

## HBV Funding Guide: How to Get Finance-Ready

You can be quite certain that at some point in your business planning you will require funding either to get your business started or to develop it and help it grow. For some people securing a bank loan may not be a problem but for many the process can be a frustrating one that leads to rejection.

At HBV Enterprise we recognise that for some people there are extra obstacles to starting a business especially if:

- you don't have the skills or confidence to complete a business plan
- English is not your first language
- you have been unemployed for a long time
- you have been refused a bank loan in the past
- you have a poor credit rating.

HBV Enterprise therefore, aims to make the process a little easier. Before you read on you should read our most [Frequently Asked Questions](#). If you need help developing a business plan, you may qualify for help under one of our programmes. Please contact us on 020 7254 9595 or e-mail us at [mail@hbv.org.uk](mailto:mail@hbv.org.uk) to check.

If you are planning to start your business in the east end of London, are over 18 and we think you have a viable business plan we might be able to help you through our own funds or put you in touch with other agencies who may be able to provide funding, e.g. The Prince's Trust, East London Small Business Centre, micro credit agencies, etc.

Our loan funds has particular terms and conditions. Borrowers must meet these and submit a completed business plan and application form before we can consider the request. HBV where necessary, work in partnership with banks and other lenders and agencies. For details of our funds and criteria, click [here](#)

It is important to remember that HBV Enterprise loans are subject to an external panel's decision, which is final. We cannot provide any funding to clear off any past debts. Applicants must also be prepared to accept HBV's business advisory service to help in the sustainability of the business and co-operate with the routine financial monitoring throughout the period of the loan/grant.

If you feel you can meet these criteria please download an [Application Form](#) together with the [Business Plan Guidelines](#) & [Checklist](#). Please ensure that everything included in the checklist is in your business plan. Once you have completed the application form you can forward it together with your business plan to HBV Enterprise.

All HBV Enterprise funds have a variety of conditions - For further information on funding, contact us on 020 7254 9595