

# SESAME

SUPPORTING EVERY SMALL AND MEDIUM-SIZED ENTERPRISE

*by Giles Chichester MEP, Louise Kennerley and Natalie McCoy*



*Opening doors for Small Business – A quick and easy reference guide*

# Foreword



I have spent a large chunk of my working life in the small publishing business founded by my father in 1946. I was a trainee for six months in 1965 before going to university and then from 1969 to 1994 was production manager, company secretary, director, book-keeper, managing director and chairman at one time or another. Chief cook and bottle washer is an expression that comes to mind to cover all the different aspects of what I did.

Since being elected to the European Parliament in 1994, I have become an absentee boss and my wife Ginnie has taken over responsibility for running the business. This is very much in the family tradition as my mother did the same in my father's absence through illness and, later, on his sailing trips. In my case, it has been the lure of politics. A couple of years ago our daughter Jessica became the third generation to run the business.

However, that long experience of the real world of small business serves me in good stead in my parliamentary and constituency work. I have made a big thing of visiting businesses wherever possible so as to keep in touch. I have organised workshops for SMEs on opportunities in Europe. I have organised visits to the EU institutions in Brussels for various groups of small business men and women, including farmers and fishermen. And I have organised a major conference for small businesses from all over the UK (but mostly the South West as it turned out) in Brussels.

It has long been my intention to produce a pamphlet to help give small businesses access to information because I believe that is one of the most useful and practical ways to help small businesses. Another way is information about access to finance, ever a big challenge for small businesses and even more so since the banking crisis.

I hope it may prove of use to you.

A handwritten signature in blue ink that reads "Giles Chichester". The signature is written in a cursive, flowing style.

Giles Chichester MEP  
South West England and  
Gibraltar  
2011

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# Introduction

Running a small or medium sized business today can be an exhausting and confusing task. In an age of mergers and acquisitions, WTO rules and negotiations, the internal market, and proactive trade unions, the added stresses of meeting environmental targets only adds to the challenge. The ever changing, ever more intrusive European Union (EU) legislation and regulations, in addition to the national obligations, place an increasing burden of strain on SME owners and operators.

Without the unlimited access to business and financial specialists available to larger multinational corporations, SME owners and operators have long had to juggle the roles of accountant, logistician, salesman, and public relations representative.

Today, with the European internal market and the expanding inter-dependency of trade in general, businesses of all sizes need to keep abreast of changes in the marketplace in order to survive. This means, amongst other things, applying the regulations and standards concocted by the EU, the WTO and/or the UK Government. Luckily, policy-makers are finally taking into account the impact of their activities on SMEs. According to the European Commission itself, approximately 99% of all enterprises in the EU are SMEs. It is high time their needs and perspectives were taken into consideration.

In recent years, interest and support for the needs of SMEs has been growing. Networks, associations, studies and government agencies have sprung up to assist SMEs compete in a world primarily geared towards large, resourceful and powerful multi-nationals.

There are an estimated 4.3 million SMEs in the United Kingdom generating 58% of its GDP and employing 12 million people. There is no doubt as to the importance of SMEs to the British economy and community.

The Conservative Party has long championed the cause of British business in general and SMEs in particular. We MEPs, many of us small business owners ourselves, understand the extraordinary effort and work necessary to start, run and expand a business. This guide aims to serve as a starting point for SMEs. In it we provide information on where and how to find help, tips, links to support, funding, lobbying, as well as an introduction into the world of European thought and policy towards SMEs.

## Conservative MEPs helping UK business



Giles Chichester MEP visiting tutu makers, Messrs Scott (right) and Morson (left), in their Devon workshop after successfully helping them get paid by Italian customers

An SME defined:

**Micro enterprise:** employs less than 10 employees; enterprises with no employees, ie provide an income for the self-employed (and maybe family workers)

**Small enterprises:** provide a job to 10-49 employees

**Medium-sized enterprises:** have 50-249 employees

**LSE (or large scaled enterprise):** 250+ employees

## UK Goals and Priorities

The Conservative Manifesto of 2010 outlines the Party's belief that business is the driving force of economic recovery, growth and innovation, and that urgent action is required to boost enterprise, support green growth and build a more responsible economic model. We want to create a fairer and more balanced economy, where we are not so dependent on a narrow range of economic sectors, and where new businesses and economic opportunities are more evenly shared between regions and industries.

As stated in our Conservative Manifesto in 2010, we have a concrete vision of the United Kingdom's place in the European Union: In Europe not run by Europe. We believe the principles for which Europe should stand are: free trade, free markets, deregulation and co-operation. This translates into minimising unnecessary and intrusive legislation, streamlining and simplifying existing EU Directives and their application in the UK and working to promote and safeguard UK

tried and tested social, fiscal, economic and cultural specificities and policies.

Governments do not create real jobs, businesses do, sound financial management and productive, successful industries do. Perversely, as Europe's businesses have been battling to compete, Europe's left-wing governments have been putting obstacles in their way. Unemployment in some European countries is thus particularly high. We must act to make job creation and greater prosperity the top priority, rather than just waxing poetic about it. For example, the European Commission should "name and shame" countries which still unfairly subsidise their industries with taxpayers' money to help ensure that competition in Europe is fair and British firms can compete on a level playing field. A "State Aid Scoreboard" should be published twice a year.

Conservative MEPs have developed an Action Plan to reform the EU pro-business and competitiveness strategy:

- 1. No EU taxes.** Taxes in the EU are too high as it is, and EU leaders should resist the temptation to 'harmonise' yet another field, let alone introduce new EU-wide taxes.
- 2. Backing new jobs.** The surge of "Social" legislation coming from the EU recently is not helping to bring down unemployment or make the EU job market more flexible. Social legislation obligations, including limits on working time and training and diet requirements for lorry drivers, make running a successful business more and more difficult.
- 3. Cutting red tape.** While large businesses and multinationals may have the means to keep up with the administrative record keeping, at local, national and EU level, SMEs may find it impossible to follow. It has been estimated that excessive red tape in the EU costs a staggering £30 billion each year. Hardly surprising then, that companies feel they are being buried in red tape.
- 4. Exploiting new technologies.** The EU lags behind its global competitors in the use of new technologies. In the UK alone, while three quarters of SMEs surveyed by the Forum of Private Business are connected to the internet, a number of barriers exist to developing their e-commerce capabilities: whilst many SMEs have welcomed the advancement of e-commerce, there is a common perception within the SME

sector that e-commerce will not benefit their businesses and many continue to be affected by their customers reluctance to switch to e-commerce. The cost of developing and then maintaining a website, development time, technology failures and lack of technical/web skills amongst their employees, and the need to hire out and pay for web services is also a major contributing factor to employers. The EU needs to promote interest, understanding and innovation in internet and new technologies for business. EU leaders can start by agreeing to enforce competition rules that encourage cheaper, more available broadband access and by applying EU legislation and blocking data protection rules. The issue of broadband and spectrum allocation, and data protection is currently being discussed in the Parliament, with the aim of securing universal access to broadband across Europe by 2020.

- 5. Punishing rule-breakers.** The deadline for the completion of Europe's Internal Market was set for 1992, but many Member States have yet to implement and enforce a plethora of single market measures. In fact, there are currently 1080 "infringement proceedings" in this area before the European Courts. Of course, if only half the players are obeying the rules, it's hardly an equal playing field among businesses. The EU needs to enforce its rules more vigorously, use a fast-track procedure in the European Court of Justice for single market cases and apply hefty fines to the recalcitrant.

We want a Europe that does less and does it better. SMEs should not be burdened with convoluted and unrealisable legislation imposed on them by the distant and the 'one size fits all' school of civil servants and politicians in Brussels.

Visit our websites at:

[www.conservativeeurope.com](http://www.conservativeeurope.com)

[www.ecrgroup.eu](http://www.ecrgroup.eu)

[www.conservatives.com](http://www.conservatives.com)

for a closer look at our vision and activities.

Or contact us:

**Conservatives in the European Parliament  
(ECR Group)**

Europe House

32 Smith Square

London

SW1P 3EU

Tel: 020 7222 1994

Fax: 020 7222 1722

Email: [meps@conservatives.com](mailto:meps@conservatives.com)

# European Union Goals, Priorities and Action

## Charter for Small Enterprises and the Lisbon Goals

When the leaders of the EU's 15 Member States met in Feira, Portugal in June 2000, they approved what has since become the document and strategy plan of reference for European SME policy. The European Charter for Small Enterprises calls upon Member States and the Commission to take action to support and encourage small enterprises. The Small Businesses Act for Europe was adopted in June 2008. It reflects that the Commission has recognised the central role of SMEs to the EU economy, and puts in place a comprehensive SME policy framework for the EU and its Member States.

Realising that the future of the European economy lies in great part with the wellbeing of small businesses, the Charter sets out to stimulate entrepreneurship, to evaluate existing measures and, if necessary, make them small-business-friendly and begin to take into consideration the needs of small businesses during policy-making. It purports that by Thinking Small First, EU policy makers are in fact thinking of the EU's economic future as a whole.

Since it announced and approved the Charter in 2000, the Commission has undertaken various actions and has been monitoring progress towards meeting its goals. As a result, one may access the Report on Annual Implementation of the European Charter for Small Enterprises for every subsequent year, as well as the various reports on the EU's pro-business and entrepreneurship activities including:

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Vicky Ford with Rob Paul in an Ipswich market food hall

The Benchmarking Enterprise Policy First Results from the Scoreboard; the Bi-Annual Report on Activities in favour of SMEs and the Craft Sector; or the Report on the Implementation of the Action Plan to Promote Entrepreneurship and Competitiveness.

Included in these and other reports are sections on start up costs in the Member States and how they compare amongst themselves. Interestingly, the UK ranks as one of the cheapest EU countries in which to set up an SME; not only that, it is also one of the fastest countries in which to do so as well, with an average of 2 weeks needed to establish one's business. The Charter's concrete goals (see inset below) have been translated into policy actions, including SME business impact assessments of legislative proposals (the UK started doing this in 1998 through its Regulatory Impact Unit), an increase in online accessibility and contact for SMEs, promotion of e-business models, etc.

### European Charter's 10 key areas for EU support and action:

- Education and training for entrepreneurship
- Cheaper and faster start-up
- Better legislation and regulation
- Availability of skills
- Improving online access
- Getting more out of the Single Market
- Taxation and financial matters
- Strengthening the technological capacity of small enterprises
- Making use of successful e-business models and developing top-class small business support
- Developing stronger, more effective representation of small enterprises' interests at Union and national level

You can find concrete info on what each Member State is doing in these areas at:

[http://europa.eu.int/comm/enterprise/enterprise\\_policy/charter\\_directory/index.htm](http://europa.eu.int/comm/enterprise/enterprise_policy/charter_directory/index.htm)

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Ashley Fox at a dairy farm in Wiltshire

Learn more about the EU's Charter for SME on their website:

[www.europa.eu.int/comm/enterprise/enterprise\\_policy/charter/index.htm](http://www.europa.eu.int/comm/enterprise/enterprise_policy/charter/index.htm)

Or contact DG Enterprise:  
European Commission  
DG Enterprise and Industry  
Communication and Information Unit R4  
BREY 13/092  
B-1049 Brussels  
Belgium  
Tel: 00 800 67891011 Fax: +32 2 296 6284  
Email: [entr-financing-smes-entr-innov@ec.europa.eu](mailto:entr-financing-smes-entr-innov@ec.europa.eu)  
[http://ec.europa.eu/enterprise/index\\_en.htm](http://ec.europa.eu/enterprise/index_en.htm)

## SME Envoy

The Commission's DG Enterprise has created the office of the SME Envoy and has appointed Mr Heinz Zourek as Director in charge of the promotion of entrepreneurship and SMEs. This

office should act as a point of information and dialogue for SMEs, their representative bodies and the Commission. The idea is to promote an exchange of views in the early stages of legislation and regulation development to ensure the concerns of SMEs are heard and considered.

Contact the SME Envoy:

Mr Heinz Zourek

Tel: + 32 2 2955305

Email: [entr-sme-envoy@ec.europa.eu](mailto:entr-sme-envoy@ec.europa.eu)

[http://europa.eu.int/comm/enterprise/policy\\_en.htm](http://europa.eu.int/comm/enterprise/policy_en.htm)

## Observatory of European SMEs

Established in 1992, the Observatory of European SMEs monitors the economic performance of SMEs in Europe. It conducts surveys (using a sample of 7800 SMEs in 19 European countries), studies and reports on business and SME-related issues for policy-makers, researchers, economists and SMEs. These reports, the last being published in 2007, provide statistics on the number of enterprises, total employment and production by size of enterprise. Since 2008, the Observatory of European SMEs has been replaced with SME Performance Review. The reports are all available at no charge online.

For Observatory reports and more information see:

[http://ec.europa.eu/enterprise/policies/sme/facts-figures-analysis/sme-observatory/index\\_en.html](http://ec.europa.eu/enterprise/policies/sme/facts-figures-analysis/sme-observatory/index_en.html)

Email: [entr-sme-policy-development@ec.europa.eu](mailto:entr-sme-policy-development@ec.europa.eu)

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With Richard Rumbelow from Everything Everywhere - Orange & T Mobile

# Funding

Finding suitable finance is usually the greatest challenge in starting up a new business, especially as sources of information are usually hard to find, highly dispersed and do not always address directly one's individual queries. There are three main categories of finance: equity, debt and grants. These can either be used individually or to optimise funds. In this section, we hope to present a variety of the funding options available to SMEs, at national and EU level.

Most funding in the UK either comes from the Government or private sources. EU funding, although administered by the UK Government, is not related in any way and falls under different criteria.

## Main categories of funding

- **Equity:** profits retained from the business; new investment by you, your family or friends; external investment by professionals/other businesses; external equity by selling shares
- **Debt:** Bank lending or overdrafts—factoring and invoice discounting, hire purchase and leasing
- **Grants:** Available depending upon the region and type of business

## UK Funding

### Venture Capital vs. Corporate Venturing

Venture capital is usually meant for businesses that require more than £50,000. The investment money is awarded on the grounds that shares or other forms of equity have been offered for the investment. On the other hand, corporate venturing is a more formal direct relationship between a larger company and an independent smaller one, whereby both parties contribute to the financial management, provide technical resources and equally share the risks and rewards to their mutual advantage.

The Inland Revenue has published a booklet with detailed guidance on corporate venturing which is available from the Corporate Venturing Scheme (CVS) Unit and the Small Company Enterprise Centre. This can also be found online at [www.hmrc.gov.uk/guidance/cvs.htm](http://www.hmrc.gov.uk/guidance/cvs.htm)

The Inland Revenue has also introduced a number of schemes to try to foster growth in small higher risk trading companies, through tax incentives:

- **The Corporate Venturing Scheme (CVS)** which provides for a number of tax incentives to encourage companies to invest in small higher-risk trading companies and to form wider corporate venturing relationships with those companies.
- **The Enterprise Management Incentives Scheme** which provides for tax-advantaged share schemes to help small trading companies with potential for growth to recruit and retain high-calibre managers.
- **The Venture Capital Trust** scheme offers similar reliefs to individuals investing in VCTs, which are quoted companies that invest in the same sort of small companies which can qualify for EIS purposes.

The Inland Revenue has also introduced a Business Support Service, launched in November 2008, to help businesses, particularly, SMEs who may be experiencing difficulty in meeting their tax, National Insurance and other compulsory payments during the economic downturn.

For further details contact their helpline on:

Tel: 0845 302 1435

Or visit their website at:

<http://www.hmrc.gov.uk/payinghmrc/problems/bpps.htm>.

### Inland Revenue

Somerset House

Strand

London

WC2R 1LB

Tel: 020 74386622

Or try them on the internet at:

<http://www.hmrc.gov.uk/index.htm>

### Small Company Enterprise Centre

1st Floor

Ferrers House

Castle Meadow Road

Nottingham

NG2 1BB

Tel: 0115 9741250 Fax: 0115 9742954

Email: [enterprise.centre@ir.gsi.gov.uk](mailto:enterprise.centre@ir.gsi.gov.uk)

Or visit their website on:

<http://www.hmrc.gov.uk/eis/index.htm>

## Business Angels

These are individuals and existing businesses who are prepared to invest in a company, at any stage

of its development, although funding is usually awarded to start-up companies.

A list of these 'Angels' can be found at most bank branches or are usually recommended by professional business advisors, such as accountants and solicitors. Your local **Business Link** office will also have a comprehensive list of the 'Angels' in your area.

Business Angel Networks (BANS) act as introduction agencies to bring together hopeful entrepreneurs with potential investors:

- **The British Business Angels Association:**  
c/o Angel Capital Group  
100 Pall Mall  
London SW1Y 5NQ  
Tel: 020 73215669  
Fax: 020 73215674  
Email: info@bbaa.org.uk  
[www.bbaa.org.uk](http://www.bbaa.org.uk)
- **European Business Angels Network** (please refer to EU funding section for details)
- **The British Private Equity and Venture Capital Association (BVCA)**  
1st Floor North  
Brettenham House  
Lancaster Place  
London WC2E 7EN  
Tel: 020 74201800  
Fax: 020 74201801  
Email: bvca@bvca.co.uk  
[www.bvca.co.uk](http://www.bvca.co.uk)

### Conservative MEPs helping UK business



Nirj Deva MEP pictured with Conservative councillors and staff at the Crowthorne Enterprise Centre in Bracknell

- **Exemplas Ltd**  
5th Floor  
131-151 Great Titchfield Street  
London W1W 5BB  
Tel: 0203 1595350  
Email: info@exemplas.com  
[www.exemplas.com](http://www.exemplas.com)

**Business Link:** at your service  
Business Link is an off-shoot of the Government's Small Business Service, charged with providing support, information and guidance to UK small businesses. Business Link is a one stop centre for SMEs from start-up to expansion, to financing to sales and marketing. Its sole purpose is to provide assistance to UK SMEs and keep them informed of the latest developments in the business world, from policies to grants to resources. They have many offices across the UK's 9 regions as well as a useful and informative website and telephone hotline.

[www.businesslink.gov.uk](http://www.businesslink.gov.uk)  
Tel: 0845 600 9 006  
(minicom 0845 606 2666)

### Business Incubators

Incubators provide aid to start-ups; their primary aim being to help you build up the infrastructure of your company instead of providing large amounts of capital themselves. Incubator help may take the form of discount rates for office equipment, temporary support staff, or assistance with getting financial backing (with an equity share of your business in return). See also: [www.ukbi.co.uk](http://www.ukbi.co.uk)

### UK Business Incubation

Faraday Wharf  
Aston Science Park  
Holt Street  
Birmingham  
Tel: 0121 250 3538  
Fax: 0844 507 0470

### Department for Business, Innovation and Skills (BIS)

Ministerial Correspondence Unit  
1 Victoria Street  
London  
SW1H 0ET  
Tel: 020 72155000  
Fax: 020 72150105  
Email: enquiries@bis.gsi.gov.uk  
See also: [www.bis.gov.uk](http://www.bis.gov.uk)

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Meeting with representatives of Ladbrokes in Gibraltar

There are also a number of organisations which can help by providing investment finance for businesses:

[www.venturesite.co.uk](http://www.venturesite.co.uk)

### Banks

Banks are keen to get business accounts and most have attractive packages for start-up businesses. Most banks offer an initial 12/18 months free banking for start-up businesses, but you may have to haggle over the arrangement fee and interest rate and shop around.

- **Overdrafts** are one form of bank loan, usually for a source of short-term finance and working capital. They can be called in at any time by the bank manager so it is advisable not to exceed your limit without permission as heavy extra charges will be incurred.
- **Fixed term loans** are loans repayable over a longer fixed period – usually for the purchase of capital items. Interest rates and arrangement fees will be dependent on the amount of the loan and its purpose. Your perceived business risk will also affect these rates and any conditions the bank may apply.
- **Enterprise Finance Guarantee Scheme** This Department of Business, Innovation and Skills scheme is administered by the main High Street banks. The aim is to encourage more banks to lend to SMEs. The scheme guarantees 75% of loans, repayable over a 10 year period, of up to £1 million from banks and other financial

institutions for small businesses with viable business proposals, but which have tried and failed to obtain conventional funding due to a lack of security. To be eligible, you must be a UK business with an annual turnover of no more than £25 million. The scheme has been renewed for another 4 years, during which time approximately £2 billion will be made available to businesses, and is expected to provide 6000 SMEs with access to capital.

For more information visit:

<http://www.bis.gov.uk/policies/enterprise-and-business-support/access-to-finance/enterprise-finance-guarantee>

### Enterprise Capital Funds

The aim of this scheme is to provide quality finance to SMEs by using government funding alongside private sector investment, to help fill the 'equity gap' where businesses with viable investment propositions are unable to attract investment from informal investors or venture capitalists. The scheme is run by Government agency 'Capital for Enterprise'. The Government now invests in 9 venture capital funds. To apply for ECF, SMEs must directly approach one of the funds. The coalition Government announced in 2010 that £200 million will be made available over the next 4 financial years.

#### Business Growth Fund

At the end of 2010, the Government announced a new bank-led £1.5 billion 'Business Growth Fund' to provide equity finance to established SMEs who need capital to secure their plans for growth. The Government will work with other parties, such as the European Investment Fund, to potentially increase the scale of this.

#### Grant for Business Investment

This scheme, which comes under the Solutions for Business Initiative, provides money to obtain equipment, rent or buy premises, promote the creation of new jobs, and maintain existing employment. Grants must help a business expand, modernise and become more efficient. Grants available start at £10,000, and there is no upper limit.

Contact your local **Business Link** Regional Office for eligibility details.

For further details of available schemes, visit [www.capitalforenterprise.gov.uk](http://www.capitalforenterprise.gov.uk) [www.nesta.org.uk](http://www.nesta.org.uk)

## UK Future Technologies Fund

The FTF L.P. is a technology focused fund of funds launched by the European Investment Fund (EIF) and the UK Government. It invests into venture capital funds in the ICT, life sciences and advanced manufacturing sectors. The funds will have a UK focus and emphasis on companies during the early and development stages. The Fund has a budget of £200 million until 2014.

### Contact:

Mr Ben Doyle: [b.doyle@eif.org](mailto:b.doyle@eif.org)

Mr Will Vizard: [w.vizard@eif.org](mailto:w.vizard@eif.org)

## Creditors

The Late Payment of Commercial Debts Act 1998 provides a statutory right to claim interest on late payments of commercial debt.

You can get more information from:

<http://www.legislation.gov.uk/ukpga/1998/20/contents>

A copy of "The Late Payment of Commercial Debts (Interest) Act 1998: A User's Guide (URN 98/823)" is available online. Alternatively you can order a copy on 0870 6005522.

## Loans and Initiatives

There are many national and local government initiatives available, which offer loans at reduced rates, specific support for the unemployed, and funding in the form of grants.

- **The Prince's Trust, and The Royal British Legion** can also help with financing start-up businesses meeting specific criteria.

Prince's Trust Head Office

18 Park Square East

London NW1 4LH

Tel: 020 75431234 minicom: 020 75431374

Fax: 020 75431200

Email: [webinfops@princes-trust.org.uk](mailto:webinfops@princes-trust.org.uk)

[www.princes-trust.org.uk](http://www.princes-trust.org.uk)

If you are between 18 and 30 years old you can obtain special help from the Prince's Youth Business Trust.

Or, as a 16-30 year old, you can apply for a financial contribution through the LiveWIRE Awards.

[www.livewire-brunei.com](http://www.livewire-brunei.com)

[www.britishlegion.org.uk](http://www.britishlegion.org.uk)

Many of these loans are hard to track down or are oversubscribed. For the most complete and up to date information check with your Local Enterprise Agency and the Business Link operator in your area.

- **Professional and Career Development Loans (PCDL)** are deferred repayment loans to help individuals including self-employed people, pay for vocational training courses lasting no longer than two years plus a maximum of one year's practical experience where it is part of the course. They can be obtained from three of the major UK banks (Barclays, RBS and The Co-Operative Bank) The Young Peoples Learning Agency (YPLA) pays the interest on the loan during the course and for up to 1 month afterwards. The borrower can then repay the loan and any further interest over a period agreed by the bank.

For more information on PCDLs try:

<http://www.lifelonglearning.co.uk/cdl/> or

<http://www.direct.gov.uk/cdl>

- **Career Development Loans**  
Freephone 0800 100 900

Application forms and information packs are available on-line.

- **SMART: SCOTLAND** awards grants to projects that represent a significant technological advance within the industry. The R&D grant is available to all eligible SMEs based in Scotland. The maximum grant available is £600,000.

Scottish Enterprise

Atrium Court

50 Waterloo Street

Glasgow

G2 6HQ

Tel: 0845 6078787

Email: [enquiries@scotent.co.uk](mailto:enquiries@scotent.co.uk)

[www.scottish-enterprise.com](http://www.scottish-enterprise.com)

## The Knowledge Transfer Partnerships

The KTP helps any business (but favouring small firms with growth potential), to access academic knowledge, technology and resources at UK universities. A KTP programme forms a partnership between a KTP Business Associate, your business and an academic institution, to enable better access to skills and expertise to help develop the business. Together they will recruit someone with expertise and qualifications

to carry the project out. The project can last between 1-3 years and is part government-funded.

### Knowledge Transfer Partnerships

Technology Strategy Board  
North Star House  
North Star Avenue  
Swindon  
SN2 1UE  
Tel: 0300 3214357  
Email: [KTP\\_Help@tsb.gov.uk](mailto:KTP_Help@tsb.gov.uk)

### Conservative MEPs helping UK business



*Sajjad Karim at Glass Blowers in Runcorn*

### Factoring

Factoring involves privately funded financiers, known as factors, purchasing accounts receivable from business, by advancing the business a percentage of the account's cash value. Once the factor receives payment of the account, they deduct the original amount advanced, take out a fee and pay the rest to the business. This system allows businesses to receive immediate cash for its accounts receivable and therefore can avoid interruptions in its cash flow.

#### **Factoring UK** (Hitachi Capital UK)

Wallbrook Business Centre  
Green Lane  
Hounslow, Middlesex  
TW4 6NW  
Tel: 0800 0832974  
[www.factoring-uk.com](http://www.factoring-uk.com)

- **Invoice Discounting** is an alternative to the factoring service, whereby a business's invoices are credited by a private company by up to 80% to make funds available to the business. When

the original clients pay their bills, the business is sent the balance of the invoices in question (minus service charge and interest).

[www.invoicediscountinguk.com](http://www.invoicediscountinguk.com)

### Grants

[www.j4b.co.uk](http://www.j4b.co.uk) helps to find grants and loans for your business.

[www.grantaid.com](http://www.grantaid.com) provides information and advice on the availability of grants.

[www.europeangrants.co.uk](http://www.europeangrants.co.uk) advises UK firms and charities on obtaining financial aid from the multitude of schemes now available to them from European, UK Government, and local sources.

[www.grantnet.com](http://www.grantnet.com) gives advice and guidance to small businesses relating to grant aid.

[www.is4profit.com](http://www.is4profit.com) small business information and advice.

- **Selective Finance for Investment (SFI)**  
SFI provides assistance to companies wishing to invest in assisted areas. This usually takes the form of a grant or occasionally a loan of minimum £10,000.

In England, SFI can be applied for via your local Regional Development Agency:

[www.sfie.co.uk](http://www.sfie.co.uk)

In Scotland and Wales this is called Regional Selective Assistance (RSA). More information is available via the following links:

### Scotland

[www.sdi.co.uk](http://www.sdi.co.uk)

### Wales

[www.grantsnet.co.uk](http://www.grantsnet.co.uk)

For further information contact:

#### **Department for Business, Innovation and Skills (BIS)**

Ministerial Correspondence Unit  
1 Victoria Street  
London  
SW1H 0ET  
Tel: 020 72155000  
Fax: 020 72150105  
Email: [enquiries@bis.gsi.gov.uk](mailto:enquiries@bis.gsi.gov.uk)  
See also: [www.bis.gov.uk](http://www.bis.gov.uk)

## • Research and Development Grants

These grants, for individuals and SMEs ranging from £20,000 to £500,000, assist research and development of technologically innovative products and processes.

For more information contact the Department for Business, Innovation and Skills (as above).

Or contact your local Business Links to apply.

[www.businesslink.gov.uk](http://www.businesslink.gov.uk)

Tel: 0845 600 9 006

Any Business Link will be able to advise you on the application process for grants and may also (possibly for a charge) help you prepare your application.

Further information on assistance to small businesses:

The Department of Business, Innovation and Skills (BIS) has produced a free booklet which provides practical information, support and advice for new and existing small businesses entitled, "SMEs Access to Finance: Frequently Asked Questions".

For a copy, telephone the BIS publications order line on:

Tel: 0845 0150010

Fax: 0845 0150020

Or it can be found online at:

<http://www.cdfa.org.uk/wp-content/uploads/2011/01/Guidance-for-SMEs-access-to-finance-Jan-2011.pdf>

### *Conservative MEPs helping UK business*



*Visiting Avon Protection, world leaders in gas mask design and production*

### **UKRO – UK Research Office**

UKRO is the UK's leading information and advice service on EU funding for research and higher education.

UKRO provides information on:

- EU funding opportunities – what, where, when and how
- EU programmes and policies – news and views on latest developments

### **UK Research Office (UKRO)**

Rue du Commerce, 45 – BP 3

1000 Brussels

Brussels

Tel: 0032 2 230 1535/5275

Fax: 0032 2 230 4803

Email: [ukro@bbsrc.ac.uk](mailto:ukro@bbsrc.ac.uk)

[www.ukro.ac.uk](http://www.ukro.ac.uk)

## EU Funding

### **Venture Capital, Corporate Venturing and Equity Schemes**

- European Investment Fund (EIF) the main objective is to finance innovative and job creating SMEs through venture capital in the EU and the Applicant Countries.

EU Contact:

European Investment Fund (EIF)

96 Boulevard Konrad Adenauer

L-2968 Luxembourg

Tel: 0035 2 4266881 Fax: 00352 426688301

[www.eif.org](http://www.eif.org)

Or:

Enterprise and Industry Directorate General (DG ENTR)

Access to Finance

Communication and Information Unit R4

BREY 13/092

B – 1049 Brussels (Belgium)

Tel: 00 800 67891011

Email: <mailto:entr-financing-smes-entr-innov@ec.europa.eu>

### **Gate2Growth – support for innovative entrepreneurs**

Fosters networking and the exchange of experience and good practice at European level, including between venture capital investors, managers of technology incubators, managers of industrial liaison and transfer offices, academics, finance research and teaching.

Organises seminars for entrepreneurs and start-ups and supports amongst other things divided into 5 networks:

Business Matching, Gate2Growth Incubator Forum, Proton Europe, InvestorNet and Gate2Growth Finance Academia.

Provides tools, infrastructure and support services. They have an online toolbox for financing start-ups.

Tel: 0045 39 307307

[www.gate2growth.com](http://www.gate2growth.com)

- **Mutual Guarantee Schemes (MGS)** are provided by a guarantee society on behalf of an SME to the bank, to replace the missing collateral and enable the bank to grant the loan.

EU Contact for MGS:

European Association of Mutual Guarantee Societies (AECM)

Marcel Roy (general Secretary)

40 Rue Washington

B – 1050

Brussels, Belgium

Tel: 0032 2 6405177

Fax: 0032 2 6405177

Email: [info@aecm.be](mailto:info@aecm.be)

- **The European Private Equity and Venture Capital Association (EVCA)** Established in 1983 to represent, promote and facilitate the development of the European private equity and venture capital industry. As the industry's pan-European representative body with over 900 members, EVCA supports a wide range of initiatives designed to encourage an entrepreneurial environment in Europe, promote the industry to institutional investors world wide, encourage the development of equity markets appropriate to the needs of private equity investors and investees and to establish high standards of business conduct and professional competence.

### *Conservative MEPs helping UK business*



*Marina Yannakoudakis with Cllr Stephen Sowerby speaking to local businesses in Barnet*

CORDIS Explained – the EU funding database  
CORDIS is the Community Research and Development Information Service. It is an important source on EU R&D programmes and relevant matters and can help you to participate in EU funded research programmes, find partners for research programmes, and transfer your innovative ideas, all for free. Altogether CORDIS will help you boost your business.

The service can be tapped via:

- The internet at [www.cordis.europa.eu](http://www.cordis.europa.eu) on EU related R&D, which includes access to the CORDIS databases.

- CORDIS publications such as “CORDIS Focus” (a printed abstract of the News database)
- The CORDIS Help Desk:  
[cordishelpdesk@publications.europa.eu](mailto:cordishelpdesk@publications.europa.eu)

Specifically, Cordis runs the SME Specific Measures programme, which promotes SME participation in Framework Programme 7 (FP7) research funding, which can be found at:  
[http://ec.europa.eu/research/sme-techweb/index\\_en.cfm](http://ec.europa.eu/research/sme-techweb/index_en.cfm)

The association stimulates promotion, research and analysis of private equity and facilitates contacts with policy-makers, investors, research institutions, universities, trade associations and other relevant organisations.

Bastion Towers  
5 Place Du Champ de Mars  
B-1050  
Brussels  
Belgium  
Tel: 0032 2 7150020  
Fax: 0032 2 7250704  
Email: [info@evca.eu](mailto:info@evca.eu)  
[www.evca.eu](http://www.evca.eu)

- **Business Angel Networks** This programme finances feasibility studies on the setting up of Business Angels Network in Europe.

EU Contact:  
European Trade Association for Business Angels  
54 Rue Vautier  
B – 1050  
Brussels  
Belgium  
Tel: 0032 2 6262062  
Email: [info@eban.org](mailto:info@eban.org)  
[www.eban.org](http://www.eban.org)

## Banks

**The European Investment Bank** The EIB makes medium term or long term financing available to SMEs at rates lower than the market rates. The EIB arranges credit facilities for SMEs with projects of less than £20 million through the major UK Banks; Barclays, Lloyds Group, RBS and Santander.

**Barclays Bank PLC**  
Business Banking Debt & Deposits  
Level 24, One Churchill Place  
Canary Wharf  
London  
E14 5HP

Barclays EIB Enquiries  
Tel: 0800 0154242  
Email: [mba.nct@barclays.com](mailto:mba.nct@barclays.com)  
[www.barclays.co.uk](http://www.barclays.co.uk)

**European Investment Bank**  
Information and Communications Department  
98 – 100 Boulevard Konrad Adenauer  
L-2950 Luxembourg  
Tel: 00352 4379 22000  
Fax: 00352 4379 62000  
Email: [info@eib.org](mailto:info@eib.org)  
[www.eib.org](http://www.eib.org)

**European Investment Fund (EIF)** the main objective is to finance innovative and job creating SMEs through venture capital in the EU and the Applicant Countries.

EU Contact:  
European Investment Fund (EIF)  
96 Boulevard Konrad Adenauer  
L-2968 Luxembourg  
Tel: 0035 2 4266881 Fax: 00352 426688301  
[www.eif.org](http://www.eif.org)



During a visit to the DHL International (UK) Ltd consolidation centre

## Loans and Initiatives

- **SME Guarantee Facility (SMEG)** Aims to stimulate job creation by supporting the investment activities of SMEs within the EU, through increased availability of loan finance. It is operated by the European Investment Fund (EIF) on a trust basis and provides a loan guarantee to encourage banks to make more finance available to SMEs. Four 'windows' provide access to funding for loan guarantees, microcredit, equity and quasi-equity guarantees and securitisation. Details can be found on the EIF website.
- **Business Innovation Centres** give support to innovative businesses and entrepreneurs. They aim to help small companies survive and grow during the start-up period when they are most vulnerable.

More information is available at:

<http://www.businesslink.gov.uk/bdotg/action/detail?itemId=1074419384&type=RESOURCES>

- **Collaborative Research and Development:** The objective of Collaborative Research & Development is to assist the industry and research communities to work together on Research & Development projects in strategically important areas of science, engineering and technology, from which successful new products, processes and services can emerge.
- **MEPs Guide to European Funding:** South West Edition  
[www.gileschichestermep.org.uk/Links/EUFunding.pdf](http://www.gileschichestermep.org.uk/Links/EUFunding.pdf)

# Resources and Information

An introduction to the world of support and information. There are lots of organisations out there to provide help, information and/or guidance to SMEs. You will also find interesting links to newsletters, newspapers and magazines covering SME issues.

## UK Sources

- **Euro Info-centres (EIC)** the info centres provide local access to a range of specialist information and advisory services to help companies develop their business in Europe. They inform, advise and assist businesses in all community matters. The network consists of 260 Euro Info Centres, 32 Associate Members and 11 Correspondence Centres located in 40 European and Mediterranean countries.  
[www.euro-info.org.uk](http://www.euro-info.org.uk)
- **Business Link** (see funding section or [www.businesslink.gov.uk](http://www.businesslink.gov.uk) )
- **Regional Development Agencies (RDA)** RDAs work toward regeneration of local communities; encouraging inward investment; business development and support; improving skills and learning and influencing European and international decision-making. RDAs in England, Scotland, Wales and Northern Ireland can be contacted as below:

## England

[www.englishrdas.com](http://www.englishrdas.com)

Regional contact details available on the website.

## Scotland

[www.scottish-enterprise.com](http://www.scottish-enterprise.com)

Tel: 0845 607 8787

## Wales

[www.business.wales.gov.uk](http://www.business.wales.gov.uk)

Tel: 03000 603000

## Northern Ireland

[www.investni.com](http://www.investni.com)

Tel: 028 9069 8000

## RDA Secretariat

5th Floor, Oceanic House  
1a Cockspur Street

SW1Y 5BG  
London  
Tel: 0207 9680600

- **Confederation of British Industry (CBI)** The CBI is able to put the views of its SME members directly to Government. The information flows in the other direction, too, and the CBI's policy units gather and summarise data from the legislative programme and promote members' interests before the Government and the European Union.

## Centre Point,

103 New Oxford Street

London WC1A 1DU

Tel: 0207 3797400

[www.cbi.org.uk](http://www.cbi.org.uk)

- **Federation of Small Business (FSB)** Is a UK small business lobbying group which offers legal advice, promotes SME interests, produces an SME magazine, covers current events and news and counts 167,000 members.

Sir Frank Whittle Way  
Blackpool Business Park,  
Blackpool,  
Lancashire FY4 2FE  
Tel: 01253 336000  
Fax: 01253 348046  
Email: [london.policy@fsb.org.uk](mailto:london.policy@fsb.org.uk)  
[www.fsb.org.uk](http://www.fsb.org.uk)

## Resources on the Web

**Business Zone** [www.businesszone.co.uk](http://www.businesszone.co.uk)

This site includes a range of resources, information and links for SMEs.

**Genesis** [www.genesis-initiative.org](http://www.genesis-initiative.org)

Was formed to improve the quality of the debate on SMEs in the UK and Europe and create economic reform, driven by SMEs and supported by parliamentarians.

**The Industry and Parliament Trust (IPT)**

[www.ipt.org.uk](http://www.ipt.org.uk)

The IPT is a registered charity dedicated to promoting mutual understanding between Parliament and the worlds of business, industry and commerce for the public benefit.

**The Institute of Small Business and Entrepreneurship (ISBE)** [www.isbe.org.uk](http://www.isbe.org.uk)

The Institute for Small Business and Entrepreneurship is the UK's largest network for

individuals and organisations involved with small and medium sized enterprises.

- **Small Business Service (SBS)** is an agency within the United Kingdom's Government that champions the interests of small businesses.

Tel: 0207 2507010

[www.smallbusiness.co.uk](http://www.smallbusiness.co.uk)

- **The National Federation of Enterprise Agencies (NFEA)** is the membership body for local Enterprise Agencies in England. It forms a network of independent, not for profit local agencies committed to responding to the needs of small and growing businesses by providing a comprehensive range of services. There are 21 agency branches in the South West alone so be sure to visit their website to find the nearest regional branch. Their services cover a range of areas from mentoring to entrepreneur scholarships.

National Federation of Enterprise Agencies

12 Stephenson Court

Fraser Road, Priory Business Park

Bedford MK44 3WJ

Tel: +44 (0) 1234 831 623

Fax: +44 (0) 1234 831 625

Email: [enquiries@nfea.com](mailto:enquiries@nfea.com)

[www.nfea.com](http://www.nfea.com)

- **British Chambers of Commerce (BCC)**  
The British Chambers of Commerce  
65 Petty France  
SW1 9EU  
London  
Tel: 020 76545800  
Fax: 020 7654 5819  
Email: [info@britishchambers.org.uk](mailto:info@britishchambers.org.uk)  
[www.britishchambers.org.uk](http://www.britishchambers.org.uk)
- **Forum of Private Business (FPB)** Founded 1977, it is a wholly-independent, non-profit seeking company. 25,000 businesses form its nation-wide membership.

Ruskin Chambers

Drury Lane

Knutsford,

Cheshire

WA16 6HA.

Tel: 01565 634467

Fax: 0870 2419570

Email: [info@fpb.org](mailto:info@fpb.org)

[www.fpb.org](http://www.fpb.org)

- **STEP** is a UK wide programme linking the wealth of talent in the student sector with the exciting potential of the small business sector. STEP receives support from various government departments and agencies, including the small business service and BIS.

Step Enterprise House

14 -16 Bridgford Road

West Bridgford

Nottingham

NG2 6AB

Tel: 0844 2488 242

Email: [employers@step.org.uk](mailto:employers@step.org.uk)

[www.step.org.uk](http://www.step.org.uk)

- **Startups**, is sponsored by the National Business Register PLC. It provides information on almost all aspects of business from starting up to winding up, business planning, financing, franchising, retailing, technology, etc.

Crimson Business Ltd.

Westminster House

Kew Road

Richmond

Surrey

TW9 2ND

Tel: 0208 3341600

Email: [editor@crimsonbusiness.co.uk](mailto:editor@crimsonbusiness.co.uk)

[www.startups.co.uk](http://www.startups.co.uk)

- **Business Support Teams** If you are troubled by tax or national insurance, your local Business Support Team can offer you free, confidential help. If you are a new or small employer their network of Business Support Teams can help. They will talk you through how to keep good records, when to send information, what you need to do to process your payroll and answer any questions that you may have regarding tax and National Insurance. The Business Support Teams offer help in a variety of methods.  
[www.hmrc.gov.uk/bst/](http://www.hmrc.gov.uk/bst/)

## EU Sources

- **European Federation of Accountants and Auditors for SMEs (EFAA)** This umbrella group represents professional accountancy and audit bodies with members providing services to SMEs.

Rue Jacques de Lalaing, 4  
B – 1040, Brussels  
Belgium  
Tel: 0032 2736 8886  
Fax: 0032 2736 2964  
Email: info@efaa.com  
[www.efaa.com](http://www.efaa.com)

- **European Association of Craft, Small and Medium sized Enterprises (UEAPME)** Key small business owners' EU body, represents, through 80 national sectoral federations, over 12 million enterprises, which employ over 55 million people in Europe.

Rue Jacques de Lalaing, 4  
B – 1040, Brussels  
Belgium  
Tel: 0032 2307599  
Fax:0032 230 7861  
Email: info@ueapme.com  
[www.ueapme.com](http://www.ueapme.com)

- **SME Union** An independent business association set up by the European People's Party (EPP) at the European Parliament (EP) in 1996. It highlights the importance of SME issues at the EP.

Rue du Trone, 62  
B – 1050, Brussels  
Belgium  
Tel: 0032 2 2333831  
Fax:0032 2 2309218  
Email: sme@sme-union.org  
[www.sme-union.org](http://www.sme-union.org)

**Genesis Initiative** Established in 1999, the initiative encourages the creation and growth of SMEs and supports them through research, writing policy papers, and acting as an advocate for their common interests by lobbying the Government on their behalf through the All-Party Parliamentary Small Business Group. Genesis acts as a co-ordinating body that brings together entrepreneurs, SME academics, SME representative organisations and cross party MPs.

### *Conservative MEPs helping UK business*



*Kay Swinburne with Matt Wright at a local butcher in Prestatyn, North Wales*

Genesis Initiative,  
Curzon House  
Church Road  
Windlesham, Surrey  
GU20 6BH  
Tel: 01276 452020  
Fax: 01276 451602  
Email: [info@genesis-initiative.org](mailto:info@genesis-initiative.org)  
<http://www.genesis-initiative.org>

- **EuroChambers** The association of European Chambers of Commerce, representing general business interests before EU institutions.

Avenue Des Arts 19 A/D  
B – 1000, Brussels  
Belgium  
Tel: 0032 2 2820850  
Fax: 0032 2 2300083  
Email: [eurochambres@eurochambres.eu](mailto:eurochambres@eurochambres.eu)  
[www.eurochambres.eu](http://www.eurochambres.eu)

- **UK permanent representation to the European Union (UKREP)** Its Industry and Internal Market Desk follows and should be able to answer questions regarding current EU legislation and proposals affecting SMEs.

Avenue d'Auderghem, 10  
B – 1040, Brussels  
Belgium  
Tel: +32 2 287 8211  
Fax: +32 2 287 8398  
[www.ukeu.fco.gov.uk](http://www.ukeu.fco.gov.uk)

- **European Office of Crafts, Trades, Small and Medium sized Enterprises for Standardisation (NORMAPME)** International organisation of 27 national SME bodies representing 80 million employees in the EC and EFTA Member States, undertaking research and policy development activities in favour of SMEs on a global scale.

Rue Jacques de Lalaing, 4  
B – 1040, Brussels  
Belgium  
Tel: 0032 2 2820530  
Fax: 0032 2 2820535  
Email: [info@normapme.com](mailto:info@normapme.com)  
[www.normapme.com](http://www.normapme.com)

- **European Council for Small Business (ECSB)** European chapter of the International Council for Small Business; represents academic institutions across the EU with specialised small business/entrepreneur programmes and research facilities.

Executive secretary: Kaisu Paasio  
Small Business Institute  
Turku School of Economics and Business  
Administration  
Rehtorinpellonkatu 3  
FIN-20500 TURKU  
Finland  
Tel: +358 2 4814 511  
Fax: +358 2 4814 268  
Email: [info@ecsb.org](mailto:info@ecsb.org)  
[www.ecsb.org](http://www.ecsb.org)

Genesis Initiative  
The Genesis Initiative, brainchild of the Small Business Bureau, was formally launched by Prince Michael as an independent cross-party 'think tank' organisation. With a senate composed of representatives from SME organisations right across the sector, it aims to encourage the creation, growth and development of SMEs, helping to support them through research and the writing of policy papers and also by lobbying the Government on their behalf through the All-Party Parliamentary Small Business Group.

The launch of the Pan-European Initiative, under the chairmanship of Hans-Werner Müller, Secretary General of the largest confederation of

SMEs in the EU (UEAPME), aims to extend the Genesis concept throughout Europe, with the establishment of a structure comprising national and multilateral SME representative bodies, national MPs and MEPs, working together through individual EU Governments and the European Commission to ensure small business growth and sustainability.

**Genesis Initiative,**  
PO Box 994  
Windlesham  
Surrey GU20 6BH  
Tel: 01276 452020  
Fax: 01276 451602  
<http://www.genesis-initiative.org/>  
[info@genesis-initiative.org](mailto:info@genesis-initiative.org)



Robert Sturdy with Dr Jeremy Mauger of East Anglia Air Ambulance

- **BusinessEurope** Represents small to large business interests before the EU institutions, through its 40 member federations, BusinessEurope represents 20 million companies from 34 countries.

BusinessEurope  
Avenue de Cortenbergh, 168  
B – 1000 Brussels  
Belgium  
Tel: 0032 2 2376511  
Fax: 0032 2 2311445  
Email: mail@businessseurope.eu  
[www.businessseurope.eu](http://www.businessseurope.eu)

- **Eur Excel** is a membership based association of SMEs that are interested in harnessing innovation to ensure the long term prospects of their business. Their mission is to assist SMEs to take part in research projects funded by the European Commission's Framework Programme 7 (FP7).

Eur Excel  
Unit 1 C, Jubilee Lodge  
Brooke Road  
Oakham  
LE15 9AJ  
Tel: 01572 898222

Fax: 01572 757576  
Email: info@eurexcel.eu  
[www.eurexcel.eu](http://www.eurexcel.eu)

- **European Business Support Networks** – introduced in November 2005 to bring together business support organisations and provide all-inclusive support services for SMEs across Europe.  
[http://ec.europa.eu/youreurope/business/finance-support/business-support/index\\_en.htm](http://ec.europa.eu/youreurope/business/finance-support/business-support/index_en.htm)
- **Centa** 24 hour on-line advice. For more information ranging from starting your business, raising finances, finding and keeping clients, growing your business to help number crunching. Becoming a member of the website (which is free) entitles companies to access specialist information.

Centa House,  
61 Birkenhead Street,  
London WC1H 8BB.  
Tel: 020 7278 5757  
Fax: 020 7278 3466  
Email: info@centa.co.uk  
[www.centa.co.uk](http://www.centa.co.uk)

# Advancement of Education and Skills

Alongside funding and information resources, SMEs can further improve their position and business through various training and educational courses. From the latest management and economics ideas to tips on using the internet and telecommunications products in your business operations; evening, correspondence or internet classes could well provide that extra boost to keeping your business on the front lines.

## In the UK

Check your local universities, county councils and the Department of Education at: <http://www.education.gov.uk/> For information on available courses and funding around the UK.

## In the EU

For information on EU policies, Training and Education for Entrepreneurship contact:

- **European Commission**  
DG Enterprise and Industry  
Communication and Information Unit R4  
BREY 13/092  
B-1049 Brussels  
Belgium  
Tel: 00 800 67891011  
Fax: +32 2 296 6284  
Email: [entr-financing-smes-entr-innov@ec.europa.eu](mailto:entr-financing-smes-entr-innov@ec.europa.eu)  
[http://ec.europa.eu/enterprise/index\\_en.htm](http://ec.europa.eu/enterprise/index_en.htm)
- **European Social Fund (ESF)** programmes have a focus on supporting human resource development in SMEs. The 2007-2013 England ESF programme has a budget of £5billion, which is overseen by the Department for Work and Pensions. The programme has two main priorities, one being 'to extend employment opportunities' and the other is to 'develop a skilled and adaptable workforce'. It supports projects to tackle barriers to work that are faced by unemployed and disadvantaged people and helps to train those who do not have basic skills and qualifications required in the workplace.

## *Conservative MEPs helping UK business*



*Emma McClarkin visiting a rural partnership scheme in Leicestershire*

For more information on the co-financing organisations in the UK visit:

<http://www.dwp.gov.uk/esf/resources/co-financing-organisations/>

Email: [esf.@ec.europa.eu](mailto:esf.@ec.europa.eu)

<http://ec.europa.eu/esf/home.jsp?langId=en>

OR

[www.dwp.gov.uk/esf](http://www.dwp.gov.uk/esf)

- **The Leonardo Da Vinci Programme** funds practical projects in vocational education and training. Initiatives range from those giving individuals work-related training abroad to larger co-operation efforts.

Leonardo UK National Agency

Ecorys UK Ltd

Vincent House

Quay Place

92 93 Edward St

Birmingham

B1 2RA

Tel: 0845 1992929

Email: [leonardo@uk.ecorys.com](mailto:leonardo@uk.ecorys.com)

[www.leonardo.org.uk](http://www.leonardo.org.uk)

### **Communications and Technology (ICT) and your business**

ICT can improve your competitiveness. Whether you are experienced and advanced or just getting started, help and advice on technology is available:

Business Link IT support website:

<http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1074448621>

Network London provides reliable and cost effective IT support to equip small businesses with the right IT system that is tailored to its own specific needs:

[www.networklondon.co.uk](http://www.networklondon.co.uk)

[www.solutions4.it](http://www.solutions4.it)

See also tapping computers and the internet below.

### **Tapping computers and the internet**

There are a number of businesses which provide computer training for all abilities. Some examples, but by no means an exhaustive list:

**[www.it-courses-uk.co.uk](http://www.it-courses-uk.co.uk)** – provide user and developer skills training.

**[www.learndirect.co.uk](http://www.learndirect.co.uk)** – provide online and work based training to help companies develop their workforce and become more efficient.

Helpline: 0800 101 901

**[www.computeach.co.uk/it-courses](http://www.computeach.co.uk/it-courses)** – Suitable for all skill levels, from beginners to advanced IT professionals.

**[www.bcs.org](http://www.bcs.org)** – offers undergraduate, postgraduate and commercial courses in computing.

BCS HQ

First Floor, Block D

North Star House

North Star Avenue

Swindon

SN2 1FA

Tel: 01793 417424 or 0845 3004417

**[www.keystar.co.uk](http://www.keystar.co.uk)** – professional training company, geared towards business.

**[www.keimos.co.uk](http://www.keimos.co.uk)** – computer courses from basic skills to advance operations. Distance learning possible.

# Conclusion

This guide is purely a starting point that does not claim to be exhaustive of the many avenues of possibilities and resources available to those who wish to start up or develop an SME. I hope, however, that it proves to be useful to the extent that it may help generate new ideas and provide some links and windows to further understanding. If there is something specific you want to know that we haven't covered already or something you know about that you think we should include, please let me know for the next up-date and revision.

You can reach me at one of the contact points listed below. We will do our best to answer your queries. If you would like to learn more about the work I do, why not visit:  
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