

# Business Financials

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May 2026



# Agenda

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1. Introduction to the Small Business Research & Enterprise Centre and the City of London Corporation's SME support.
2. Applying for funding.
  1. Strategies
  2. Business plans and financials
  3. Samuel Wilson's Loan Trust
  4. Other funders
3. Resources that can help.
4. SBREC membership and available templates.



# City of London Corporation SME support

[Business support and advice for SMEs - City of London](#)  
[SME Strategy](#)

Small Business Research & Enterprise Centre

[Samuel Wilson's Loan Trust \(SWLT\)](#) – business funding

[Cyber Griffin](#) – cyber resilience

Procurement

Business Healthy



# Small Business Research & Enterprise Centre (SBREC)



- A **FREE** public [membership](#) service to support anyone wanting to start a business and for those already trading. Supporting entrepreneurs and small businesses anywhere in the UK.
- Offer includes:
  - Specialist data (info is worldwide and has in-depth information on companies, investors, consumers, influencers, market research, statistics, international trade, commodities, practical 'how-to' support)
  - Business support and 121 business advice
  - Free workspace
  - [Webinars, seminars and workshops](#)
  - [Low-cost room hire](#)

# Applying for funding

Strategies for being investment ready

Business plans and financials

Funders – Samuel Wilson's Loan Trust

Funders – others

# Strategies for being investment ready

## Strong messaging of your vision

Message your business proposition as a relatable story, making it more memorable and engaging, thus increasing its appeal to potential investors.

## Align your vision with investors' interests and values

Attract investors who are genuinely committed and can offer valuable expertise and networks - *prioritising quality over quantity in investor relationships creates strong, supportive partnerships that drive long-term success.*

## Demonstrate a clear value proposition and business model

Highlight market demand, growth potential and your unique offering. **Research** who would fit well with your product or service and organise strategic outreach and follow-up.

## Develop a clear business plan with financial projections

Instils confidence in investors by demonstrating thorough market research, a solid understanding of the business model and a well-thought-out strategy for growth and profitability.

## Create a compelling narrative

Demonstrate how you can convert traction to growth and that you have a clear understanding of your KPIs and unit economics.

## Identify a pressing problem

Demonstrate how the solution effectively solves a significant issue showcases market demand and potential for growth – innovative solutions - *likelihood of customer adoption*

## Select a niche market and demonstrate your market understanding

Establishing a strong foothold and loyal customer base in a niche market shows investors a clear path to profitability and potential for future expansion - demonstrates a thorough understanding of their target market, as well as a scalable company strategy.

## Present strong market validation and customer interest

Showcase key growth factors and metrics, user engagement and customer testimonials - *This proof of demand instils confidence in the scalability and potential profitability of your business.*

## Assemble a strong experienced team

Investors prioritise businesses with a strong, experienced team with key roles filled.

## Build a positive online reputation

An effective way to gain traction with investors is by building an impressive brand reputation for the company and founder online.

## Demonstrate your commitment to sustainability and social impact

One way to make your business more attractive to potential investors is by demonstrating a strong commitment to sustainability and social impact.

# Business plans and financials

## *Business Plan:*

Executive summary

Business description, purpose and objectives

About the business owners (your skill and experience)

Products/services and management processes

Operational requirements

Market and competition

SWOT analyses

Financial overview

Business risks and backup plan



## Sales Forecast

| Sales Forecast      |          |                |                |                |                  |                  |                  |                  |                  |                  |                  |                  |                  |                   |
|---------------------|----------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Table 1:            |          | Month 1        | Month 2        | Month 3        | Month 4          | Month 5          | Month 6          | Month 7          | Month 8          | Month 9          | Month 10         | Month 11         | Month 12         | Total             |
| Description         | Price    |                |                |                |                  |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| OTC oils 20ml       | £8.99    | £44.95         | £44.95         | £89.90         | £89.90           | £89.90           | £89.90           | £134.85          | £134.85          | £134.85          | £134.85          | £134.85          | £134.85          | £1,258.60         |
| OTC oils 100ml      | £39.99   | £79.98         | £79.98         | £199.95        | £199.95          | £399.90          | £399.90          | £599.85          | £599.85          | £599.85          | £599.85          | £599.85          | £599.85          | £4,958.76         |
| OTC drops 10ml      | £5.99    | £29.95         | £29.95         | £59.90         | £59.90           | £59.90           | £59.90           | £89.85           | £89.85           | £89.85           | £89.85           | £89.85           | £89.85           | £838.60           |
| OTC drops 20ml      | £10.99   | £21.98         | £21.98         | £54.95         | £54.95           | £109.90          | £109.90          | £164.85          | £164.85          | £164.85          | £164.85          | £164.85          | £164.85          | £1,362.76         |
| Consultation        | £59.00   | £59.00         | £177.00        | £177.00        | £236.00          | £236.00          | £236.00          | £295.00          | £295.00          | £295.00          | £295.00          | £295.00          | £295.00          | £2,891.00         |
| 3-part consultation | £150.00  | £0.00          | £0.00          | £0.00          | £150.00          | £150.00          | £150.00          | £150.00          | £150.00          | £300.00          | £300.00          | £300.00          | £300.00          | £1,950.00         |
| Annual subscription | £299.00  | £0.00          | £0.00          | £299.00        | £299.00          | £299.00          | £299.00          | £299.00          | £299.00          | £598.00          | £598.00          | £598.00          | £598.00          | £4,186.00         |
| Full package        | £375.00  | £0.00          | £0.00          | £0.00          | £375.00          | £375.00          | £750.00          | £750.00          | £750.00          | £1,125.00        | £1,125.00        | £1,125.00        | £1,125.00        | £7,500.00         |
| <b>Total</b>        |          | <b>£235.86</b> | <b>£353.86</b> | <b>£880.70</b> | <b>£1,464.70</b> | <b>£1,719.60</b> | <b>£2,094.60</b> | <b>£2,483.40</b> | <b>£2,483.40</b> | <b>£3,307.40</b> | <b>£3,307.40</b> | <b>£3,307.40</b> | <b>£3,307.40</b> | <b>£24,945.72</b> |
|                     |          |                |                |                |                  |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| Table 2:            |          | Month 1        | Month 2        | Month 3        | Month 4          | Month 5          | Month 6          | Month 7          | Month 8          | Month 9          | Month 10         | Month 11         | Month 12         | Total             |
| Description         | Quantity |                |                |                |                  |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| OTC oils 20ml       |          | 5              | 5              | 10             | 10               | 10               | 10               | 15               | 15               | 15               | 15               | 15               | 15               | 140               |
| OTC oils 100ml      |          | 2              | 2              | 5              | 5                | 10               | 10               | 15               | 15               | 15               | 15               | 15               | 15               | 124               |
| OTC drops 10ml      |          | 5              | 5              | 10             | 10               | 10               | 10               | 15               | 15               | 15               | 15               | 15               | 15               | 140               |
| OTC drops 20ml      |          | 2              | 2              | 5              | 5                | 10               | 10               | 15               | 15               | 15               | 15               | 15               | 15               | 124               |
| Consultation        |          | 1              | 3              | 3              | 4                | 4                | 4                | 5                | 5                | 5                | 5                | 5                | 5                | 49                |
| 3-part consultation |          | 0              | 0              | 0              | 1                | 1                | 1                | 1                | 1                | 2                | 2                | 2                | 2                | 13                |
| Annual subscription |          | 0              | 0              | 1              | 1                | 1                | 1                | 1                | 1                | 2                | 2                | 2                | 2                | 14                |
| Full package        |          | 0              | 0              | 0              | 1                | 1                | 2                | 2                | 2                | 3                | 3                | 3                | 3                | 20                |

# Samuel Wilson's Loan Trust

Samuel Wilson's Loan Trust (SWLT) is a charitable organisation which offers business loans to young people (aged 18-39) for establishing and developing new businesses, and who are "in need by reason of ill-health, disability, financial hardship or other disadvantage."

- be between the age of 18 and 39 inclusive
- have recently set up (no longer than 36 months) or be about to set up a business\*
- trade in Greater London, Buckinghamshire, Essex, Hertfordshire, Kent, Surrey, East Sussex or West Sussex
  - up to £50,000 for limited companies
  - 2% interest rate (subject to change)
  - repayment within five years

\*The Trust does not loan to any business whose primary trade is the manufacture or sale of alcohol

# Samuel Wilson's Loan Trust

| Stage | Title                       | Purpose  |
|-------|-----------------------------|--|
| 1     | Application & Documentation | Collect application form, business plan, and financial information to establish initial eligibility and viability. |
| 2     | Face-to-Face Induction      | Introduce applicants to the process, expectations, and available support.  |
| 3     | Review Meeting              | Discuss business plan and financials, clarify assumptions, and provide early feedback.                             |
| 4     | First Draft Submission      | Submit revised drafts reflecting guidance and initial assessment insights.   |

|   |                   |  |
|---|-------------------|--|
| 5 | Final Proposal    | Prepare a polished, decision-ready proposal aligned with SWLT criteria.      |
| 6 | Fine Tuning       | Refine narrative, financial projections, and risk considerations.            |
| 7 | Pitch to Trustees | Present the proposal, demonstrating impact, sustainability, and credibility. |
| 8 | Update & Feedback | Provide outcomes, learning, and constructive feedback to applicants.         |

The success of each stage determines the next.

It will take a further 6 to 8 weeks for the funds to be credited from when all loan documents have been signed and processed.

| Applicant Type | Company Size & Stage | Company Registration | Location of Operations | Sectors | Science & Philosophies | Academic Links | Funding needs |
|----------------|----------------------|----------------------|------------------------|---------|------------------------|----------------|---------------|
|----------------|----------------------|----------------------|------------------------|---------|------------------------|----------------|---------------|

**Potential funders for £1.0m Seed fundraising (equity or loan)**

Based on the details you have provided about April 2026, Beauhurst has found **347 funders** that could potentially fund £1.0m Seed fundraising (equity or loan) including Co-Investment Fund and Pre-Seed SEIS Fund.

**Grants & Awards available to April 2026**

Based on the details you have provided about April 2026, Beauhurst has found **19 grants or awards** April 2026 may be eligible for including [Big Issue Invest](#) and [Channel 4 Ventures](#)

**Private Equity and Venture Capital, managed by [Headline](#)**

**Funding type and amount**

|                                    |  |
|------------------------------------|--|
| <b>Types of funding</b>            | Equity.  |
| <b>Amount on offer</b>             | This fund does not publish its investment range, but Beauhurst research indicates that it typically invests between <b>\$1m</b> and <b>\$50m</b> . |
| <b>Type of transactions funded</b> | Seed, Venture, Growth, Established.  |
| <b>Terms of funding</b>            | Not specified, dependent on business.  |
| <b>Exit horizon</b>                | Unknown.   |
| <b>Fund status justification</b>   | The fund is currently active.  |
| <b>Additional Information</b>      | This fund was founded in 1999 and previously operated as e.Ventures.   |

**Fundraisings by Headline**

**Summary**

Headline has participated in 96 fundraisings totalling £2.34b with an average fundraising size of £25.7m. The stake taken by investors in these deals averaged 25.8% at a £39.7m pre-money valuation.

**Recent fundraisings**

[Toggle columns](#)

| Investee                     | Sectors                   | Type    | Amount | Date          |
|------------------------------|---------------------------|---------|--------|---------------|
| <a href="#">Hades Mining</a> |                           | Unknown | €15.0m | Feb. 11, 2026 |
| <a href="#">Deblock</a>      | Consumer banking a...     | Growth  | €30.0m | Nov. 10, 2025 |
| <a href="#">Plancraft</a>    | Analytics, insight, to... | Venture | €38.0m | Aug. 13, 2025 |

[More fundraisings...](#)

# Free *remote* access resources

(also available onsite)



Practical how-to checklists and industry profiles



Country profiles with key data for import/export

ProQuest

Newspaper articles

Business Source Premier

Business journal articles



**COBRA**  
COMPLETE BUSINESS REFERENCE ADVISER

## Business Information Factsheets. 240+ factsheets for all businesses

Self Assessment for Tax

Setting up a Workplace Pension Scheme

Tax Allowable Business Expenditure

Tax Dates for the Self-employed in 2026/27

VAT Margin Schemes

Business Angel Investment

Business Continuity Planning

Business Entertainment

Business Legal Structures

Business Networks

How to Keep a Manual Cash Book

Income Tax, National Insurance and VAT

Incoterms

Increasing Website Traffic

Insurance Cover for Business

## Forecasting Cash Flow

- Introduction
- The cash flow forecast
- Factors to consider when preparing the forecast
- Reviewing the forecast
- Related factsheets

## Checklist for Start-up Market Research

- What to cover when carrying out market research
- Market research suggestions

## Pricing a Product

- Breakeven and markups
- Pricing strategies

## Sales Forecasting

- What is a sales forecast?
- Benefits of preparing a sales forecast
- Key questions when forecasting sales
- Preparing a forecast

## Business Opportunity Profiles. 28 sectors, 450+ industries

- [Art, crafts and creative media](#)

- Business, financial and

- Childcare and children

- Cleaning

- Construction and build

- Healthcare

- IT and digital

- Languages and translat

- Marketing and advertis

- Music and entertainme

- Pets and animal care

- [Property letting and management](#)

- Publishing, writing and editing

- Recruitment and HR

- Retail

### **Digital Marketing Consultant Contents**

- Introduction
- Training and resources
- Key market issues and trends
- Trading, commercial and legal issues
- Legislation
- Related factsheets

# Free *onsite* access resources

(most available on remote access with a paid SBREC membership)



**DataGardener**

UK company data and local government tenders

Funders (equity investment, business loans, grants) and UK company data



**BeauhurstImpact**



**IBISWorld**

In-depth industry research, including ESG ratings

# Free *onsite* access resources

(most available on remote access with a paid SBREC membership)



Worldwide industry research, company listings, statistics and more

The logo for Statista, with the word "statista" in white lowercase letters on a dark blue rounded rectangle, followed by a white line graph icon.

Worldwide statistics on industries, consumer behaviour and trends

Coming soon:

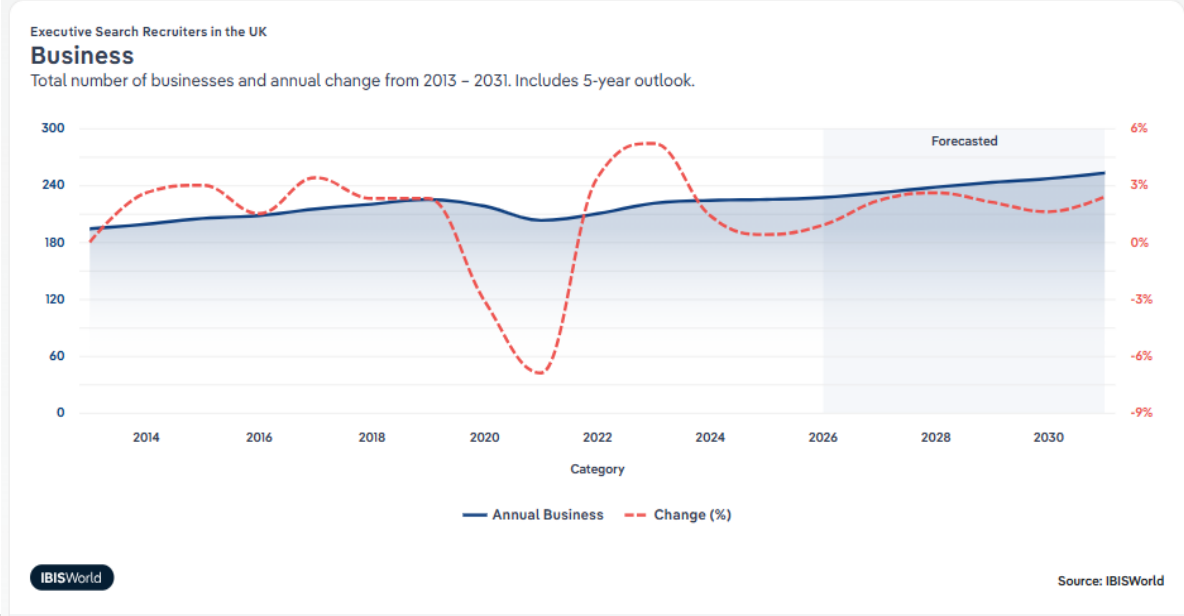


The logo for Frost &amp; Sullivan, with the text "FROST &amp; SULLIVAN" in white uppercase letters on a dark blue rounded rectangle.

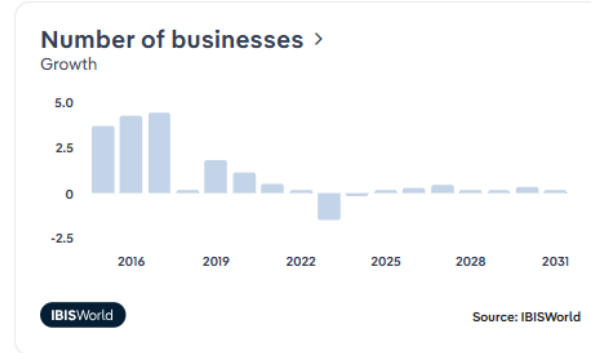
UK company data and industry research



| Revenue  | Employees  | Business  | Profit |
|--|--|---|--------|
| Businesses<br><b>227</b>                                   | Employees per Business<br><b>45</b>                        | Revenue per Business<br><b>£8.1m</b>                        |        |
| '21-'26 <span>↑ 2.3%</span><br>'26-'31 <span>↑ 2.2%</span> | '21-'26 <span>↑ 0.4%</span><br>'26-'31 <span>↓ 0.0%</span> | '21-'26 <span>↑ 10.2%</span><br>'26-'31 <span>↑ 0.8%</span> |        |



### What demographic and macroeconomic factors impact the industry?



Businesses take on extra projects, undergo project development, and expand geographically when they are optimistic about their financial outlook. The need for additional staff drives greater business for executive search recruiters. When companies are less confident about their prospects, they restrict hiring and expansion plans and are more likely to retain their current

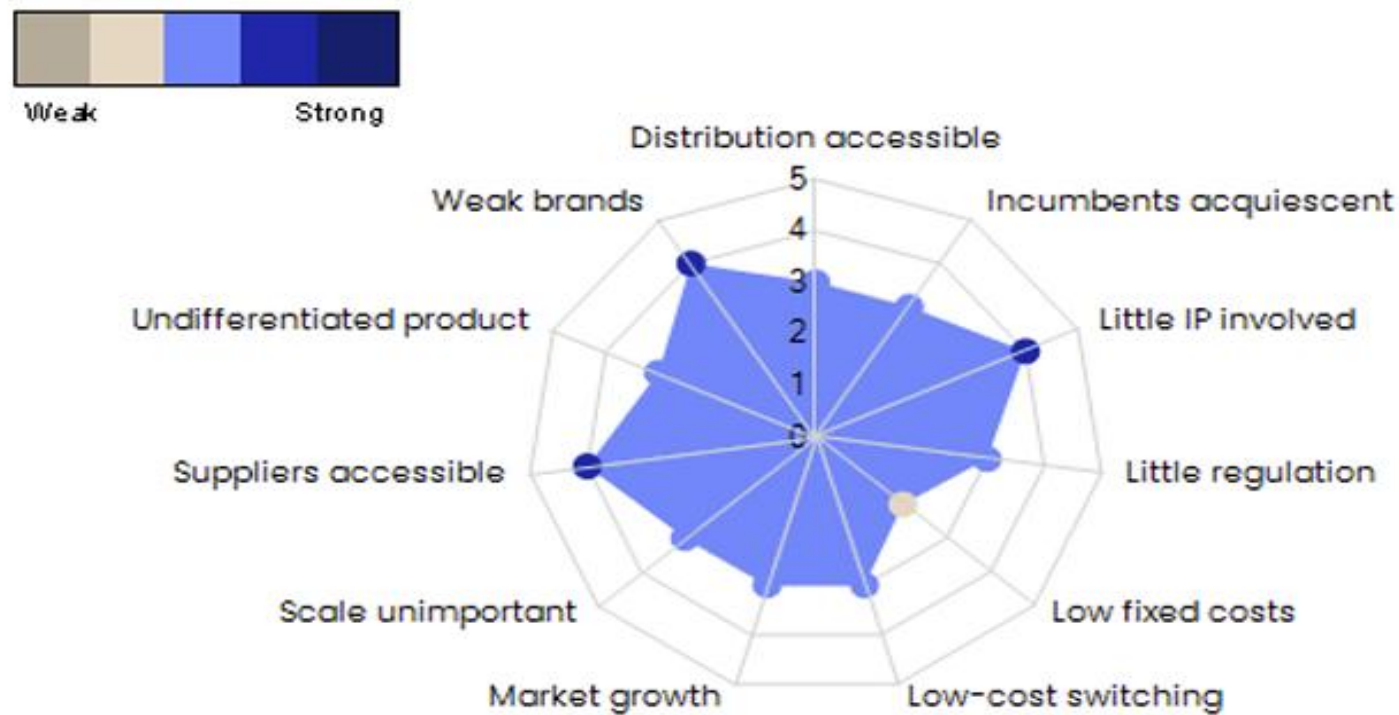
As more businesses pop up and existing businesses expand, the need for new executives increases. Executive leadership positions are difficult to fill and companies engage in talent wars for highly sought after executives, enticing candidates with generous compensation packages. Greater competition for executives increases fees per placement received by



### ESG Component Risk Scores

|            |               |
|------------|---------------|
| <b>3.2</b> | Environmental |
| <b>2.2</b> | Social        |
| <b>3.2</b> | Governance    |

**Figure 10: Factors influencing the likelihood of new entrants in the real estate market in the United Kingdom, 2025**



| Organisation Name <span>↑↓</span>                                  | Supplier Name   | Awarded Date | Contract start date | Contract end date | Awarded Value | Status  | Published Date |
|--|---|--------------|---------------------|-------------------|---------------|---------|----------------|
| <input type="text" value="Search Keyword"/>                        |   |              |                     |                   |               |         |                |
| GLOUCESTERSHIRE HOSPITALS<br>SUBSIDIARY COMPANY LIMITED            | HYGENICA  | 19/02/2026   | 23/03/2026          | 22/03/2028        | £152,228      | AWARDED | 24/03/2026     |
| LEIDOS SUPPLY LIMITED  | ITURRI SA   | 31/01/2025   | 12/01/2026          | 11/01/2030        | £379,915      | AWARDED | 23/01/2026     |
| DERBY CITY COUNCIL   | JOHNSONS 1871 LIMITED TA<br>JOHNSONS ASSET 360                                | 21/11/2025   | 01/01/2026          | 31/12/2028        | £86,000       | AWARDED | 02/12/2025     |
| UNIVERSITY HOSPITALS OF<br>LEICESTER NHS TRUST                     | GENMED ENTERPRISES LTD  | 12/01/2026   | 30/11/2025          | 30/11/2029        | £922,924      | AWARDED | 13/01/2026     |
| WARWICKSHIRE POLICE  | MICHAEL LUPTON ASSOCIATES   | 06/11/2025   | 10/11/2025          | 09/11/2027        | £35,000       | AWARDED | 10/11/2025     |
| YORK AND SCARBOROUGH<br>TEACHING HOSPITALS NHS<br>FOUNDATION TRUST | MOLNLYCKE HEALTH CARE LIMITED   | 13/10/2025   | 13/10/2025          | 12/10/2027        | £930,220      | AWARDED | 13/10/2025     |
| SUPPLY CHAIN COORDINATION<br>LIMITED                               | SIR JACOB BEHRENS & SONS LTD<br>BIO TECHNICS LTD<br><a href="#">Read More</a> | 23/04/2025   | 06/10/2025          | 05/10/2029        | £24,280,000   | AWARDED | 05/06/2025     |

# Business support from SBREC



Wendy Foster  
SBREC Manager  
Business Adviser



Mohib Ali  
Business Adviser



Brendan Hastie  
Business Adviser



Pat Das Bhaumik  
Business Adviser  
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# Contact details for SBREC

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The Centre is open Mon-Thu 10am-5pm  
Remote support Mon-Fri 9am-5pm  
(excluding public holidays)