



**Welcome to the**

# Sheffield City Region Breakfast Club

**Tuesday 9<sup>th</sup> September 2014**



Access To Finance – An Insight  
Sheffield City Region Breakfast Club

9<sup>th</sup> September 2014

# Introduction

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Matthew Chenery, Relationship Director

Today's Session – 'Access to Finance - An Insight'

What a good banking relationship looks like

The past 6 years – what has changed?

Bank funding – key principles

Non-Bank funding – what other funding sources are there out there?

Q&A

# What a good banking relationship looks like

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Continuity + Understanding the business

Your Manager

Track record, history

Frequency of contact

Invest time, Build trust

Good news, Bad news

Information provision

# The past 6 years – what has changed?

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Desire to lend, funds to lend?

Bank/Client relationships

Cost v Expertise/Service

Funding Requests

Cash Flow/Debt Service

Non-Bank funding

# Bank funding – key principles

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Management

Debt v Equity and Risk v Reward

Debt Service, Cash Flow

‘Wriggle Room’

Plan B

Account Conduct

Funding.....Stock?.....Property?

# Non-Bank funding

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Growth Hub

Grants

EFG Loan

British Business Bank

RGF

Gap Funders

# Non-Bank funding

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ABLs

Private Equity

Trading Partner - supplier/customer collaboration

Investor, or 'White Knight'/'Dragon'

Peer-to-Peer/Crowd Funding

Legislation coming



# Web-links

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## Sheffield City Region - Growth Hub

[www.sheffieldcityregion.org.uk/wp-content/uploads/2014/03/SCR-Growth-Plan-March-2014.pdf](http://www.sheffieldcityregion.org.uk/wp-content/uploads/2014/03/SCR-Growth-Plan-March-2014.pdf)

## EFG Loan

[www.gov.uk/understanding-the-enterprise-finance-guarantee](http://www.gov.uk/understanding-the-enterprise-finance-guarantee)

## British Business Bank

[www.british-business-bank.co.uk](http://www.british-business-bank.co.uk)

## Regional Growth Fund (RGF)

[www.sheffieldcityregion.org.uk/investment-4/rgf](http://www.sheffieldcityregion.org.uk/investment-4/rgf)

## Gap Funders

[www.finance-yorkshire.com](http://www.finance-yorkshire.com)

[www.finance-for-enterprise.co.uk](http://www.finance-for-enterprise.co.uk)

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

## Funding Circle

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

# Q&A

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Questions?

Thank you!