

think big
teamwork
new imagination
risk inspiring
creative business
communication solution
performance planning works
key innovate
ideas concept
brand
brainstorm plan
strategy success
global process
out of the box excellence
reward
leadership
efficiency
workflow
information marketing best
organization network social
research analysis green
advertising positive vision
development refresh ads
goals



Newham Council Business Support

Contents

Introduction	2-3
Product or Service	4
Write and Develop your Business Plan	5-7
Decide on the Legal Structure for your Business	8
Research your Market	9
Organising your Finances and How to Deal with Tax	10-11
Insurances	12
Marketing, Advertising and Promotion of your Business	13-14
Environmental Business Support	15
Premises – Working from Home or Finding a Property	16-17
Taking on Members of Staff	18
Newham Workplace	19
Useful Websites and Support Organisations	20-22
Sources of Funding and Loans	23-24

Introduction

Reasons Why You Want To Start Your Own Business

Every year thousands of new businesses are established by individuals and groups of people who make the decision to start-up their own enterprise.

Before taking your first steps, carefully consider:

Your Idea

- Have you identified a gap in the market that your idea will meet? If so, this would give you the opportunity to establish a business quickly and effectively.
- You will need to carry out extensive research to establish whether there is a market for your product or service, whether it is financially viable and whether someone has not already filled the niche.
- Even if you think your idea is great, you still have a long and hard route to take, so take your time, and work on the details.

Enthusiasm and Commitment

- If you believe in your idea, you will work harder to succeed and your enthusiasm will transfer to your supporters and clients.
- You need to understand that along with the service or product, there will be admin and official red tape to work through.
- You will need to be keen to take on the challenge that will test your existing skills and teach you new ones.

Be Your Own Boss

- Being your own boss and owning your own business certainly has its attractions. However, this will bring additional responsibilities.
- If you are looking to start your own business using the skills and knowledge from the industry you already operate in, this can make things easier as you already have market knowledge and contacts, but care needs to be taken that you will not be infringing your current work contract.
- A great deal of thought needs to be given to timing of when to leave your present employment.

Route from Unemployment

- The recent recession, together with different methods of employment, have left some skilled and experienced people out of work. Using these skills to start your own business, can be a route into work.

Financial Rewards

- There is no written rule for how much and how fast money can be made by a business. It is important to manage your expectations and be prepared to overcome the challenges you will face.
- Careful planning, strict management and attention to detail are all tools that can help.

Product or Service

Turning your ideas into reality starts with development of your product or service.

- Once you have decided on your business, product or service. The next stage is to test your idea on potential clients. This will enable you to decide if there is a demand in the market.
- Testing will also highlight any issues, giving you the opportunity to make changes before you have spent too much time, energy and money.
- If you have a product to sell, make a basic version, and ask for feedback from your clients or focus group.
(<http://www.marketingdonut.co.uk/marketing/market-research/new-product-research/six-ways-to-test-your-products-on-a-shoestring-budget>)
- Research your competitors (if there are any).
- Use the client feedback to help you decide how much to charge for each item.
- If you have developed a new item, ensure you register your intellectual property. (<https://www.gov.uk/browse/business/intellectual-property>).

Write and Develop your Business Plan

The thought of writing a Business Plan can be overwhelming, particularly if you are new to the business world, but it need not be a complicated or difficult process.

A Business Plan should be a description of your business, the aims and objectives you have (short, medium and long-term) marketing and financial forecasts.

It is also a document that needs to be updated regularly to reflect how your business is progressing and if you need to consider making changes.

It is also a vital tool if you are seeking financial support or funding from a bank.

Presenting the Plan

- Make sure your information is correct and relevant.
- Keep it short and factual.
- Ensure it is correct and well presented – no spelling mistakes!
- Ensure it has been read through by an independent person who can give you *honest* feedback on your style and content.

Information to include:

Business Summary

This is really important and will give the reader a basic summary of:

- your business
- what you do
- your goals and a short financial summary.

Owner's Background

This states relevant information about you including:

- Length of time spent developing the business.
- Work or contracts to date.
- Experience and structure indicating any relevant knowledge, skills and experience to make the business a success.

Legal Structure

You must choose a structure for your business as it will define your legal responsibilities such as:

- Paperwork to be completed before starting the business.
- Tax arrangements.
- Ways you will take an income from the business.
- Your responsibilities in the case of any financial loss within the business.

You should also decide on the type of business you are going to create. The main types are:

- Sole trader.
- Limited company.
- Business partnership.

Description of Product or Service

This describes how your product or service will stand out in the market, including:

- Why clients or customers will want to trade with your business.
- The flexibility of your business.
- Potential challenges you may encounter.
- Information about the sector.

The Market

This outlines the positive aspects and potential challenges of your business including:

- The size of the market and growth trends.
- Progress to date on entering the market.
- What makes your product/service different.
- Overview of your potential customers.

Sales and Marketing

This details ways in which you are going to promote your business and should include:

- The business name – essential.
- A logo and strapline, if appropriate.
- Ways your product or service meet your clients' specific needs.
- Product position e.g. price, after sales service, etc.
- Sales arrangements e.g. website, through an agent by phone.
- How long the sales process will take.
- Business promotion plans e.g. website, email, advertising.
- Profit forecasts

Management Structure

This details how you plan to manage your business – you will need this even if you are intending to trade on your own. You should include:

- Individual skills of team members, their backgrounds and experience.

Business Facilities

This should include essential information about:

- Business location and venue.
- Operational equipment and products.

Sales Forecasts

This gives an overview of the following:

- Planned timescale for the first sales.
- Expected frequency and amounts of sales.
- The percentage of leads expected to become sales.

- Timespan between sale and payment collection.
- Amount of income and profit expected each month/year.

Financial Forecasts

This is a realistic assessment of the financial position of your business, including:

- An indication of amount of finance needed to ensure your business is able to trade.
- Detailed indication of the financial health of your business.
- Cash flow forecast indicating that there will be sufficient funds to survive and trade with a contingency plan in place.
- Amount of finance allotted to purchase stock and equipment.
- Outline where the finance will be coming from in the future, making the business sustainable.

Risk Assessment and Business Continuity Planning

This shows that you have considered the possible risks and put measures in place to avert them happening. Business continuity planning will make your business more resilient and professional. It should include:

- A summary of potential risks, including the likelihood and impact of each risk.
- Business continuity systems to manage each risk, including a contingency plan for those which are the most likely to happen or which will have the biggest impact on your business.

Additional Information

Depending on the nature of your business, you may like to include:

- Research data.
- Product literature.
- Technical specifications.
- Current and target customers.

Additional On-Line Support

There are numerous websites that provide information and advice regarding writing and developing your business plan. Below are examples:

- Gov.uk: www.gov.uk/browse/business/finance-support
- The Princes Trust for people up to 30: www.princes-trust.org.uk
- London Small Business Centre: smallbusinesscentre.org.uk
- The Start-Up Donut: www.startupdonut.co.uk/startup/business-planning/writing-a-business-plan
- www.gov.uk/government/publications/business-continuity-guide-sample-chapter--2

Decide on the Right Legal Structure for your Business

Prior to starting trading, you will need to choose a legal structure for your business.

The structure you decide will have an impact on the way you run your business the legal responsibilities, and tax you will pay. It is sensible to take advice and consider all the options before making a decision.

The three most common are:

- **Sole Trader**
You are the sole owner of your business.
- **Partnership**
Two or more people set up a business together.
- **Limited Company**
The business is registered as a separate legal entity from the people who own the business.

In addition, if you are looking at setting up a business that has social, charitable or community-based aims, consider the following:

- **Social Enterprise**
A social enterprise is a business that trades for a social and/or environmental purpose with a clear “social mission”, reinvesting its profits.
- **Community Interest Company**
A CIC is a business with primarily social objectives looking to reinvest its profits in the business or in the community, rather than returning a profit to shareholders and owners.

The following link explains the above in a little more detail:
www.gov.uk/business-legal-structures

Research your Market

Starting your own business is exciting and lots of enthusiasm is definitely an important component, but it is important not to start without testing your idea to establish whether it really will find its place in the market.

To be successful, it will need to fill a gap, so you need to make your business different and stand-out from the rest!

Your research needs to be carried out systematically, looking at potential clients and competitors.

Correcting errors at the start, or even before the start, rather than later can be the difference between having a sustainable business or a failed business that will result in a loss of money and energy.

The better your research, the better your business plan will be, helping you address issues such as staff skills, manufacturing methods, location, contents.

In addition, good research information can play a major part when pitching your business to potential investors, funders and clients.

For most smaller start-ups, information can be collected easily and there are many sources available on the web.

If you have a more elaborate business idea, it may be worth considering paying for specialist research, but care needs to be taken that this is right for you before handing over the cash.

Useful Links:

Office for National Statistics

www.ons.gov.uk/ons/taxonomy/index.html?nscl=Business+and+Energy

GOV.uk

www.gov.uk/browse/business

The British Library

www.bl.uk/whats-on

Organising your Finances and How to Deal with Tax

Running a business can be hard work, but it can also be highly rewarding – personally and financially.

Starting a business may not require large amounts of finance, but it is important to know the approximate costs involved to ensure you have sufficient funds to trade.

The financial forecasts contained in your Business Plan will help you plan and see where you may have gaps that will need addressing.

Whether you have run a business in the past or are a start-up, finance is an area that you should consider seeking guidance from an independent financial adviser who can also help you with the structure of your company and routes to growth. In addition, they can often recommend other specialists to complement their own services e.g. accountants, insurance brokers and tax advisers.

It is important to identify an accountant who is reliable, reputable and appropriate for the type of business you have e.g. sector and size. A good accountant could save your business time and money which in the long term will save you lots of stress.

When you are ready, ask other small business owners for recommendations and for added confirmation, look for members of ICAEW or ACCA on the web. An Accountant can help you with PAYE, VAT, personal tax, business tax, year-end accounts, returns and much more.

You will be relying on their expertise, so it is important you will be able to work with them as people, are happy they have sufficient knowledge, and the cost of their services is within the range you can afford.

Tax and HM Revenue and Customs

HM Revenue & Customs (HMRC) appreciate that some customers may need assistance to understand their tax affairs. HMRC provides a wide range of help and support to assist you to understand and comply with your tax. So use all the above to ensure the right processes are in place.

Areas of Support Provided by HMRC are:

- Business advice emails from HMRC
- Attend an online presentation – try HMRC webinars (<https://www.gov.uk/government/collections/hmrc-webinars-email-alerts-and-videos>)
- HMRC e-learning

- HMRC tax information videos on YouTube

You can also use the HMRC contact form on: www.hmrc.gov.uk

Insurance

This is an important area for every business owner to consider. Carry out your research and ensure you have all relevant insurances in place with reputable insurers.

There are three main types of insurance you need to consider:

- **Employers' Liability Insurance**
This is required if you employ full-time, part-time, temporary or casual staff. It covers areas such as injury to a member of staff, which could leave the business owner open to a claim for compensation.
- **Public Liability Insurance**
This covers areas such as visitors to your place of work, whether office or home where there may be a chance they could slip and have an accident. Also, you could accidentally cause damage while on a customer's property and be held responsible, leading to a costly claim for compensation. A client may also insist you have public liability cover before carrying out any work, and you may need this to exhibit at a conference or local trade show.
- **Professional Indemnity Insurance**
If you give professional advice or you provide a service, then you need to consider professional indemnity insurance which will protect your business if you give wrong advice or if someone questions the standard of your work.

Always read your policy wording carefully, and take every precaution. Even very successful and well-established businesses can fail without the right cover in place.

There is a great deal of information available on the web, for example:

- Association of British Insurers: <https://www.abi.org.uk/Insurance-and-savings/Products/Business-insurance>
- Gov.uk: <https://www.gov.uk/employers-liability-insurance>

Marketing, Advertising and Promotion of your Business

Marketing and promotion should be a high priority for every type and size of business. Planning, maintaining the momentum and allocating resources can be daunting, but will bring rewards.

Business Name

Choosing a business name is vital for both legal and marketing purposes. A successful name will prove to be an effective branding tool, so requires serious consideration. Take time to think about the following:

- Check the names of competitors and try to come up with something different, that will stand out
- Consider whether it will fit with the everyday running of your business
- Consider whether it will encourage your clients to contact you
- Keep the name fairly open to allow for business expansion and possible new facets to the business
- Before launching, always get feedback from family, friends and colleagues
- Keep it short and simple – you need it to be remembered and repeated
- <https://www.gov.uk/choose-company-name>.

Business Logo

As with your business name, your logo needs to be memorable, visually appealing and make an impact.

There are a number of types of logo to consider:

- Typographic – text only.
- Illustrative – a graphic that suggests the nature of your business
- Graphic – unique to your business e.g. a symbol.

The general rule is that simple logos that can be used on all forms of marketing material are more effective than complex logos.

Marketing Materials

Once you have decided on your name and logo, the next step is to produce marketing materials such as:

- Business cards
- Brochures and/or flyers.

And if appropriate:

- Signage
- Corporate clothing.

Website

The majority of businesses, whatever their size or nature, will benefit from having a website. Consider the following:

- Your business will gain credibility from a website that works, is simple to navigate, up-to-date and looks professional
- It can save you money. Once it has been created, a website is relatively easy and cheap to run and compared with the cost of an advert, is very cost effective.
- It will keep your clients and potential clients informed of your products or services, new developments, events, special promotions and most importantly, a way to contact you at any time.
- You are able to reach a wider market giving you a facility to include description, illustrations, pictures – anything that will showcase what you business does.
- It will save you time and improve your level of customer service.

The three starting points are:

- What your business does
- Details of your products or services
- How your business can be contacted.

Promotion

For most small businesses, time is tight and promotion of your business is often not given a high priority, but this is false economy. You should take every opportunity to promote your business.

- Build and maintain relationships by attending networking events, contacting customers, and colleagues.
- Consider working with other companies, forming supply chains and developing referral systems.
- Utilise free online directories
- Make sure you have a business pitch ready.
- Get involved with local organisations, local radio, newspapers.
- Use social media such as Facebook, Twitter and LinkedIn.
- Consider creating a video for YouTube.

It is also a good idea for all your marketing material to be DDA (Disability Discrimination Act) compliant.

www.gov.uk/choose-company-name

Reduce, Re-Use and Recycle Environmental Business Support

Ensuring your business has good environmental practices makes sense, often cutting your costs and indicating your business is run efficiently, seeks to protect the world's resources and is concerned about the well-being of employees and your supply chain.

Researching and utilising green methods can be easier for start-ups than it is for established businesses.

For start-ups, researching green methods makes sense and can be easier to utilise, rather than established businesses.

Areas to consider are:

- Materials
- Energy
- Effort
- Process
- Production

The web is a good source of information on how to become a greener business, but there are also businesses specialising in helping companies to consider:

Energy efficiency
Waste management
Waste recovery and recycling
Greener transport
Environmental management
Water efficiency
Construction and building design

Environmental schemes for businesses

There are tax reliefs and schemes to help businesses operate in a more environmentally efficient way. You may get relief or be exempt from some taxes e.g. if:

- You use a lot of energy because of the nature of your business
- You are a small business that does not use much energy
- You buy energy-efficient technology for your business

www.gov.uk/green-taxes-and-reliefs

www.wikihow.com/become-a-green-business

www.greenmark.co.uk/

Premises – Working from Home or Finding a Property

The nature of your business will determine whether it will be more beneficial to work from home or identify appropriate premises.

Home working and the Impact on Non-Work Life

Starting your business from home can be very cost effective. It is not suitable for all businesses, but for those that it is, risk is minimised, bills are kept low and there is no travel time. For those who are affected by health issues and disabilities, a home setting can also provide the freedom and flexibility they need to run a successful business.

However, there are pitfalls to be aware of as the lines between work and home can become blurred, interrupting family life and encouraging long working hours. You will need to be disciplined with your time, identify a dedicated work area and keep organised.

Identifying Suitable Work Premises

Searching for the right premises can be a frustrating exercise. The important points to consider are:

- The area you want to operate from.
- The type and size of property you require
- To have finance in place to meet the costs. In the majority of cases, you will need to start paying for the premises immediately the paperwork has been signed, whether or not trading is taking place.

For information on Newham council owned premises, go to:
www.newham.gov.uk/Pages/Services/Commercial-lettings.aspx

Duty Planning Officer

Once you have identified premises you feel may be suitable, it is useful to check the property has the correct planning use. In addition, if you are considering making physical alterations to the property, do please check with the Duty Planning Officer who will be able to advise you before you commit to the property.

The services is available Monday – Friday between 9am and 12 noon. Telephone: 020 3373 8300. You may also find the following link useful: www.newham.gov.uk/Pages/Services/Planning-advice-and-guidance.aspx

Business Rates

Business rates are taxes placed on businesses. Central Government divides the money it raises between councils, according to the number of people living in the area. This money contributes to the cost of services provided by the council and other authorities in the area.

Business rates are calculated by multiplying the rateable value of the property (set by the Valuation Office Agency) by the business rates multiplier (set by Central Government).

For more information, contact the Newham Business Rates Team on 020 8430 3250 or email business.rate@newham.gov.uk.

www.newham.gov.uk/Pages/Category/Business-rates.aspx

Business Rate Reductions

If your business meets the criteria, you can apply for a business rate reduction. For more information go to:

www.newham.gov.uk/Pages/Services/Business-rates-reductions.aspx

Legislation to Consider

Whether home or business premises, you may need to apply for a licence and possibly, planning permission from the local authority. It is good to investigate these potential issues before starting off.

For planning advice, go to the Planning Advice and Guidance page www.newham.gov.uk/Pages/Services/Planning-advice-and-guidance.aspx

Also consider:

- Fire Safety
- Food Hygiene
- Energy Efficiency
- Health and Safety

Business Waste

Every business is responsible for its own waste which needs to be removed by a licensed contractor. You will need to keep accurate records of waste taken away and if your business deals with hazardous substances, you will have extra responsibilities.

For more information about Newham's Commercial Waste Service, go to: www.newham.gov.uk/Pages/Category/Commercial-waste-and-recycling.aspx

Taking on Members of Staff

For small businesses and start-ups, taking on additional members of staff is a big step. It brings added responsibility and cost, so needs to be given a great deal of thought. Things to consider:

- Decide how much to pay – you must pay your employee at least the National Minimum Wage.
www.gov.uk/national-minimum-wage
- Check if the candidate has the legal right to work in the UK and be aware, you may have to do other employment checks as well.
www.gov.uk/legal-right-work-uk
- Apply for a DBS check (formerly known as a CRB check) if you work in a field that requires one, e.g. with vulnerable people or security.
www.gov.uk/disclosure-barring-service-check
- Get employment insurance - you need employers' liability insurance as soon as you become an employer.
www.gov.uk/employers-liability-insurance
- Send details of the job (including terms and conditions) in writing to your employee. You need to give your employee a written statement of employment if you are employing someone for more than 1 month.
www.gov.uk/employment-contracts-and-conditions/written-statement-of-employment-particulars
- Tell HM Revenue and Customs (HMRC) by registering as an employer - you can do this up to 4 weeks before you pay your new staff.
www.gov.uk/register-employer
- Encouraging applications from disabled people can be advantageous to your business as it can:
 - increase the number of high quality applicants
 - develop a diverse workforce that reflects the diversity of your clients
 - bring additional skills to your business
 - the costs of accommodating disabled employees are often low.There are a number of useful websites that relate to employing disabled people e.g.
www.gov.uk/government/publications/employing-disabled-people-and-people-with-health-conditions

Newham Workplace

Newham's Free Recruitment Service

Newham Workplace was developed to make sure local people benefit from local regeneration.

It is committed to helping employers find the right local people to work for them and to support local people who want those jobs.

Based in Stratford, Workplace is a one-stop-shop where Newham residents can receive advice about their employment options and where employers across London can place their vacancies to recruit quality staff. It also offers advice on training.

Since launching in May 2007, Workplace has filled over 28,000 vacancies with Newham residents and helped more than 1,000 business fill their vacancies.

Looking for a Job:

Services include:

- Assisted job searching to find work opportunities to suit each candidate
- Advice about career pathways
- Sourcing relevant work experience and access to volunteering to boost skills
- Access to work-related training
- Support in composing a CV

Looking for Staff:

Experienced account managers offer support through the whole recruitment process. Services include:

- Devising the job specification
- Sifting CVs
- Matching and screening candidates
- Eligibility to work checks and support with references
- In-house training
- Staffing recruitment open days or interviewing candidates.

Contact the Workplace Team by calling 020 3373 1960 or 020 3373 4167.

www.newhamworkplace.co.uk

Useful Websites and Support Organisations

Aston-Mansfield – The Community Involvement Unit

The Unit works with charities and social enterprises to help them grow, develop and sustain their business offering tailored business support, information and advice.

www.aston-mansfield.org.uk

City Business Library

The City Business Library is a public reference library specialising in business information. No membership or registration is required. Access resources to help you start and grow your business and attend seminars and workshops. Room hire is available.

<http://www.cityoflondon.gov.uk/business/economic-research-and-information/city-business-library/Pages/default.aspx>

Contracts Finder

Web portal to help businesses search for contracts

www.gov.uk/contracts-finder

Community Development Finance Association

The CDFA acts as the voice for providers of fair and affordable finance.

www.cdfa.org.uk

Disability Means Business

Web-based resource for disabled entrepreneurs who are looking to be self-employed or start up their own business.

www.disabilitymeansbusiness.com/

Disabled People and People with Health Conditions – Employment Information from GOV.uk

www.gov.uk/government/publications/employing-disabled-people-and-people-with-health-conditions

Disability Rights UK

Provides a wide range of services concerning disabled accessibility. Most of their work is for companies and organisations.

www.disabilityrightsuk.org

East London Business Place (ELBP)– Buyer Engagement and Enterprise Support Programme

On behalf of the London Legacy Development Corporation (LLDC), ELBP is delivering a Buyer Engagement and Enterprise Support partnership programme at the Queen Elizabeth Olympic Park to ensure small firms, social enterprises and diverse businesses are in a position to compete for and win contracts linked to the Park's development. ELBP are engaging and working with SME's based in Newham, Waltham Forest, Tower Hamlets and Hackney to provide support to enable them to bid for specific packages of work.

Tel: 020 7537 6480 or E: info@elbp.co.uk

Enterprise for London

Enterprise for London are running free one-to-one advice and training in Newham to help start-ups. The advice team will help you develop your business skills, access finance, improve your confidence. For more information visit the website.

www.enterpriseforlondon.com

Federation of Small Businesses

The FSB is the UK's **largest campaigning pressure group** promoting and protecting the interests of the self-employed and owners of small firms.

www.fsb.org.uk

Get Set for Growth

Funded by J.P. Morgan, business support service free to businesses in Newham and surrounding boroughs.

www.getsetforgrowth.com/london

Gov.UK

The website to find out about government services and information.

www.gov.uk/

Grantnet

Helps businesses to identify sources of funding.

www.grantnet.com

Greater London Enterprise

The GLE provides finance, expertise and innovation support to growing businesses.

www.greaterlondonenterprise.co.uk

Leonard Cheshire Disability

LCD is the UK's leading charity supporting disabled people, including those who are looking to start a business.

www.lcdisability.org

London Small Business Centre

LSBC provides assistance and loans for people looking to start their own business or take their business to the next level.

www.smallbusinesscentre.org.uk

MI Enterprise

A social enterprise set up as a Community Interest Company. Members will run their own business but can trade through MIEnterprise.

www.mienterprise.org.uk/page12/page12.html

Smarta

Provides business support and start-up loans

www.smarta.com

Social Enterprise UK

Support and advice for social enterprises.

www.socialenterprise.org.uk/advice-services

The Association of Disabled Professionals

The Association provides advice to people with disabilities set up their own enterprise.

www.adp.org.uk/business.php

The British Library – Business and IP Centre

Free access to business resources, databases and publications.

www.bl.uk/bipc/advice/index.html

The Prince's Trust

Supports 13-30 year olds who are unemployed, have a disability and struggling at school with funding and enterprise support.

www.princes-trust.org.uk

Sources of Funding and Loans

Business Grants for the Disabled

Website aimed at assisting disabled people find funding.

<http://www.disability-grants.org/business-grants-for-the-disabled.html>

GOV.UK

Government Website giving information on government services

www.gov.uk/business-finance-explained

High Street Banks

Check the loan facilities with high street banks, e.g.

- Nat West Banking
www.business.natwest.com/business/start-ups.html
- Co-operative Bank
www.co-operativebank.co.uk/business/lending
- TSB
www.tsb.co.uk/business/loans-and-finance/
- Santander
www.santander.co.uk/uk/business/borrowing-finance/business-loans
- Royal Bank of Scotland
www.business.rbs.co.uk/afb/public/rbs/AFBRoot/mainhome/upto2m/borrowingandfinancing
- Lloyds Bank
www.lloydsbank.com/business/retail-business/loans-and-finance.asp

Leonard Cheshire Disability

LCD is the UK's leading charity supporting disabled people, including those who are looking to start a business

www.leonardcheshire.org

London Small Business Centre

Provides advice and loans for start-ups and growth businesses.

<http://smallbusinesscentre.org.uk/startup-loans-faqs/>

Start Up and Grow

Start-Up government backed initiative to provide finance to people over 18.

<http://www.nwes.org.uk/advice-and-training/how-to-access-finance/start-up-loans-1>

Startup Direct

Deliverer of start-up loans which is government-backed.

www.loans.startupdirect.org

Start-Up Loans

Government-backed personal loans for business purposes available to businesses yet to launch or those that have been trading for up to 24 months. They are available to businesses yet to launch or those that have been trading for up to 24 months.

<https://www.startuploans.co.uk/about-us/>