

# Sources of Non-Bank Finance

We are always looking at ways to help our customers and recognise that in addition to traditional bank products there are other sources of finance that can support your business. In many cases these options can be used in conjunction with other bank lending products.

Below is a selection of the most common types of alternative finance used by SMEs and the contact details for those organisations that may be able to offer additional support for your business.

## Sources of Funding

Organisation	Contact Details	How the Organisation can help
Community Development Finance Association	Website: <a href="http://www.cdfa.org.uk">www.cdfa.org.uk</a>	This is the body that represents all the Community Development Finance Institutions in the UK and allows businesses to drill down to their respective geographic regions from the CDFA website to see who operates locally.
British Business Angels Association (BBAA)	Telephone: <b>020 7321 5669</b> Email: <a href="mailto:info@bbaa.org.uk">info@bbaa.org.uk</a> Website: <a href="http://www.bbaa.org.uk">www.bbaa.org.uk</a>	Business Angels are high net worth individuals who invest on their own, or as part of a syndicate, in high growth businesses. BBAA represent c.100 organisations including the vast majority of business angel networks across the UK, over 20 early stage venture capital funds, as well as professional service providers and advisers.
European Investment Bank (EIB)	Telephone: <b>(+352) 43 792 2000</b> Website: <a href="http://www.eib.org">www.eib.org</a>	The European Investment Bank (EIB) is the European Union's financing institution. Its shareholders are the 27 Member States of the Union, which have jointly subscribed to its capital. The EIB's role is to provide long-term finance in support of investment projects and one particular aspect of this is small and medium size business funding.
European Investment Fund (EIF)	Telephone: <b>+352 42 66 88 1</b> Website: <a href="http://www.eif.org">www.eif.org</a>	EIF indirectly supports SMEs by working with a wide range of financial intermediaries (banks, guarantee, microfinance institutions, private equity and venture capital funds, etc) that provide loans, micro-loans, guarantees and equity finance to SMEs.
GRANTfinder	Telephone: <b>01909 501200</b> Website: <a href="http://www.grantfinder.co.uk">www.grantfinder.co.uk</a>	GRANTfinder is a grants and policy database, detailing in excess of 6,000 funding opportunities. GRANTfinder subscribers include local authorities, the voluntary and charitable sector, universities and colleges, housing associations, the health sector and business support organisations.
BBA – Business Growth Fund	Telephone: <b>020 7216 8800</b> Website: <a href="http://www.bba.org.uk">www.bba.org.uk</a>	The fund supports established companies in the £10m-£100m t/o space with strong growth potential. Offering funding of between £2m-£10m in return for an equity stake in the business. Aimed at filling the funding gap for companies whose requirements fall between SME and large company parameters.
The British Private Equity & Venture Capital Association (BVCA)	Telephone: <b>020 7420 1800</b> Email: <a href="mailto:bvca@bvca.co.uk">bvca@bvca.co.uk</a> Website: <a href="http://www.bvca.co.uk">www.bvca.co.uk</a>	The British Private Equity & Venture Capital Association (BVCA) is the industry body and public policy advocate for the private equity and venture capital industry in the UK. The aim of the BVCA is to aid understanding, clarity and transparency around the activities of its membership, promoting industry to entrepreneurs and investors as well as to Government, the EU, trade unions, international media and the general public.
Prince's Youth Trust Business Fund	Telephone: <b>020 7543 1234</b> Email: <a href="mailto:webinfops@princes-trust.org.uk">webinfops@princes-trust.org.uk</a> Website: <a href="http://www.princes-trust.org.uk">www.princes-trust.org.uk</a>	The Prince's Trust targets young people who are not in work, education or training. There are numerous programmes to help young people including funding through the Enterprise Programme and Community Cash awards.

## Further Advice & Guidance

Organisation	Contact Details	How the Organisation can help
Forum of Private Business	Telephone: <b>0845 612 6266</b> Email: <b>info@fpb.org</b> Website: <b>www.fpb.org</b>	The Forum of Private Business is a proactive, not-for-profit organisation and can assist with every aspect of running a business, from HR and finance to business development. It provides cost-effective, tailored solutions to support, protect and reassure members throughout the business lifecycle.
The Institute of Directors	Contacts for Members: Telephone: <b>020 7766 8866</b> Email: <b>membership@iod.com</b> Website: <b>www.iod.com</b> Contact for Non-Members: Telephone: <b>020 7766 8888</b>	The Institute of Directors (IoD) is Europe's largest membership organisation for business leaders, currently supporting around 43,000 members. IoD members have access to tailored research and bespoke business advice on a wide range of issues.
PSBYT – Prince's Scottish Youth Business Trust	Website: <b>www.psybt.org.uk</b>	The Prince's Scottish Youth Business Trust leads Scotland in the promotion and support of self-employment and business creation amongst young people.
Federation of Small Businesses (FSB)	Telephone: <b>01253 336000</b> Email: <b>membership@fsb.org.uk</b> Website: <b>www.fsb.org.uk</b>	The Federation of Small Businesses (FSB) is the UK's largest campaigning pressure group promoting and protecting the interests of the self-employed and owners of small firms. The FSB lobbying arm – led by the Westminster Press and Parliamentary office – applies pressure on MPs, Government and Whitehall.
Institute of Chartered Accountants in England & Wales (ICAEW)	Telephone: <b>020 7920 8100</b> Website: <b>www.ieacw.com</b>	The ICAEW provides its members with knowledge and guidance based on the highest ethical and technical standards, shaping opinion, understanding and delivery to ensure the highest standards in business and in the public interest.
Chartered Institute of Management Accountants (CIMA)	Telephone: <b>020 8849 2251</b> Email: <b>cima.contact@cimaglobal.com</b> Website: <b>www.cimaglobal.com</b>	CIMA is the world's largest and leading professional body of management accountants. CIMA is committed to upholding the highest ethical and professional standards and to maintaining public confidence in management accounting.
Asset Based Finance Association (ABFA)	CEO – <b>Kate Sharp</b> Telephone: <b>020 8332 9955</b> Email: <b>kate.sharp@abfa.org.uk</b> Website: <b>www.abfa.org.uk</b>	The Asset Based Finance Association (ABFA) formerly known as the FDA, is a UK based trade association representing an industry with 40 years experience of supplying much needed liquidity to UK businesses. Our members provide Factoring, Invoice Discounting and Asset Based Lending. The ABFA's Membership comprises 49 Members, representing about 95% of the UK and Irish market.
Confederation of British Industry (CBI)	Website: <b>www.cbi.org.uk</b>	The Confederation of British Industry's (CBI) mission is to help create and sustain the conditions in which businesses in the United Kingdom can compete and prosper for the benefit of all. The CBI acts as the premier lobbying organisation for UK business on national and international issues
British Chambers of Commerce (BCC)	Telephone: <b>02476 694484</b> Email: <b>info@britishchambers.org.uk</b> Website: <b>www.britishchambers.org.uk</b>	The British Chambers of Commerce (BCC) is the national body for a powerful and influential Network of Accredited Chambers of Commerce across the UK; a network that directly serves not only its member businesses but the wider business community.
Engineering And Machinery Alliance (EAMA)	Telephone: <b>020 7298 6450</b> Email: <b>info@eama.info</b> Website: <b>www.eama.info</b>	EAMA represents 10 Trade Associations and is an 'umbrella' organisation of like-minded associations. EAMA acts in concert on certain common lobbying issues and other representational activities. EAMA represent 1400 SME companies, with over 60,000 employees and a combined turnover of over £7 Billion.
Finance & Leasing Association	Telephone: <b>020 7836 6511</b> Email: <b>info@fla.org.uk</b> Website: <b>www.fla.org.uk</b>	The Finance & Leasing Association (FLA) is the UK's leading trade association for the consumer credit, motor finance and asset finance sectors, and the largest organisation of its type in Europe.
Quoted Companies Alliance (QCA)	Telephone: <b>020 7600 3745</b> Email: <b>mail@theqca.com</b> Website: <b>www.theqca.com</b>	The Quoted Companies Alliance (QCA) represents small and mid-cap quoted companies outside the FTSE 350 including those on AIM and PLUS Markets. They exist to ensure that the regulatory burden does not fall disproportionately on the sector and to help improve investment in small and mid-cap quoted companies.