

British Business Bank

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Chief Commercial Officer

StartUp 2019
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What we are and what we do



Economic
development bank

Arm's length plc

100% owned by
UK Government

Our mission:

- To change the structure of the finance markets for smaller businesses, so they work more effectively and dynamically...
- ...helping businesses prosper and building economic activity in the UK

Our objectives

More Finance
Up to £10bn

Greater Choice
of product &
provider

Better Information
about finance
options

Return
for the taxpayer

Centre of Expertise
in SME Finance

Reduce Regional
imbalances

Start-up

Scale up

Stay ahead

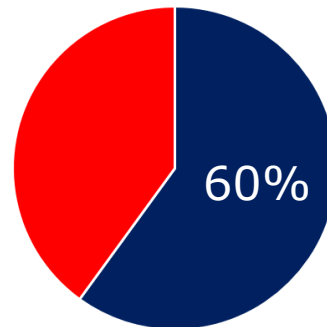
Resulting in increased business investment, growth and jobs

Why support smaller businesses? (SMEs)

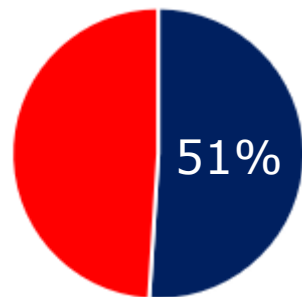
5.7m
UK SMEs

99.9%
of UK
businesses

16.1m
Employees
in UK SMEs



of UK private
sector
employment



of UK private
sector turnover

How we operate

Expertise

Designing solutions to make
finance markets for small
businesses work better

Money

£6.2bn of public funding
commitments



Private
sector
money

Start-up
funding
providers

Business
angels

Asset
finance
providers

High street
banks

Venture
capital
providers

Invoice
finance /
factoring

Debt
funds

Challenger
banks

Supply-chain
finance
providers

Peer-to-peer
lenders



Private
sector
money

Some of our 100+ partners



Our programmes

START UP

Mentoring and funds to
'be your own boss'

Start-up loans

SCALE UP

Funds for higher growth
potential businesses

Angel CoFund

Regional Angels

Enterprise Capital Funds

Help to Grow

Managed Funds

British Patient Capital

STAY AHEAD

More funding options and
choice of provider

Investment programme

Enable programme

Enterprise Finance
Guarantee

We also support a range of regional and Government backed programmes delivering funding across all stages, including: **Our regional funds: NPIF, MEIF and CIOS | National Security Strategic Investment Fund**

Resulting in increased business investment, growth and jobs

Supporting Entrepreneurs

PRODUCT OFFERING:

- Unsecured personal loan used for business purposes
- £500 – £25,000
- 6% fixed interest p.a.
- 1 – 5 year loan term with monthly repayments
- Pre-loan and post-loan support available



Part of the British Business Bank

www.startuploans.co.uk

Start Up Loans activity in numbers



58,593
Businesses backed
so far



£443,284,000
Money lent so far



£7,565
Average loan size



28
Businesses backed
per day

MEN



61%

WOMEN



39%



- England 89% of lending volume
- Scotland 6% of lending volume
- Wales 4% of lending volume
- Northern Ireland 1% of lending volume



46% Neets
as % of 18 > 24
age group only



41%
Unemployed before
applying

Helping businesses to stay ahead

- EFG facilitates lending to SMEs which are viable but may not have sufficient security to meet lenders' normal requirements
- EFG provides the lender with a government-backed guarantee up to 75% of the outstanding facility balance
- EFG guarantees loans to fund the future growth or expansion of a business from £1,000 to £1.2 million



**ENTERPRISE FINANCE
GUARANTEE**

Any SME interested should in the first instance approach one of the British Business Banks's 40+ accredited lenders with their borrowing proposal

Our regional funds

£250m+
Midlands Engine
Investment Fund

£40m+
Cornwall & IOS
Investment Fund

£400m+
Northern Powerhouse
Investment Fund



Our information solutions

19%

of SMEs sought external finance in the last 12 months

40%

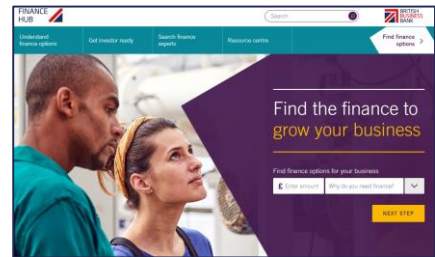
of SMEs seeking finance only approached one of the four largest banks

19%

of SMEs seeking finance do not receive all the finance they need

27%

of SMEs not getting the finance they need gave up or put their plans on hold



Source: [British Business Bank 2017 Business Finance Survey: SMEs](#)

A new Finance Hub

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



Our Finance Hub has been built to help businesses understand and discover the finance options that could enable them to grow.

Building awareness: The Business Finance Guide



- Simple guide to finance options at each stage of the business life cycle
- Re-launched online version in June 2017
- Wide range of distributors, with link put in front of c.1m businesses through direct marketing and partners

www.thebusinessfinanceguide.co.uk/bbb

Questions?



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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.