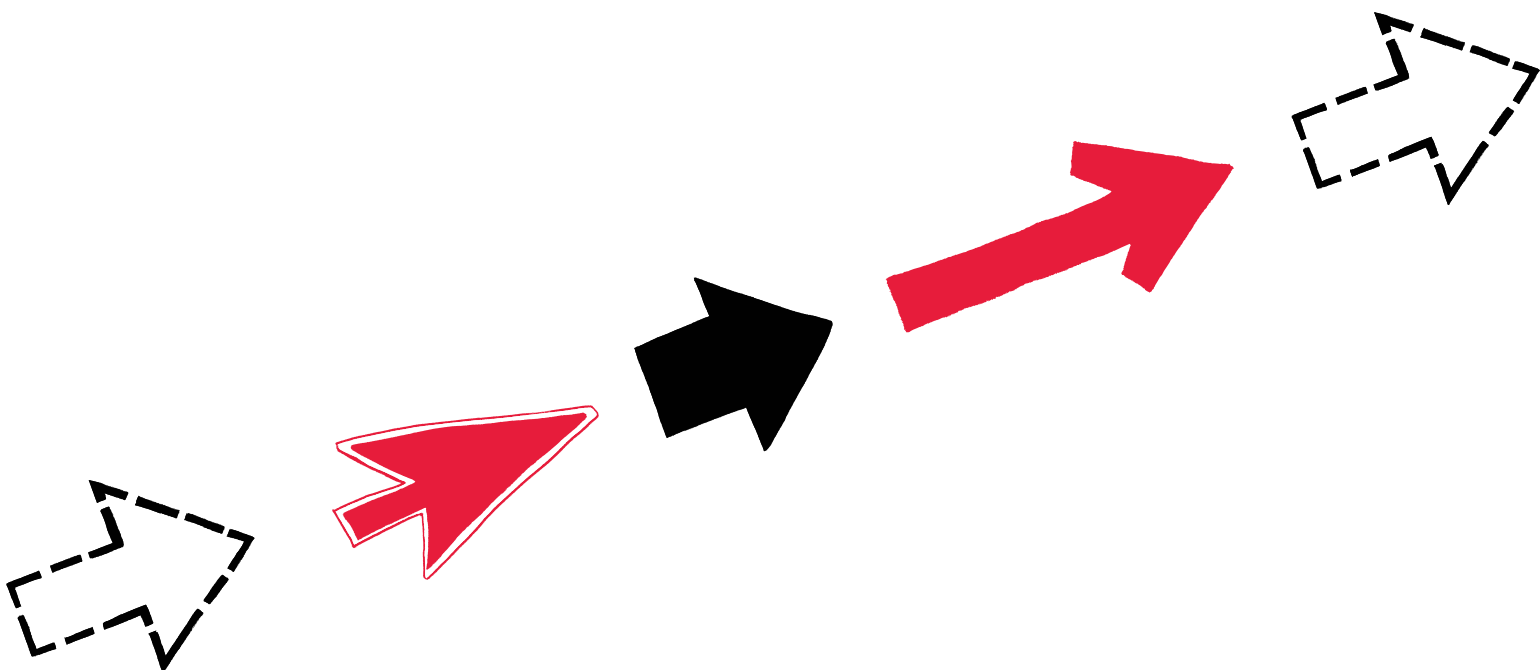


Solutions for Business: Supporting Success

October 23rd 2008



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Ministerial Foreword

The strength of our economy is built on the enterprise, creativity and resilience of our business owners. Government also has an essential role to play in building the right conditions for business success – whether economic circumstances are stable or uncertain.

We are in the World Bank's top ten for ease of doing business, have the lowest barriers to entrepreneurship in the OECD, and have more companies in existence than ever before. At the start of 2007 there were 4.7 million enterprises operating in the UK creating jobs, growth and wealth.

It is essential we maintain and build on this competitive edge.

Publicly-funded business support – advice, loans and grants – can help individuals realise their entrepreneurial potential, help businesses start and grow, and help communities prosper and flourish.

Assistance that is effective and targeted underpins our strategies for enterprise, manufacturing, innovation and the environment. It is a key ingredient in our ambition to be the world's most enterprising economy and best place to do business. And, successful support can help us achieve social goals by widening inclusion.

Small to medium enterprises (SMEs) in particular can benefit. They form 99% of UK businesses, account for 52% of turnover and provide 60% of employment. But, where appropriate, help is also available for big companies.

At all times, but particularly today, businesses need a support system that is consistent, easy to access and high quality. That is why we are making the system simpler and more beneficial – doing what businesses have told us they want.

Now, a range of 30 support products and services will be available under a single umbrella called 'Solutions for Business – funded by government'. Products will be accessed through Business Link and will be uniformly managed, marketed and monitored. It will be tightly controlled but also kept agile and responsive to business and economic need.

Companies will benefit by up to an estimated £1.4bn per year from the portfolio as better schemes work harder for them, so producing more impact. Businesses will also save time and money when seeking support in future. And, the taxpayer will gain from more efficient use of public money.

It is vital, more so when circumstances are difficult, that we target public money where it can help, not hinder, business, and that we make access easier. That is why we have delivered on our promise to provide simpler government funded support.



**Rt. Hon. Lord Mandelson,
Secretary for State for Business, Enterprise and Regulatory Reform,
23rd October 2008**

1. Introduction

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.

Enterprises that receive support are more likely to do well. More than 80% of firms helped through Department for Business, Enterprise and Regulatory Reform schemes said they benefited, or expected to benefit, from a substantial increase in productivity and competitiveness.

Most support is provided by the private and third sectors. But, where alternative provision is not available, government can and does offer help. The aim is to build strong and sustainable businesses, and to achieve economic, social and environmental goals.

But businesses want support that is practical, easy to access and results orientated according to their needs. This applies whether the company is large or an SME, new or existing, early stage or growing.

Business complained that government support was complex and confusing due to the number of overlapping schemes, multiple suppliers and many brands in the market place. A lot were put off applying for assistance.

Consequently, publicly-funded business support is being streamlined to offer help in a way that suits entrepreneurs and enterprises.

A new, honed support system is being put in place based on:

- A range of targeted support products and services, used consistently across local, regional and national government. 30 products will be in place by March 2009, down from 3,000, drawing on the best of existing and new schemes.
- Business Link as the main route to support, offering impartial assessment and access to bespoke packages of support.
- 'Solutions for Business – funded by government' badge for products, offering easy identification and quality.

This system will give business a quick, easy, direct route to effective products.

A similar exercise undertaken at the former DTI found that, with tighter targeting of products, every £1 spent on support delivered a £2.80 benefit to business. These numbers when scaled up across government equate to up to an estimated £1.4bn of economic benefits per year, adjusting for already improved schemes and products with wider benefits. Benefits, depending on the support scheme, will include new products, more investment, and improved productivity.

Wider benefits will include greater employment in assisted areas, lower carbon emissions and greater opportunity for minority groups.

At the same time government will take its money out of schemes that have little benefit to business, so ensuring public money has maximum impact.

In addition, it is estimated that business will save up to an estimated £1.4m per year in saved search costs, and, experience less hassle. Companies that have previously had a frustrating encounter when applying for government assistance should now have a more straightforward experience. On-going work will look at making the application process even simpler, for example through form filling.

Offering fewer products will also reduce backroom costs, taking duplication, waste and inefficiency out of the system. Changes to the way Business Link services are delivered have already brought administrations costs down by 12% – reducing administration costs as a percentage of Business Link spend from 35% to 23%. This money has been reinvested in the frontline to increase advisor numbers by 462 over the past year.

Plus, better targeting of schemes will help government achieve social equity and environmental aims, enabling hard-to-reach communities to start businesses and improving resource efficiency and the impact of business on the environment.

A simpler business support system reinforces a wider government commitment to make the UK the most enterprising economy in the world. That is why monitoring at a national level will make sure the streamlined structure is maintained. This arrangement offers stability and consistency whilst allowing for dynamism and innovation.

2. 'Solutions for Business – funded by government'

'Solutions for Business – funded by government' is the umbrella name for the cross-government package of products which businesses will see. All publicly funded business support products and services will carry identifiable branding and be accessible through Business Link as the first point of contact for companies.

The name and look of 'Solutions for Business' was arrived at after consultation with businesses and their representative organisations along with support providers and other interested bodies.

'Solutions for Business – funded by government' works hand-in-hand with the Business Link brand, the former as the government's guarantee of quality support, the latter as the main route to access this support.

2.1 Why is the government doing this?

Businesses face common issues whether meeting today's challenges and tomorrow's opportunities. Publicly-funded business support can be a vital tool with which to meet these as the case studies below show.

Case Study: Blowing raspberries to fake food

Genon Laboratories in Hebden Bridge offers food and drink analysis to test food standards, content and authenticity – including in one case whether an ice cream contained raspberries or strawberries.

The company is operating thanks to Grants for Business Investment support from the Yorkshire Forward Regional Development Agency which contributed towards equipment costs and also rent of the lab.

"Yorkshire and Humber is well known for its food and drink industry. Genon Laboratories identified a real demand in the marketplace and combined their expertise with a regional strength to develop a successful business."

Alex McWhirter, Head of Enterprise, Yorkshire Forward

Grants for Business Investment replaces Selective Finance Investment under 'Solutions for Business'.

However, research showed that companies found the system of government support difficult to navigate due to the number of schemes, brands and suppliers. The Annual Small Business Service Survey 2005 found that over 50% of small businesses wanted government help but struggled to find their way through the maze of provision. Businesses that did persevere had to spend their own time and money sourcing help.

For government, the cost of providing the plethora of schemes meant the system was blighted with duplication and waste. The impact of many schemes was also hard to assess.

Making government support more targeted, customer-friendly and easier to access through Business Link will make the provision of support more focused and efficient for everyone.

Case Study: Sailing to success

The Manufacturing Advisory Service (MAS) offers manufacturing firms, large and small, easy access to dynamic, articulate and approachable manufacturing experts who can provide hands-on practical assistance that will deliver significant bottom-line benefits

Bridgland Moulders Ltd, who specialise in laminating and bonding services for yachts used MAS to reduce lead times and improve on-time delivery. Improved performance has led to profitability which has contributed to a 10% salary increase for staff, and helped reduced absenteeism.

"Bringing in MAS-East was one of our best business decisions...our consultant helped us regain our focus and the improvements are amazing."

Martin Bridgeland, M.D., Bridgland Moulders Ltd.

MAS will continue as a 'Solutions for Business' product.

The publication, 'The Economic Drivers of Government Funded Business Support', available via www.berr.gov.uk, explains in more detail the economic rationale for publicly funded support and links the business support products to the government's objectives regarding productivity, equality and the environment.

2.2 What are the 'Solutions for Business' products?

As illustrated by the case studies above and below, effective government support has a positive impact on businesses. That is why improving the system focuses on streamlining and honing, building on the best of existing provision whilst adding and amending where gaps and overlaps have been identified.

Case Study: Food for high growth

Family-run business Asiana Ltd, which supplies ethnic foods to restaurants and retail markets, has increased turnover by £1m to about £11m thanks to help from the East Midlands Development Agency (EMDA) help.

The company was growing quickly, but lacked the systems and structures to cope. Under EMDA's High Growth programme, Asiana could access the expertise of two coaches – one for sales, marketing and business development and the other for team coaching, supply chain management and operational performance issues.

“The most invaluable benefit was having an outside opinion of our company; this helped us identify our weaknesses within Asiana which we could then work on as a team.”

Sam Sangha, M.D., Asiana

Support such as this will continue under 'Solutions for Business as Coaching for High Growth.

Products will integrate with 'Solutions for Business' on a rolling basis from October 2008 onwards. All products will be in place by March 2009 when the support landscape moves from old to new. Change will complete by 2010 at this point all other products will either have closed, been given notice to close, or migrated to 'Solutions for Business'.

Businesses will be increasingly directed toward 'Solutions for Business' products. This process will be seamless and managed to make sure businesses do not lose out during the transition phase.

Each 'Solutions for Business' product has a strong justification based on identified areas of business need – stating, growing skills, finance, globalisation, innovation and environment. Businesses can be confident that the products on offer are evidence based and fit-for-purpose.

Case Study: Grant for R&D splits hairs

Police forensic teams may soon boast another weapon in their crime-fighting arsenal thanks to DNA advancements being pioneered at a North East firm.

Complement Genomics Limited (CGL) is developing a new method of genetic material recovery that could see DNA samples extracted from shed hairs left behind at crime scenes. The company, which is based at Sunderland's Business and Innovation Centre, has received a £75,000 Research and Development grant from the One North East Regional Development Agency to help fund the project.

"We are delighted to have received this prestigious award from One NorthEast, which will support our desire to build our company into a significant innovation led entity in what is a very competitive field.

Louise Allcroft, Director and owner, CGL

Grant for Research and Development will continue as a 'Solutions for Business' product.

Products will be provided by a range of government suppliers including government departments and their delivery bodies, Regional Development Agencies and Local Authorities. Business Link, as the first point of contact for business support, will ensure that companies will always be directed to the appropriate mix of products for them, including if appropriate a mix of public, private and third sector support.

However, in today's dynamic, global business environment it is important government support remains responsive to changing economic circumstances and business needs. So, 'Solutions for Business' will be kept under review to make sure it adequately addresses business issues and does not stifle innovation. The business community will be part of this process.

A summary of 'Solutions for Business – funded by government' products is at Appendix 1.

2.3 How will 'Solutions for Business' work?

Government only intervenes in the support marketplace when there is a need that is not catered for by other means, such as private sector provision. For example, it offers certain types of schemes in deprived areas. Such interventions benefit not just businesses but also local economies and society in tackling deprivation and regeneration.

For this reason, 'Solution for Business' products are highly targeted in terms of specification, eligible applicants and in some instances geographic areas. The

regions will provide appropriate products according to need, so making sure the right support reaches the right people and builds on local strengths.

Firms can apply for more than one product from more than one source mixing and matching public, private and third sector schemes. Business Link advisors will work with companies to identify bespoke packages to meet individual company needs.

Once in place, 'Solutions for Business' will offer assistance with generic business problems and will help companies at different stages of growth.

For example, people needing help to start a business could benefit from the following products: 'Starting a Business', 'Intensive Start-Up Support', 'Starting a High Growth Business', 'Understanding Finance for Business' and 'Small Loans for Business'.

An established company going for growth, depending on their desired outcomes, could benefit from a combination of products such as: 'Finance for Business', 'Business Growth: Specialist Facilities and Environments', 'Design and Demand', 'Improving Your Resource Efficiency' or 'Train to Gain'.

And, although business support is of particular relevance to SMEs, larger firms can also get help through a small range of products to help with business collaboration, exporting, manufacturing, innovation, environmental management and resource efficiency.

Appendix 2 shows how 'Solutions for Business' products can meet the requirements of companies at different sizes and stages.

On-going monitoring and evaluation will make sure products continue to work for customers and deliver the intended outcomes. If for any reason circumstances change, there is flexibility in the system to add, or take away, products in the future.

2.4 How will I recognise government products?

The 'Solutions for Business – funded by government' logo and look will badge all government products, offering instant recognition, so removing the confusion businesses feel from the current plethora of brands. It will be a guarantee of quality and consistency for customers, whether products are delivered nationally, regionally or locally.

In customer testing businesses said they felt 'Solutions for Business' was user-friendly and customer focused:

"Simple. Help is at hand... not hard to read and you'll get the benefit of what is offered. Not over-complicated, inviting, not off-putting"

Each product will also carry the contact number and web address of Business Link, directing customers to the Business Link service as the first port of call on their route to support.

'Grant for Business Investment', which becomes part of the 'Solutions for Business' portfolio in October 2008, demonstrates the branding approach.



A limited number of well known existing brands which are recognised in the market place, Train to Gain for example, will be co-branded or endorsed with the 'Solutions for Business' logo to show they are part of the portfolio.

2.5 How can I apply for products if I am a business?

Many businesses have stated that the main cost to them of using government support is the time it took to find the right product for them. 'Solutions for Business – funded by government' will take this cost away from business.

Under the streamlined system, Business Link is the main conduit by which all companies – large or an SME, new or existing, early stage or growing – can find appropriate support. Not just from government but from all providers.

It is important businesses – especially new companies, SMEs and growing businesses – have access to good quality, impartial advice from an experienced and authoritative source. The know-how of Business Link advisors in navigating companies to the right support, and in a way that suits them, is central to the 'Solutions for Business' offer.

Business Link is a national service, managed regionally and delivered locally. It is free and open-to-all by phone (0845 600 9006), online at www.businesslink.go.uk or by face-to-face.

The example below demonstrate how the Business Link referral process works in practice.

Advisors will be equipped to inform businesses about 'Solutions for Business' products as they become available between October 2008 and March 2009. The Business Link website will also carry product information in the 'Grants and Support Directory'.

When seeking advice, companies can request information and be eligible for a review of their needs which probes key aspects of the business – strategy, finance, markets, people and processes. Following a review the advisor will then set out an Action Plan to meet the firm's goals. This could include identifying appropriate support and navigating the company to the product provider. Eligible companies can then apply. However, acceptance will be based on specified criteria and is not automatic.

The vast majority of the 12,000 advisors have direct first hand experience of setting up and running a business. Their knowledge and understanding makes them well placed to help clients.

A Slice of Success



After baking the 400 cakes that made the Skoda in the TV advert, Sharon Goodyer and Martin Major of The Cake Bake Company turned to Business Link to help them grow.

"We met our local Business Link team and our advisor supported us in so many ways. She put us in touch with other people and organisations that have helped us look at lean manufacturing, becoming a limited company, creating a website, introducing new accounting software, exporting and staff training. We'd come to the point where we had exhausted our own ideas but Judy and Business Link have opened up so many new avenues for us."

Sharon Goodyer, Partner, Cake Bake Company

Socially enterprising fashion



Rubana Ahmed set up Ethika, a social enterprise business that empowers women in Pakistan, after seeing the devastation of the 2005 earthquake. She now employs a co-operative of five women and gives 25% of profits to Pakistani orphans.

“Having never run a social enterprise before and coupled with my sense of urgency, I needed everything in one place. Business Link furnished me with invaluable information and helped me to create an action list. My adviser put me in touch with the kinds of organisations that would fund social enterprises and in no time my application to the New Entrepreneur Programme was accepted.”

Rubana Ahmed, Founder, Ethika

Thousands of customers have been helped this way each year with over 850,000 helped in 2007/08. As a result, customers value the service with 90% of face-to-face clients reporting to be satisfied with the service.

Industry wide advisor standards and accreditation will continue to improve the service. Increased outreach work will help reach under-represented audiences such as black and ethnic minorities and female entrepreneurs, and target particular sectors. And we will ensure customer input directly drives up Business Link performance by bringing senior business leaders into the strategic management of the service.

Online the 'Grants and Support Directory' lists business support products from a range of sources. The www.businesslink.gov.uk site also has useful downloadable guides, interactive tools and podcasts to help with many business topics such as regulation, employment and dealing with the credit crunch. Streamlining will be on-going, for example, a simpler online application process for support will be explored.

Over the next year a series of upgrades will improve the breadth and navigation of the site as it becomes the main channel for government and business interactions. Within three years the aim is to have 60% of businesses using the site. However, customers need choice so face-to-face contact will still be there for those in need of intensive support.

These changes, alongside simpler access, will equal better service, making sure business benefit from the support products Business Link can unlock.

2.6 How can I be sure government products are effective?

All 'Solutions for Business' products have strong, built-in evaluation criteria to make sure they deliver the intended outcomes for businesses. Performance will be checked on a regular basis. This, alongside tighter targeting will demonstrate if products are delivering results.

If for any reason take-up or performance of a product is poor, the evaluation will show if changes need to be made to the product, its delivery, or if it should be removed from 'Solutions for Business' altogether.

And, on-going monitoring will keep the portfolio overall customer focused and effective, driving changes, if and when they are needed.

Appendix 1:

'Solutions for Business'

Product Name	Description	Date available
Export Credit Insurance	<i>What's the product?</i> Export Credit Insurance offers insurance policies for contracts involving the export of capital equipment and project related goods and services. <i>What does it aim to achieve?</i> 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 insures UK investors in overseas markets against political risks. <i>Who's eligible?</i> 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.	Mar-08
Grant for Business Investment	<i>What's the product?</i> 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. <i>What does it aim to achieve?</i> 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. <i>Who's eligible?</i> Most businesses operating in Assisted Areas (as defined by the European Union) can apply for Grant for Business investment. Small and medium-sized business in many other disadvantaged areas (as defined by the Regional Development Agencies) are also eligible to apply.	Oct-08

Maximising Foreign Direct Investment	<i>What's the product?</i> 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. <i>What does it aim to achieve?</i> This product aims to increase the contribution of foreign direct investment to economic activity in the UK, including research and development. <i>Who's eligible?</i> 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	Oct-08
Accessing International Markets	<i>What's the product?</i> 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. <i>What does it aim to achieve?</i> 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. <i>Who's eligible?</i> Eligibility is dependant on the tailored support being sought: • <i>Support for market introductions</i> is open to all UK registered companies. • <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. • <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.	Oct-08

Developing Your International Trade Potential	<i>What's the product?</i> 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. <i>What does it aim to achieve?</i> 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. <i>Who's eligible?</i> ● <i>UK registered companies of all sizes</i> can receive information and advice on beginning to export or seeking to do business in new overseas markets. ● <i>Small-medium sized enterprises seeking to enter new markets</i> can access co-funding for agreed export capability development projects. ● <i>Small-medium sized enterprises who are either 'new to export' or innovative and between 1 and 5 years old</i> can access support for general export capability.	Oct-08
Train to Gain	<i>What's the product?</i> 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. 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. <i>What does it aim to achieve?</i> 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. <i>Who's eligible?</i> All businesses based in England.	Oct-08

Business Collaboration Networks	<i>What's the product?</i> 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. <i>What does it aim to achieve?</i> This product will encourage collaboration between businesses operating in key regional sectors and markets to exploit opportunities that stimulate and accelerate economic growth. <i>Who's eligible?</i> 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.	Nov-08
Business Premises	<i>What's the product?</i> This product allows provision of cost-effective, managed workspaces and business parks in priority localities to help new and existing businesses grow. <i>What does it aim to achieve?</i> This product is designed to facilitate growth for businesses in areas critical to the delivery of regional or local economic strategies. <i>Who's eligible?</i> 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.	Nov-08

Business Growth: Specialist Facilities and Environments	<i>What's the product?</i> 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. <i>What does it aim to achieve?</i> 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 the market place. The mix of physical and specialist business support will allow businesses grow faster and will improve business survival rates. <i>Who's eligible?</i> 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.	Nov-08
Starting a Business	<i>What's the product?</i> Free access to clear information and advice for anyone thinking about starting a business in England. <i>What does it aim to achieve?</i> It aims to achieve an increase in enterprise activity leading to a higher rate of business start-up and survival. <i>Who's eligible?</i> Anyone starting a business in England.	Dec-08
Intensive Start-Up Support	<i>What's the product?</i> 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 Regional Development Agency (RDA) as underrepresented in self-employment and business ownership. <i>What does it aim to achieve?</i> The additional support provided is intended to address current inequities. This should lead to the creation of additional businesses and improved survival rates. <i>Who's eligible?</i> Each RDA will determine – using its Regional Economic Strategy – which individuals or groups to assist.	Dec-08

Starting a High Growth Business	<i>What's the product?</i> Extra help for new businesses (and people developing a business concept) identified as having high-growth potential. <i>What does it aim to achieve?</i> 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. <i>Who's eligible?</i> Businesses with the potential to achieve turnover of £500,000 to £1m or higher within three years of starting to trade.	Dec-08
Manufacturing Advisory Service	<i>What's the product?</i> 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. <i>What does it aim to achieve?</i> The aim of MAS is to deliver a service that results in increased productivity and competitiveness for manufacturing businesses. <i>Who's eligible?</i> UK manufacturing firms, focusing on those employing 250 or fewer people. Any dealings with non-SMEs will only be provided at full market rate.	Dec-08
Designing Demand	<i>What's the product?</i> Designing Demand is a support programme developed to help businesses use design to improve performance. <i>What does it aim to achieve?</i> The programme helps businesses to become more competitive, increase their profits and boost their performance through the strategic, effective use of design. <i>Who's eligible?</i> 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.	Dec-08

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

Small Loans for Business	<i>What's the product?</i> Small loans of up to £50,000 for businesses with viable business plans refused bank finance, typically linked to ongoing mentoring and support. <i>What does it aim to achieve?</i> 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). <i>Who's eligible?</i> Small and medium start-up and growth businesses unable to raise the funding they need from mainstream lenders.	Jan-09
Understanding Finance for Business	<i>What's the product?</i> 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. <i>What does it aim to achieve?</i> Increased awareness of finance options leading to increased start-up and business growth. <i>Who's eligible?</i> 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.	Jan-09
Finance for Business	<i>What's the product?</i> Flexible finance solutions for businesses with viable business plans unable to get support from commercial banks and investors <i>What does it aim to achieve?</i> Increased start-up and growth through increased access to the right funding at the right time for the business. <i>Who's eligible?</i> Small and medium businesses unable to raise all their finance needs in the commercial market despite having a viable business plan	Jan-09

Enterprise Coaching	<i>What's the product?</i> One-to-one coaching to cultivate interest in enterprise amongst people who would not otherwise consider setting up in business as an option. <i>What does it aim to achieve?</i> 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. <i>Who's eligible?</i> 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.	Mar-09
Improving Your Resource Efficiency	<i>What is the product?</i> Initial and specialist support which enables businesses to contribute to a low carbon resource efficient economy whilst achieving cost savings <i>What does it aim to achieve?</i> 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. <i>Who's eligible?</i> 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.	Mar-09

Environmental Land Management Funding	<i>What is the product?</i> 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). <i>What does it aim to achieve?</i> 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. <i>Who's eligible?</i> Farmers, Foresters and land managers N.B. This product is subject to change as the portfolio evolves to include other elements of RDPE	Mar-09
Environmental Land Management Advice	<i>What is the product?</i> Advice and guidance to improve environmental land management through improved knowledge transfer and expertise of farm businesses. <i>What does it aim to achieve?</i> Sustainable environmental land management and participation in agri-environment schemes (under the Environmental Land Management Funding product above) so as to maximise public benefit. <i>Who's eligible?</i> 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	Mar-09

Collaborative R&D	<i>What's the product?</i> A grant to businesses working together and with the knowledge base to develop and exploit new ideas. <i>What does it aim to achieve?</i> This product aims to increase knowledge exchange and business spend on research and development (R&D), and to encourage technological diffusion between businesses and knowledge base institutions through collaborative R&D activities. <i>Who's eligible?</i> 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&D projects.	Mar-09
Networking for Innovation	<i>What's the product?</i> Support to help business build relationships with knowledge base institutions to develop and exploit new ideas. <i>What does it aim to achieve?</i> 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. <i>Who's eligible?</i> Businesses from all sectors across England that are interested in developing innovative products, processes or services, or adopt new management, organisation or business models. 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. Trade Associations and similar organisations that wish to promote the interests of their members in the context of innovation and regulatory frameworks.	Mar-09

Knowledge Transfer Partnerships	<i>What's the product?</i> 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. <i>What does it aim to achieve?</i> 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. <i>Who's eligible?</i> Businesses from all sectors from across England that have the willingness and potential to develop innovative products, processes or services. 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.	Mar-09
Innovation Vouchers	<i>What's the product?</i> 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. <i>What does it aim to achieve?</i> 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. <i>Who's eligible?</i> 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. 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	Mar-09

Low Carbon Energy Demonstration	<i>What's the product?</i> Finance to assist a business in a range of demonstration activity in order to commercially exploit R&D in low carbon energy-generating technology. <i>What does it aim to achieve?</i> This product aims to increase single business involvement in a range of demonstration activity to commercially exploit R&D in low carbon energy technologies where the high risk and uncertainty around the expected results is seen as a barrier. <i>Who's eligible?</i> Businesses based in the England engaging in low carbon energy demonstration projects.	Mar-09
Grant for Research and Development	<i>What's the product?</i> Finance to assist a business to develop and exploit new ideas. <i>What does it aim to achieve?</i> This product aims to increase business involvement in a range of R&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. <i>Who's eligible?</i> 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.	Mar-09

Appendix 2:

Products by company size 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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