



# iNVESTMENT CENTRE

**Innovative, targeted and rigorous  
business fund management.**

Helping businesses go further | [WEAREUMI.CO.UK](https://www.umi.co.uk)



# WHO ARE UMi?

Since 2007, we've been finding and packaging the best information, expertise and finance to help businesses make better decisions more quickly.



We've worked with more than **600,000 businesses** across the UK.



We've defrayed more than **£288m** in grants and loans.



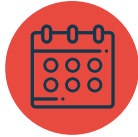
We've helped leverage more than **£650m** of private sector investment.



We've facilitated more than **£100m** of contact wins.



We've supported business growth resulting in more than **30,000 jobs** being created or safeguarded.



We've inspired and championed business through more than **1,000 events, campaigns** and trade missions.

We work closely with our partners, and our adventures take us far and wide. The journey is tough and exciting, but we are fearless and openminded about where it might lead. We share a collective responsibility to each other, respect the world we live in, and we keep our promises. We know that together, we can achieve more than we can apart.

Join us and make it easier for the businesses you work with, to do more and go further.



# WHAT WE DO



## ADVICE & CONNECTIONS

Whether online, or face-to-face, we help you work out what's needed and give you the connections to make it happen.

## INVESTMENT CENTRE

We design and manage funds for businesses to make it easier for them to survive and thrive.



APPLY



THE BEST ROUTE

## SAT NAV

Whether a business knows where it's going or isn't sure where to start, we help find the best route to their destination quicker and in better shape.

# WHAT IS THE INVESTMENT CENTRE?



Accessing finance is the biggest challenge for most businesses.

We design and manage grant and loan funds for businesses to make it easier for them to survive and thrive. Providing public, private and third sector partners with fund management capacity and expertise to make the highest impact at low risk, achieving maximum value for money.

Over the last 15 years, we've managed grant and loan programmes defraying over £288m to more than 75,000 businesses, sole traders and charities, from the smallest start-ups to established blue chips. We have helped to create or safeguard over 41,000 jobs and leveraging over £511m of additional private sector investment.



# WHY OUR PARTNERS CHOOSE TO WORK WITH US:

-  **Innovative & bespoke fund design** – we implement the whole funding life cycle, from design to delivery covering all processes in-between
-  **Due diligence** - in depth knowledge of public funding rules, state aid and subsidy control is applied appropriately and proportionately including know your customer and anti-money laundering checks
-  **Multi-channel customer support** – delivered by a highly efficient, empathetic and supportive team via the applicant’s channel of choice
-  **Quick application, approval & payment process** – our robust modular setup allows for seamless customer journeys
-  **Industry leading deployment** – the ability to deploy funds within days of conception via world class technology solutions, delivered with agility and entrepreneurial flair
-  **Marketing and business engagement** – we can build awareness and drive demand.
-  **Robust governance & compliance** – operating in line with FCA, ISO 9001:2015, and Cyber Essentials Plus with tried and tested processes
-  **Transparent reporting & management** – interactive dashboards and a dedicated account manager give you full visibility of a fund’s performance
-  **B Corporation Certification** – we meet rigorous and externally verified social and environmental standards, public transparency, and legal accountability to balance profits with purpose

By balancing pragmatism with stretching targets, we look for ways to deliver against our partners’ objectives not limited by contractual terms and KPIs.

We don’t operate a one-size-fits-all solution, we can plug in modules to suit different needs and can tailor the intensity of support you’re looking for, from delivering components of a programme through to fully outsourced fund management.

# WHAT WE CAN GIVE YOUR CUSTOMERS

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## Business Grants

We help partners who are looking to stimulate economic growth or social impact, or are responding to market shocks or emergencies, by the distribution of grant funding. Whether high volume, small value revenue grants, voucher schemes or targeted large capital investments, we provide a robust modular approach to ensure money gets to the businesses that need it at the time they need it.

Our approach to grant administration has been rigorously audited and was cited as best practice by the European Audit Authority.



## Business Loans

Innovative loan funding solutions, providing unsecured and secured loan capital to ambitious, high growth small and medium sized businesses.

Our experienced team of former business, commercial and corporate bankers operate at pace conducting robust due diligence to de-risk growth projects and maximise returns to stakeholders. From stimulating deal flow, through to intensive portfolio management, they have significant expertise and knowledge across a wide range of sectors.

## Blended Finance

Businesses in receipt of grants to reduce risk often see significant growth. Wouldn't it be nice, as we share the risk at the start of a project if we could share the returns later?

We can allocate grants blended with loans or equity; this is blended finance.

Aligning objectives means we can design and deliver funds that unlock opportunities in businesses, improve access to finance, accelerate project delivery, drive economic growth, and create returns to the fund for reinvestment. These new funds could be repayable grants or grants combined with loans to deliver finance interventions, through to debt/equity only schemes, helping limited budgets go further.



## Consultancy

With over 15 years' experience of delivering publicly funded grant and loan schemes, we're able to provide expertise and capacity to compliment or develop in-house funding programmes.

- We provide advice on the overall design of your scheme
- Help you defray more funding
- Provide support for challenges, such as tricky state aid cases
- Develop the skills you already have
- Prepare bids to funding bodies to establish a new grant or loan scheme
- Provide general capacity to manage demand, including:
  - due diligence services
  - front-end web applications
  - assessment services, and
  - making payments to grantees.

# OUR LAST 3 YEARS IN NUMBERS

23,736

BUSINESSES  
SUPPORTED

£128.3m

GRANTS  
DEFRAYED

£8.4m

LOANS  
DEFRAYED

£95.2m

PRIVATE SECTOR  
INVESTMENT  
LEVERAGED

2,849

JOBS CREATED OR  
SAFEGUARDED

## OUR EXPERIENCE

### York, North Yorkshire & East Riding Local Economic Partnership

Design and delivery of a £3m capital grant scheme to catalyse business growth and job creation in North and East Yorkshire.

### COVID-19 Response Funds

£98.5m in emergency grants was paid to over 21,000 businesses and self-employed sole traders across Scotland, West Yorkshire, North Yorkshire and Tees Valley. Systems were mobilised and funds launched within 5 working days.

### Zero Waste Scotland

Providing consultancy and grant administration services since 2019 including advice on State aid and subsidy control.

### BEIS - Growth Vouchers

Helping small businesses to find strategic advice from private sector suppliers who could help their business to grow. Over 28,000 businesses claimed Growth Vouchers worth over £56 million.

### Debt Finance Scotland

Over £8.4m of loans defrayed to over 80 Scottish based SMEs to support their ambitious growth plans with over 70% of recipients operating in high growth technology sectors.

### Derby City Council

Providing consultancy and due diligence services since 2013 to support a range of Council-run grant schemes.



# LET'S GROW PROGRAMME

## WHAT WAS THE SERVICE?

The Let's Grow Programme provided grants from £25,000 to £1m to cover up to 30% of costs to invest, expand and create or safeguard jobs. Let's Grow was funded by the Regional Growth Fund, local authorities in the North East and Tees Valley and the York and North Yorkshire Enterprise Partnership.

## WHAT DID UMi DO?

We secured a grant fund of £55m from public funds. We managed all aspects of supplying the funds to businesses, including the application process, which involved assessing expressions of interest, followed by detailed applications. Our team created assessment reports for an external investment panel, which we put together and managed, and reviewed due diligence from an external accountancy firm. Following the investment panel's decision, we carried out the grant management and administration, including issuing offer letters, managing claims and grant monitoring.

## WHAT WAS THE RESULT?

Over four years of the programme we paid over £55m in grants to over 260 businesses, leveraging over £300m of private sector investment and creating or safeguarding around 7000 jobs.

## CASE STUDY



# TEES VALLEY COMBINED AUTHORITY

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## WHAT WAS THE SERVICE?

Tees Valley Business Compass was a local Growth Hub for the Teesside area, providing support and funding for ambitious companies looking to grow. Supporting thousands of local businesses, using European Regional Development Funding (ERDF) secured by Tees Valley Combined Authority, it helped to provide funding opportunities to secure grants and supplement growth.

## WHAT DID UMi DO?

We managed the Tees Valley Business Compass Programme since its January 2016 launch and significantly contributed to its development and evolution. The programme was split into 4 funding schemes: Business Growth Fund, Energy & Low Carbon Fund, Broadband Vouchers and Innovation Vouchers. UMi carried out all administrative processes via our own custom online portal. This involved an initial assessment of detailed applications, from which we then made funding decisions. UMi also rapidly mobilised an emergency response fund following the closure of the SSI Steelworks in 2015.

## WHAT WAS THE RESULT?

Since 2016, we committed over £8m of funds to 635 companies. We supported grantees through management of claims via an online portal and processed almost 2,000 individual claims defraying £7.6m of grant funding. Our emergency response fund defrayed more than £16m of emergency funding at a critical time. The success of these schemes led UMi to secure a further £12.1m Business Growth grant programme currently being delivered on behalf of TVCA under their newly named Growth Hub, Tees Valley Business.

**CASE  
STUDY**



# POWER TO CHANGE

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## WHAT WAS THE SERVICE?

Power to Change provided grants ranging between £50,000 and £500,000, distributed through several targeted programmes with different objectives. As well as providing money, Power to Change offered advice and support to strengthen community businesses.

## WHAT DID UMi DO?

We were contracted to provide grant assessment and administration services to Power to Change for 2 years in respect of their Initial Grants Programme and Community Business Fund. This included building of the online application and grant management system, scoring of initial applications, management of a pool of external assessors to provide reports for a grants panel, carrying out compliance checks, provision of a helpline for applicants, management of grant offers and claim payments, monitoring of grant performance and reporting to Power to Change on financial/social impact metrics.

## WHAT WAS THE RESULT?

In addition to an extension of a further 2 years, the scope was extended such that UMi provided grant administration services in respect of a broad range of grant programmes for Power to Change including Empowering Places; Homes in Community Hands; Health & Social Care; the M&S Community Business Challenge; and R&D grants. In 8 rounds of the Community Business Fund, we scored more than 1,500 applications for funding, issued in excess of 150 offer letters, and defrayed more than £20m of grant funding.

**CASE  
STUDY**



# THE TEAM

We are well positioned to provide you with a pool of experienced and passionate: Service Investment Executives; Business Investment Advisers; Senior Project Managers; Specialists in Debt Finance.

## The leadership team have:

- specialisms in SME debt, State aid, public funding rules, subsidy control and anti money laundering best practice
- led new technology debt funds
- decades of banking experience
- set up over £320million of Venture Capital Loan Funds
- led a third sector funding organisation
- run their own businesses
- over 60 years experience of setting up and running complex public funds.



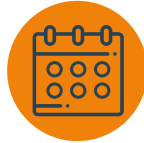
# CREDENTIALS AND PLEDGES



B-Corp Certified - Making Business a Force For Good



Maximum 3-star rating by Best Companies, making us a 'world class employer'



ISO 2021: 2012 Sustainable Event Management



ISO 9001: 2015 Quality Management



Established Community Foundation funding to help projects which tackle isolation in the communities where we live and work



FSB Celebrating Small Business Awards - Wellbeing Award of the Year



Scottish Business Pledge



Cyber Essentials Plus



Equality, Diversity and Inclusion employer



Real Living Wage Employer



Better Health At Work Silver Award

“

You've gone above and beyond to make sure things were ready on time and properly tested. It's testament to the work you put into improving the process - we couldn't have achieved this without you - **Power to Change**

“

A huge thank you for your hard work and support on the COVID-19 recovery grants scheme. It's been a challenging time for small businesses and the pace and commitment has helped them get quick access to much-needed support. - **West Yorkshire Combined Authority**

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The support has been over and above. The thorough process and questioning of plans helped enormously to make educated decisions on the expansion plans. The financial support is great and the additional resource of having UMi support is massively appreciated. - **North of Tyne Growth Fund recipient**

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The Digital Improvement Grant process was easy and well managed. The Grant helped our business greatly and turnover is improved. Bookings are getting back to pre-pandemic levels. - **Visit County Durham Digital Improvement Grant recipient**

# GET IN TOUCH

If you have any queries, or need help and advice, please contact:



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