



British Business Bank

Making finance markets work better
for smaller businesses

Susan Elliott | Senior Manager, UK Network

20th September 2022

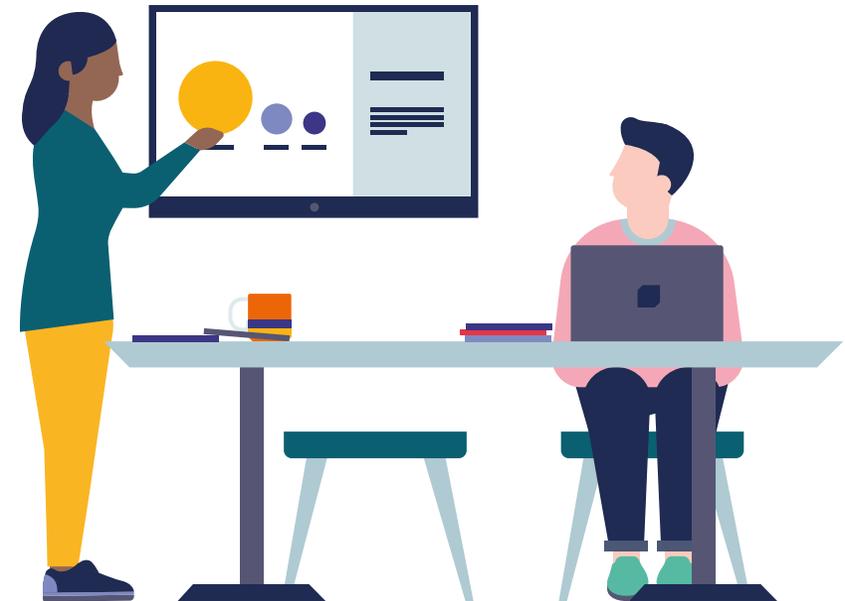
April 2022

british-business-bank.co.uk
@BritishBBank

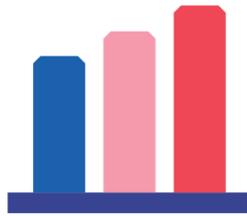
© British Business Bank, 2022

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



Strategic Aims



**Championing
sustainable
growth**



**Backing
innovation**



**Breaking down
barriers**

Supporting the transition to a net zero economy, by improving access to finance for smaller businesses

Start up, scale up, stay ahead

Increased business investment, growth and jobs

Start up

Mentoring and loans to 'be your own boss'

Start Up Loans

- £500 - £25,000
- Fixed interest rate of 6%
- 1 – 5 year loan repayment term
- No fees
- Unsecured lending
- Free mentoring and support

Scale up

Finance for higher growth potential businesses

Regional Angels Programme

Enterprise Capital Funds

Managed Funds Programme

British Patient Capital

National Security Strategic Investment Fund

Stay ahead

More finance options and choice of provider

Investment Programme

ENABLE programmes

Enterprise Finance Guarantee (on hold)

Recovery Loan Scheme

We also deliver debt and equity funding to specific regions through our regional funds:
The Northern Powerhouse, Midlands Engine, and Cornwall & Isles of Scilly Investment Funds.

Who we work with



How we operate



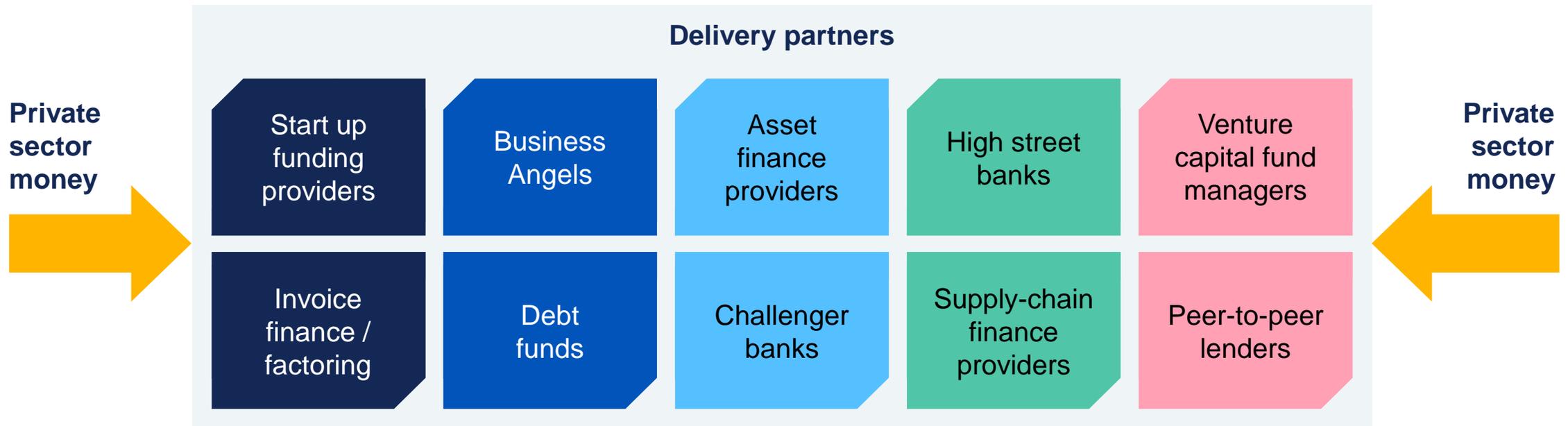
Expertise

Designing solutions to make finance markets work better for small businesses



Money

Over £10.8bn of finance supported by core Bank programmes



South East



£1.03bn

of finance currently supported by Bank programmes to 8,542 SMEs



9,000+

loans, worth over £90m, delivered by the Start Up Loans programme



229,248

Covid-19 loan scheme facilities drawn, worth over £10.81bn*



139

Future Fund applications approved, valued at £142.62m**



BAU stock data updated 31 December 2021
SULs stock data updated 31 December 2021
*Updated as at 31 March 2022, excludes CLBILS
** Updated as at 31 March 2022

Our impact | core programmes



£10.8bn

We support
over £10.8bn
of finance



93,000

Over 93,000
smaller businesses
supported



218

218 partners delivering
our programmes

Plus £80.4bn covid loans offered to 1.67m business

Information, guidance and business tools

We help businesses understand and find the finance options best suited to their business, to enable them to prosper and grow

British Business Bank www.british-business-bank.co.uk

Finance Hub: www.british-business-bank.co.uk/finance-hub/

Green de-coder: www.british-business-bank.co.uk/finance-hub/business-guidance/sustainability/glossary-of-terms/

Start Up Loans: www.startuploans.co.uk

Toolkits and templates: www.startuploans.co.uk/free-start-up-guides/
www.startuploans.co.uk/learn-with-start-up-loans/





The British Business Bank

The UK's economic
development bank.

Breaking down barriers in
access to finance for
businesses across the UK.

british-business-bank.co.uk
@BritishBBank

© British Business Bank, 2022

Thank you

Susan Elliott | British Business Bank

20th September 2022

No representation, express or implied, is made by British Business Bank plc and its subsidiaries as to the completeness or accuracy of any facts or opinions contained in this presentation and recipients should seek their own independent legal, financial, tax, accounting or regulatory advice before making any decision based on the information contained herein.

No part of this presentation should be published, reproduced, distributed or otherwise made available in whole or in part in any jurisdiction where to do so would be unlawful.

British Business Bank plc is a public limited company registered in England and Wales registration number 08616013, registered office at Steel City House, West Street, Sheffield, S1 2GQ. 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.

british-business-bank.co.uk
@BritishBBank