

Survey May 2009

93% Plan to expand business over next 3 years

69% Plan to expand into new areas of operation and/or provide their service to more customers

Aggregate amount of finance required by the 88 survey respondents **£27M**

55% Willing to use loan finance as part of funding structure

Unable to secure any or only part of loan funding from a bank **54%**

Our Funds

8% 5-10 year loans.
Less than £300,000.
FIXED SIS COMMUNITY ENTERPRISE FUND

£6m Loan Fund

£10k to £300k

Fixed Long
Term Interest
Rates

Mainly Term Loan


scottish investment fund
investing in the third sector, investing in scotland

£30m Fund

£100k to £1m

Fixed Long
Term Interest
Rates

Loan/Grant

What Can I Borrow For?

Expansion

- Extension to an existing community shop in the highlands and islands
- £100,000 10 year term loan
- Enhanced product range
- Projected 35% sales uplift

Acquisition

- Management Buy-Out of an existing private sector business
- Re-structured as a social enterprise
- 50% debt/50% “equity”
- Equity return based on future turnover growth

What Can I Borrow For?

New Start-Up

- Hydro power station
- 50% community share in joint venture
- 50% 10 year term loan/50% strategic investment (grant)
- £800,000 total investment
- Free cash flow re-invested into local community

Growth Fund

- Revolving Credit facility that can be drawn upon to enable quick access to complete new property or business acquisitions
- Criteria set at outset to justify drawdowns
- Targets key health inequality gap in Scotland

Let's Get Creative

IDEAS **PLANS** **DREAMS**
MERGERS **NEW STARTS**
ACQUISITIONS **DEBT**
EQUITY **EXPANSION**
TALK **SHARE** **LEARN**

LET'S DO IT. TOGETHER.