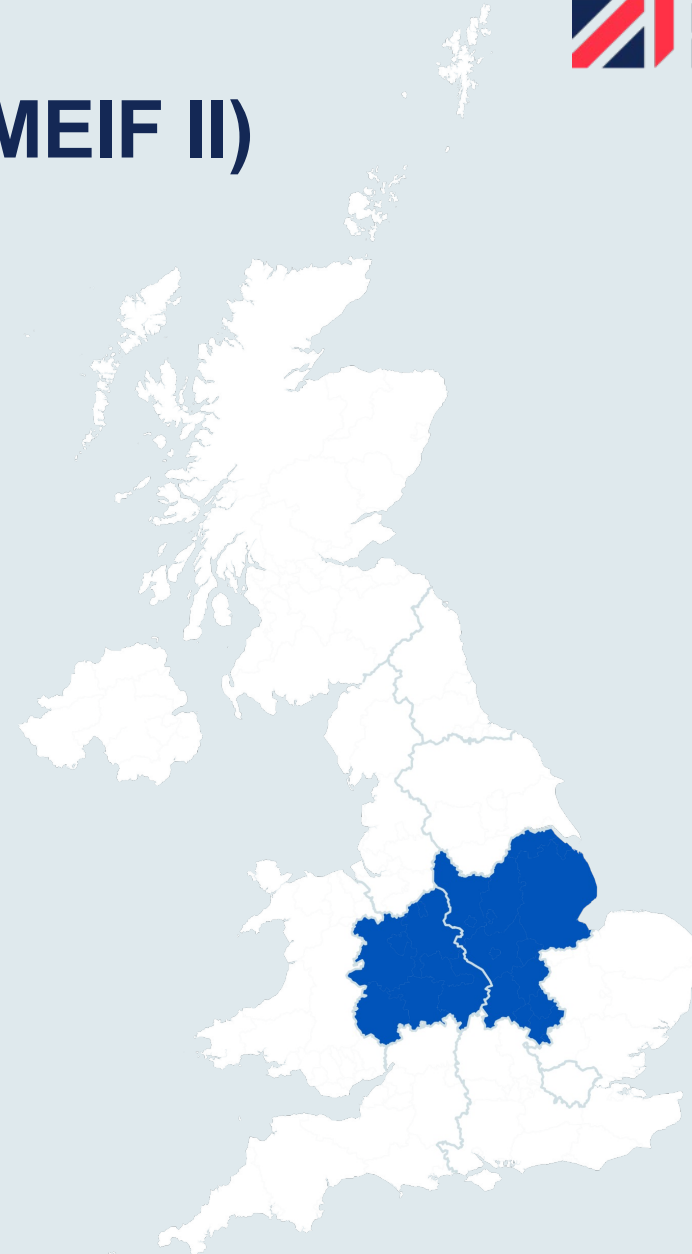
Smaller loans (£25k - 100K)

Debt (£100k - £2m)

Equity (up to £5m)



Launched February 2024



Funding Options

WM Smaller loans £14m (£25k-100k)



WM Debt £44m (£100k – £2m)



WM Equity £80m (Up to £5m)



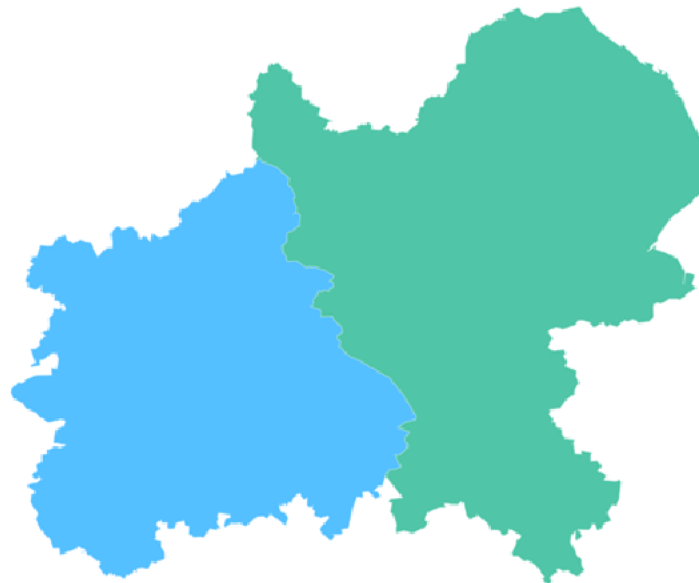
ESEM Smaller loans £14m (£25k-100k)



ESEM Debt £46m (£100k – £2m)



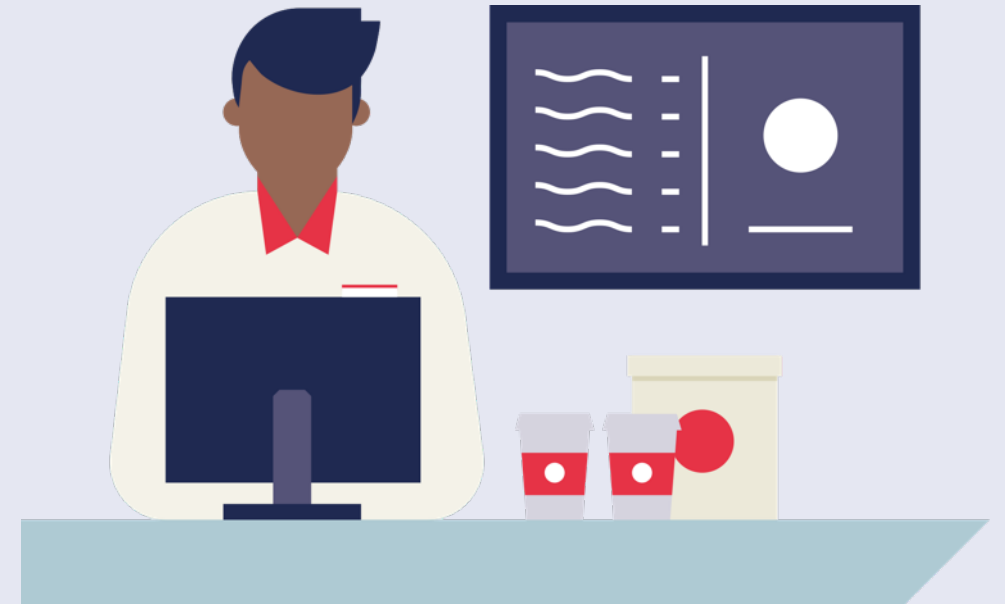
ESEM Equity £83m (Up to £5m)



The Finance Hub

Our Finance Hub has been built to help businesses understand and find the finance options best suited to their business, to enable them to survive, prosper and grow

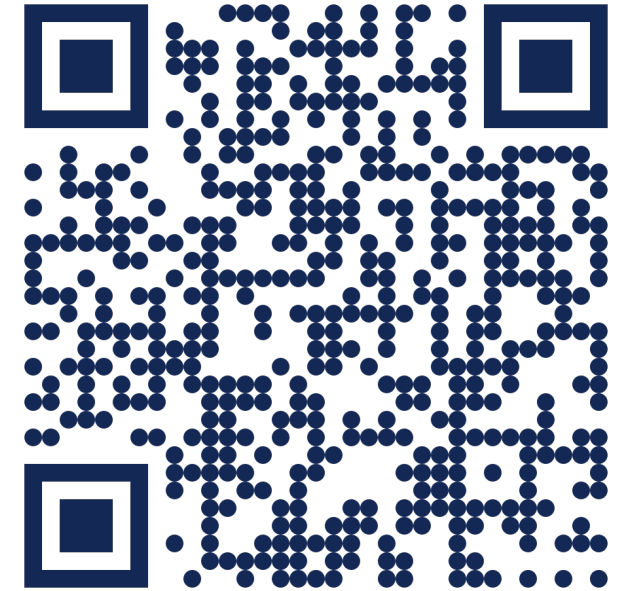
www.british-business-bank.co.uk/finance-hub/



Thank you

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