

Midlands SME Finance.

Where capital collides with ambition





Welcome.

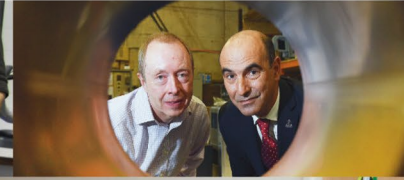
Our inaugural event marks the launch of a meaningful new collaboration between six regional funders, united by a shared mission: to make it easier for Midlands businesses and entrepreneurs to grow, thrive and achieve their ambitions.

In today's lending landscape, many SMEs struggle to find the right kind of finance, especially when their needs are nuanced, time-sensitive or simply don't fit neatly in a box. Traditional lenders, including banks, remain important partners, but they can't always offer the complete funding package to meet your growing business' needs. That's where we come in: a collection of experienced, regionally focused lenders who understand the intricacies of running and scaling a business and who are ready to step in when others step back.

Midlands SME Finance isn't a formal entity but it's a group effort. By working together rather than in competition, we aim to open doors, spark new opportunities and support more SMEs than ever before.

Today is just the beginning. We're proud to bring you this first event and look forward to what we can achieve together.



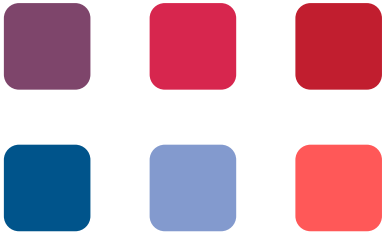


Increased funding available to SMEs

ART Business Loans (ART), a leading local CDFI, based in Birmingham, has supported a wide range of businesses over 27 years and now is able to lend throughout the West Midlands Region and adjoining counties. It is accredited to provide loans using the BBB Growth Guarantee Scheme. ART has obtained additional funds to lend through a pioneering impact investment from

Global technology company Block inc. and ethical lender Unity Trust Bank and seeks to support those SMEs with a viable proposition that are unable to find their full requirements from other sources. Loans are from £10000 to £250000 and can be used for most purposes. **To apply for a loan, or a make an enquiry see www.artbusinessloans.co.uk**





Unlocking growth in uncertain times: **Why 2025 could be the Midlands’ most ambitious year yet**

In boardrooms, breakfast briefings and balance sheets across the Midlands, a cautious mood has settled in. Headlines cite business barometers, suggesting a dip in SME confidence and echo what many already feel - that 2025 will be another year of watching the economy with a wary eye.

But those who work at the coalface of business finance, funding growth, backing ambition and walking with founders on the ground, know there’s another side to the story. It’s not just one of caution. It’s also full of scaling opportunities.

However, many SMEs are unaware of the support, advice and finance available to them.

When the conditions aren’t right, build a greenhouse

In many ways, uncertainty is a natural state of entrepreneurship. The businesses that thrive aren’t

necessarily the ones with perfect timing. They are the ones with the right support structure. And it’s here, in the Midlands, that something quietly radical is happening.

To ensure growth is nurtured even in unpredictable climates, six of the regions alternative funders have built a metaphorical greenhouse - Midlands SME Finance.

Coming together under one roof, this collaborative group has been built on the principles of growth, transparency and shared ambition. The funding landscape in the Midlands is evolving and to add clarity and warmth to it, Midlands SME Finance is opening its doors and networks to founders, business

advisers and other finance professionals to unlock the region’s growth potential.

Whether SMEs need co-investment, innovation support, someone to step in when banks are unable to help, access to flexible funding products or just to get an answer to their burning question, this partnership is designed to make growth possible.

The result?

More ways for businesses to grow, increased confidence and a rising tide of innovation that lifts every sector, from advanced manufacturing to clean energy, digital tech to creative industries. Every Midlands SME would have the opportunity to achieve more.

Growth is not only possible in uncertain times - It’s where the most meaningful growth begins.

Helping small and medium sized business across West Midlands and Wales with loans from £10,000 to £250,000

BCRS Business Loans is a Community Development Financial Institution (CDFI) and we provide loans to businesses who are unable to access finance from traditional sources such as banks. We provide business loans from £10,000 to £250,000 to growing small and medium sized businesses based in the West Midlands and Wales. With a dedicated team of professionals, we make the process fast and simple.

What we do

Small business are the heart of what we do.

Our lending is based on building relationships. If you need a loan, we'll meet with you, get to know you, and listen to your story.

Our team will always be honest and straightforward with you and if we can help your business grow, we will hold your hand through the application process.

Our lending is personable, accessible and reliable.

What we do

We understand that getting business finance can be a challenge. Lack of a track record, unreasonable security arrangements, past financial problems and or simply not meeting conventional credit scoring methods, may be hindering your growth.

Our decisions are made by people and is based on the business itself and not on computerised credit score.

We offer loans to businesses making a positive contribution to the local economy and communities they serve.

How to apply for a loan

Our loan process is as simple as 1-2-3

Step 1 : Fill out our initial online application at bcrs.org.uk or call us on 0345 313 8410

Step 2 : Your initial application will be assessed and be assigned to a Business Development Manager

Step 3 : Details of your application will be assessed by a Business Development Manager who will contact you by email or telephone

How are we different to other lenders

- Lend to those overlooked by traditional lenders
- Story-based lender with a face to face approach
- No early repayment fees
- Committed to treating customers fairly
- It's never a one-size fits all policy



Loans from
£10,000 -
£250,000



Interest rates /
typically 12% + BoE
base rate



Terms from
1-7 years



Arrangement fee
of 3%- 5%



No early
repayment fees

The Midlands' hidden advantage

The Midlands has always been an engine of invention, but right now, it also has something rarer: alignment.

Across our cities, towns and industrial estates, we're seeing a convergence of shared intent. Funders, local authorities, innovation hubs, universities and banks are starting to move in sync, each playing their part in supporting the next generation of businesses.

And it's not about finding "one funder to rule them all". It's about a network of debt providers, equity investors, grant funders and strategic advisers all pulling in the same direction rather than competing.

Midlands SME Finance's network includes seasoned brokers, accountants and business professionals who know their clients inside out. By collaborating this power multiplies.

Reframing the narrative

Yes, challenges remain. But if we only measure opportunity by doom monger headlines, we'll miss the real story unfolding across this region.

We see it in the engineering firm that doubled its headcount after a funding partnership unlocked export opportunities. In the founder whose growth stalled until a co-investment model helped them launch a new product

It's not about finding "one funder to rule them all". It's about sharing options and showcasing experience.

line. In the businesses bouncing back stronger after restructuring debt in a way that supports long-term ambition rather than short-term survival.

The conditions may not be perfect. But the infrastructure is ready. And that changes everything.

2025: The year of constructive boldness

It's easy to think of boldness as reckless, especially when caution seems more prudent. But in finance, there's a different kind of boldness: the kind that builds, strengthens and prepares.

Midlands SME Finance believe 2025 is the year for constructive boldness.

That doesn't mean throwing caution to the wind. It means engaging with the right people, asking the right questions and creating the right partnerships. It means stepping forward into conversations about what's possible, not just what's probable.

And it starts here. Bringing together professionals who shape the future for the clients they serve.

As funders, we are ready to listen. To design deals that make sense. Not to push capital, but to unlock it where it will count.

Because growth is not only possible in uncertain times - it's often where the most meaningful growth begins.



Fuelling Ambition. Empowering Growth.



Flexible finance solutions for real businesses, not balance sheets.

Coventry and Warwickshire Reinvestment Trust (CWRT) is a not-for-profit lender, championing businesses across Coventry, Warwickshire, and the West Midlands. We provide accessible, flexible finance for entrepreneurs and businesses who may struggle to secure funding from mainstream lenders.



Startup Loans



Business Growth Loans



Inclusive Finance

We provide loans up to £150,000 to help new businesses get off the ground through to businesses that need finance for expansion, innovation, or resilience. We take a transparent, fair, and relationship-based approach in our decision-making process because we know that accessing the right support and finance can be transformational for local businesses.

What Makes Us Different:

- ➔ We look beyond the credit score
- ➔ We support businesses the banks won't
- ➔ We offer flexible terms and a personal, supportive approach
- ➔ We specialise in lending to women-led, ethnic minority-led, and underserved businesses understand your goals

Our Lending Journey:

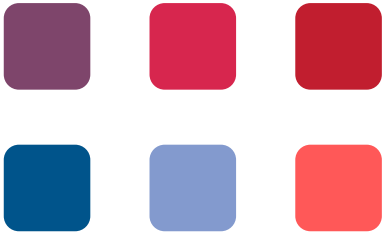
1. Initial conversation – We understand your goals
2. Tailored support – We help shape your application
3. Decision-making with empathy – We consider more than just numbers
4. Funding & follow-up – Ongoing guidance and growth support

Looking for a funding partner that understands your journey?

Join the hundreds of businesses we've helped grow — with funding that fits your ambition.

02476 551 777 | enquiries@cwrt.uk.com | www.cwrt.uk.com
Find us on [LinkedIn](#) | [Twitter](#) | [Facebook](#)

"CWRT believed in my business when others didn't. Their support was more than just finance — it was partnership, trust, and encouragement."



Alternative routes bring flexibility: Navigating the funding landscape needn't be a mapless journey

With many businesses eager to pursue growth in new markets and increase exports, the ability to navigate the complex funding landscape is essential in making these ambitious plans a reality and unlocking the potential that will deliver crucial contributions to UK's economy.

There isn't one map that suits all when it comes to assessing the right funding options; there are many twists and turns and forks in the road that will be suitable for one business but not others. Therefore, the first step to a business' financing journey is understanding the types of investment available.

There are various estimates of the amount of uninvested capital available within growth capital and private equity funds in the UK. The amount certainly runs into the hundreds of millions and with British banks remaining wary about investing into the SME sector, businesses should

explore alternative lenders of finance.

Lack of time & expertise

Though smaller businesses are becoming more open to utilise more than one finance provider, they are still citing difficulties accessing finance and its cost as barriers, especially when it comes to innovation.

Even though the alternative funding landscape has grown exponentially in recent years with a plethora of equity and lending products for every possible business requirement, stringent lending criteria and lack of understanding are hindering SMEs growing.

Many SME decision makers lack the time and specialist financial expertise to

research the wide array of non-traditional funding options available to them, and more importantly, to successfully secure the capital they're seeking. With limited time to consider the complicated and over-crowded financial marketplace, often businesses do not have the knowledge of where to begin so lean towards what they already know.

Steering attitudes

But the business leaders that do invest time in exploring alternative providers go on to develop long-lasting investment relationships, accessing an otherwise overlooked resource that can be instrumental in achieving growth plans. This is especially the case if traditional bank lending is not

There isn't one map that suits all, but it's having the right connections that holds the key.

Midlands SME Finance:

Funding criteria overview



BUSINESS LOANS

Funding amount: From £10,000 to £250,000

Location: West Midlands region and adjoining counties

Sector: All sectors other than property development

Transaction: Term loans from 6 months to 7 years. Most business purposes for jobs, growth and opportunity for all sectors

ART Business Loans is a Community Development Finance Institution (CDFI) which provides finance and support to businesses unable to obtain their full finance needs from mainstream lenders.



We believe in you

Investment amount: Secured loans from £10,000 to £250,000

Location: West Midlands and Wales

Sector: Any sector excluding property investment/ purchase or anything unethically sound

Transaction: Our loans provide growth and recovery plans for businesses

BCRS Business Loans is a Community Development Financial Institution (CDFI), and we provide loans to businesses who are unable to access finance from traditional sources such as banks. We provide business loans from £10,000 to £250,000 to growing small and medium sized businesses based in the West Midlands and Wales. With a dedicated team of professionals, we make the process fast and simple.



Funding amount: From £1,000 to £150,000

Location: Coventry, Warwickshire and the West Midlands

Sector: Any sector considered

CWRT is a not-for-profit lender committed to bridging finance inequalities for underserved entrepreneurs. We strive to unlock opportunity through inclusive, flexible funding — empowering businesses to grow, create jobs, and build resilient communities. Our mission is to go beyond finance, offering support, belief, and a long-term partnership to those often overlooked by mainstream lenders.



Business loan amount: From £100,000 to £8million
Location: Both regional and national funds available
Sector: Any sector considered
Transaction: For growth ambitions and shareholder transactions

FDC's mission is to be at the frontier of the funding gap, pushing the boundaries of alternative lending by providing debt funding with flexible terms and supporting business growth. We strive to be a responsible long-term investment partner, pledging far more than capital when we invest in your business. We are also fund manager of the Midlands Engine Investment Fund II - Debt Finance for West Midlands.



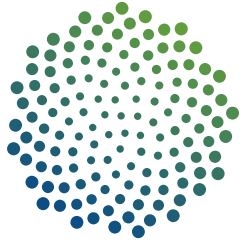
Debt amount: Up to £500,000, advancing up to 90% of invoice amount
Location: Midlands and surrounding counties, South West and South East England
Sector: All sectors considered, where there are B2B sales
Construction is not a speciality
Transaction: Cashflow support for growth, business recovery and acquisitions

FlexABL releases cash from unpaid invoices, allowing SMEs to access funding that is linked to real-time sales performance. We believe that good business is based on great relationships, so we take the time to understand the unique needs and challenges of our clients. Our services complement term loan finance, delivering a boost to working capital for companies that sell on a B2B basis, but face consistent pressure from delayed invoice payments.



Funding amount: Up to £1.5M for equity
Up to £200,000 for debt only
Location: Black Country, Birmingham, Staffordshire, Telford, Coventry, Burton
Sector: Any sector apart from bricks and mortar retail and housebuilding
Transaction: Growth, MBO, MBI, Buy & Build

UKSE are focussed on helping local businesses grow and create jobs, as well as expanding the local economy and assisting with the implementation of Green technologies. Our strategic emphasis is on patient capital investments, with maximum flexibility and a partnership attitude. We typically do not take any form of security as we like to put our faith in the management team.



fdc

part of Mercia Asset Management PLC

**Frontier
Development
Capital**

Established 2016: Your trusted funding partner for scaling SMEs across the Midlands

Debt funding: The catalyst for growth and expansion

Investment is essential for driving growth and expanding businesses, yet it often remains a complex area for many SMEs. As a primary driver for development, understanding and accessing the right kind of debt finance is crucial.

At FDC, we understand that securing financing is only one piece of the business growth jigsaw. That's why we offer more than money; we provide comprehensive support and knowledge that extends beyond just finance.

Our team is committed to forming long-lasting partnerships that help you navigate the complexities of debt finance and achieve your business objectives. Whether you're an innovative founder or adviser to a strategic management team, FDC is here to turn your business visions into successful realities with tailored debt investment solutions.

- **Investment range:**
Tailored debt finance up to £8 million, but with capacity to co-invest alongside other funders.
- **Geographical focus:**
We invest across the UK including Scotland, Wales and Northern Ireland.
- **Funding inclusivity:**
Focusing on nurturing business diversity, equity and inclusion we welcome enquiries from all sectors.



Discover more:

www.frontierdevelopmentcapital.com/discover



an option nor appropriate for the business.

Having the right finance provider can have positive influences on the business performance, with an alternative funder taking a holistic view on a business' situation and providing 'more than money'. They can often give the clarity a business needs by advising on management concerns and support a business to achieve core goals. This is especially the case if the funder has experience of supporting similar businesses going through a cycle of growth and development.

Alternative routes

There isn't one route that suits all when it comes to assessing the right funding options; there are many twists and forks in the road depending on sector, business model, speed of growth and strategy. However, alternative funders can bridge the gap between cautious banks and more profitable businesses able to fund their own growth plans.

Alternative funders, like those part of Midlands SME Finance, offer the flexibility businesses. Dealing with businesses on a case-by-case basis, they understand that no two business strategies are alike.

Amid the growing assortment of innovative financial solutions to choose from, there are often options to structure funding differently

Alternative funders can bridge the gap between cautious banks.

to the 'one-dimensional' approach typically associated with traditional bank lending.

Therefore, it is essential that business owners take the time to talk to trusted advisors and broaden considerations, as alternative funders can offer a more flexible and understanding approach compared to traditional lenders.

Investment is essential for seizing business opportunities at a time when other businesses will be looking to do the same and expand, so it is a competitive advantage to start and maintain such a dialogue with both corporate finance advisors and funding providers.

What do businesses need to consider when exploring the alternative finance landscape?

First and foremost a business should weigh up the cost of finance compared with overall gain. Traditional bank lending is cheaper than alternative funding. However, if bank lending is not suitable nor flexible enough to suit the needs of a business' growth strategy, all is not lost.

By speaking to trusted advisors, accountants or researching regional alternative funders, a business can narrow down

the list of investors. A simple conversation regarding fund availability, and the process of investment will help to foster supportive investor relationships from the start. And even if an alternative funder is not suitable for a business at that time, they will be able to offer advice and signpost businesses to a better path.

A business needs to establish the journey it wishes to take and plot crucial points along the way. Every business is unique and a good alternative funder will help to determine the type of finance required, term length and suitable repayment structure which in turn will support the best approach to growth.

Whether debt, mezzanine or equity finance, business confidence is key if any investor is to commit capital.



Want to know more?

Contact Midlands SME Finance using the contact details on the back of this brochure.

TURNING INVOICES INTO OPPORTUNITIES FOR MIDLANDS BUSINESSES

FlexABL is proud to be part of **Midlands SME Finance**, working collaboratively to support entrepreneurs across the region.

We help SMEs thrive by releasing cash tied up in unpaid invoices.

Our services are designed to optimise cashflow, reduce admin, and give business owners the freedom to focus on what they do best.

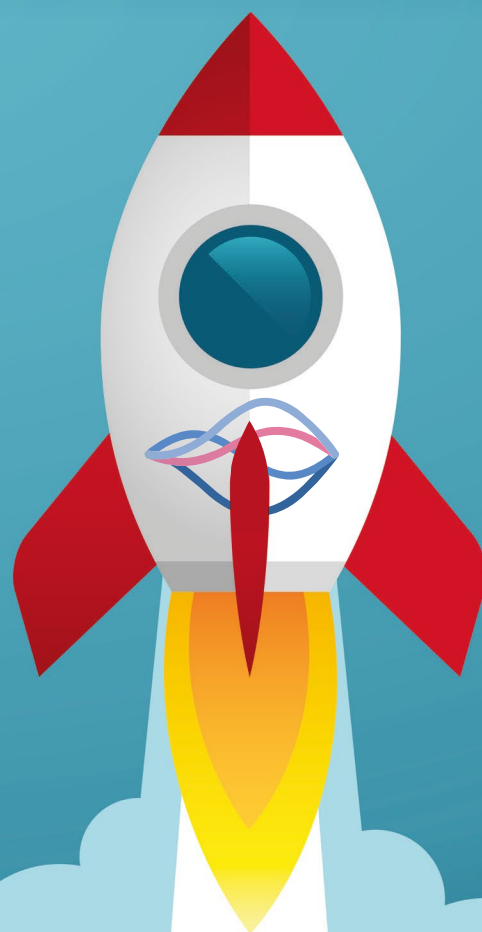
If you or one of your clients would like to find out more about **how we can support business growth**, we'd love to hear from you.

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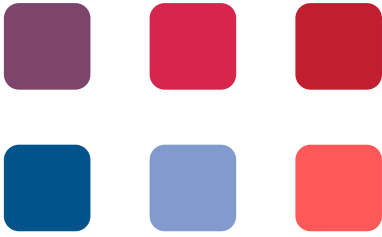
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we make **cashflow**



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Navigating the UK's economic landscape in 2025: How UK SMEs can stay ahead during economic uncertainty

As we progress through 2025, the United Kingdom's economic climate presents a complex interplay of modest growth, persistent inflationary pressures and global trade uncertainties. During unsettled times businesses may be reluctant to plan for growth, instead planning to survive rather than thrive. Here we explore ways in which UK SMEs can stay one step ahead during turbulent times and come out the other side thriving.

Inflation and monetary policy: A delicate balance

Inflation remains a focal point, with the Bank of England (BoE) anticipating a peak average of 3.7% in mid-2025. In response, the BoE is expected to adjust interest rates cautiously, balancing the need to curb inflation without stifling economic growth. Business professionals should monitor these developments closely, as shifts in monetary policy can impact investment returns and borrowing costs.

Resilience in the face of economic uncertainty

SMEs across the UK are facing new challenges, with ongoing geopolitical tensions, labour shortages and rising energy costs contributing to a cautious business outlook. While many business owners acknowledge the challenges, the real opportunity lies in strategic planning for both the short and long term.

A proactive approach to economic challenges enables SMEs to identify growth opportunities where others may hesitate. By prioritising resilience and adaptability, businesses can weather economic headwinds and position themselves for growth as market conditions stabilise.

Plan for the long-term

With economic growth expected to remain modest throughout 2025, long-term planning becomes crucial. Decision-makers should evaluate their current business models, streamline operations and explore growth opportunities rather than succumbing to reactionary cost-cutting. Economic turbulence is an inherent part of the business cycle and those that tackle challenges head-on are more likely to thrive.

Instead of cutting back, some SMEs are taking advantage of the current climate to expand their talent pools and leverage opportunities where competitors are scaling back. For those seeking investment, business leaders

A proactive approach to economic challenges enables SMEs to identify growth opportunities.

Your ambition. Our investment. Simple really.

We can help your business grow with finance and straightforward, straight-talking support.

Ready to talk?

Contact:

Steve Grice 07966 680532 - steveg@ukse.co.uk or
Mike Lowe 07708 288146 - mike@ukse.co.uk

www.ukse.co.uk



approaching lenders will need to present detailed and well-thought-out strategies with comprehensive business plans and financial forecasts to support sustainable long-term growth.

Prioritise retaining current customers

Retaining existing customers becomes even more crucial during economic uncertainty. Loyal customers are more likely to maintain spending and even advocate for a business if they continue to receive quality service. For SMEs, maintaining these relationships can be more cost-effective than acquiring new clients, especially in times when market confidence is low.

Moreover, businesses should continue marketing efforts, particularly through cost-effective channels like social

media, to maintain brand visibility and attract new clients even in challenging times.

Consider alternative lenders

Uncertain economic times often prompt traditional lenders to become more risk-averse. In this environment, alternative lenders provide a critical avenue for growth.

Even during challenging periods, alternative investment providers, such as those within Midlands SME Finance, can support SMEs with flexible and tailored investments that align with their medium- to long-term strategies.

These lenders take a holistic view of business potential, offering solutions that allow SMEs to pursue growth without being hampered by more traditional constraints.

By embracing the possibilities within the alternative investment landscape, forward-thinking businesses can access the capital they need to thrive.

Conclusion

The current economic climate may feel unsettling for many SMEs, but forward-thinking businesses are leveraging this period to build resilience and unlock growth potential. Alternative providers such as those within Midlands SME Finance offer a path forward with flexible funding solutions tailored to support sustainable development through uncertain times.

For those ready to explore growth opportunities, reaching out to Midlands SME Finance could be the first step towards thriving amid the storm.



With thanks.

As we close this edition, we'd like to take a moment to recognise the many contributors who made the launch of Midlands SME Finance possible.

Thank you to our host venue, Edgbaston Stadium, for providing a welcoming space for collaboration and conversation, and to the AV support team, PSP, for ensuring a seamless experience throughout the day.

Our thanks also go to the PR agency, Osborn Communications, for crafting the press release that helped tell our vision with clarity and impact.

We're especially grateful to our guest speaker, Rhys Herbert - Senior Economist at Lloyds Bank Commercial Banking, whose economic insights grounded today's discussions in the realities and opportunities facing Midlands businesses in 2025.

To the portfolio businesses who showcased their journeys - thank you for reminding us what growth looks like in action and for inspiring what's possible.

To our attendees of the launch event - the advisers, accountants, brokers and connectors - thank you for supporting with curiosity and purpose.

And finally, a heartfelt thank you to the Midlands business owners, intermediaries, brokers and advisers who drive our region forward. Without your ambition, collaboration and courage, this ecosystem simply wouldn't happen.

Here's to what we can build together next.



Midlands
SME Finance.



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BUSINESS LOANS


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Midlands SME Finance is a collaborative group name only, representing the six funders coming together for this occasion. It is not a legal entity or ongoing organisation.

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