



HBV enterprise
starting, funding, growing business

HBV Finance Service



We have helped **thousands of people collectively** to raise more than **£10 million** to **Start, Fund or Grow** their enterprises.

How can we help you?

HBV Finance service is designed to help you raise money from our loan funds or other finance providers

[**www.hbv.org.uk**](http://www.hbv.org.uk)

Need help with raising finance? Since 1984, HBV Enterprise has been supporting commercial and social entrepreneurs to start, fund and grow their enterprise.

HBV's Finance service is designed to:

Help raise finance by:

- Preparing you for talking to your bank or before applying for one of our business loans
- Providing guidance on creating a "finance ready" business plan
- Advising you on what different lenders/funders look for in a finance application
- Identifying suitable lenders/funders to approach
- Identifying further support and advice to start and grow your business

Provide access to HBV's loan fund:

- Loans of up to £25,000
- Monthly repayments up to five years by direct debit from your business bank account
- A fixed interest rate fixed for the duration of the loan
- A one-off administration fee when the loan is taken
- Directors will need to guarantee loans to limited companies
- Available to businesses anywhere in London although our priority focus is Hackney and surrounding boroughs of Barnet, Brent, Camden, City of London, Enfield, Haringey, Harrow, Islington and Waltham Forest.
- Loans may not be used to re-finance existing borrowings

Through the **HBV Finance Service** you can benefit from:

- dedicated business advice to improve your chances of raising all types of finance
- you will get access to a wealth of skills, knowledge and information
- Our loans come with an experienced HBV business adviser who can give you help over the critical period of starting or growing
- We offer competitive loan interest rates

What Next?

Step 1 - Speak to a member of our team to discuss your finance needs

Step 2 - Send us your business plan and application (download available from our website)

Step 3 - A HBV adviser will review your application and discuss next steps, and decide if we can help.

Step 4 - We may invite you to a loan panel meeting to discuss your application further.

HBV is eager to support businesses from disadvantaged groups. Priority will be given to applications that are likely to create or safeguard jobs for local people.

Visit our website and check out information on funding and business planning

When you have a draft business plan, send it to us with a loan application

We will then get back to you to discuss how we can help



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