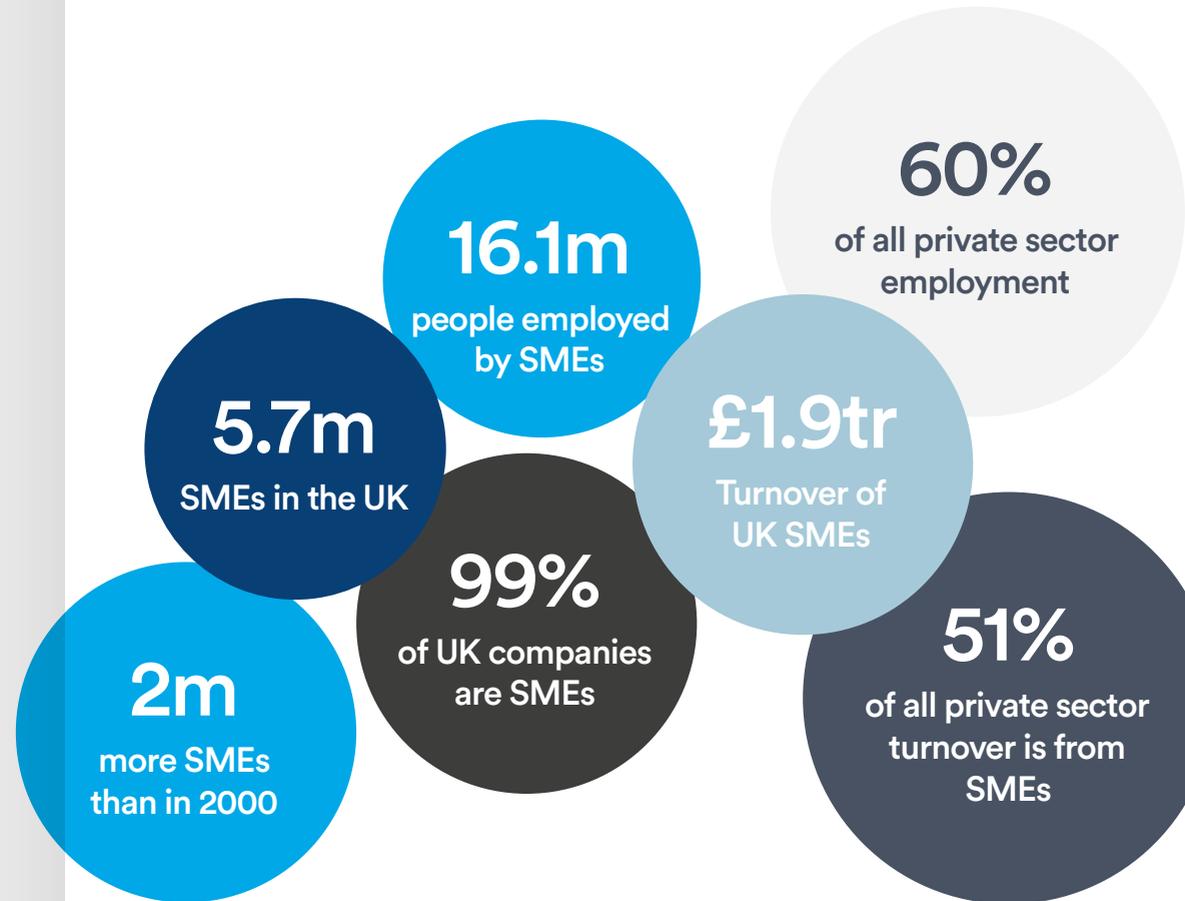


# **The little book of Newable**



## SMEs matter

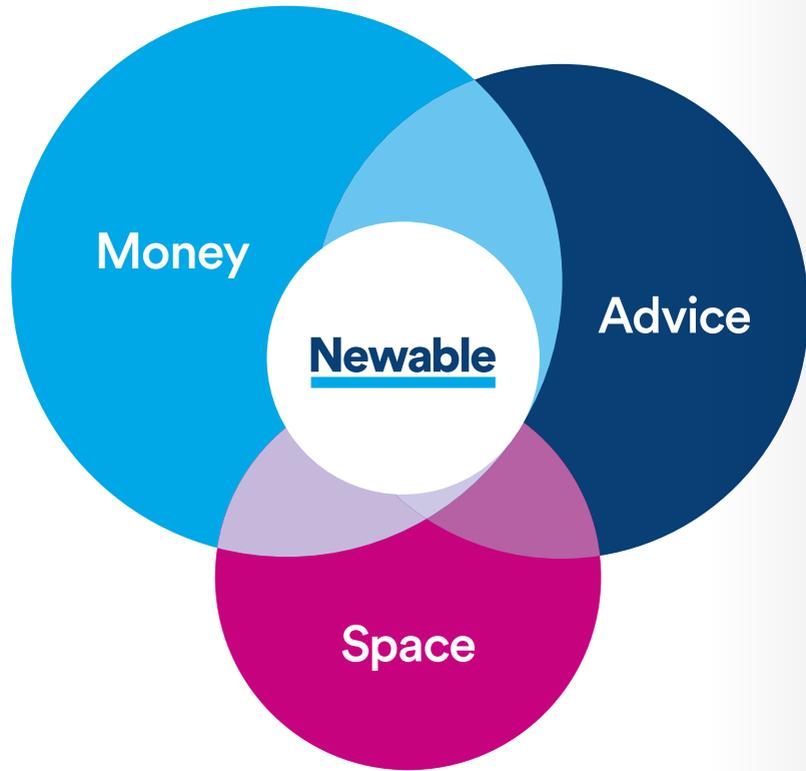
Each one is unique, but collectively they are the businesses at the heart of the UK economy.



## Our purpose

To make a sustainable profit from helping other businesses thrive.

**Newable works with businesses at the heart of the economy, unleashing potential, building resilience, championing inclusive growth.**

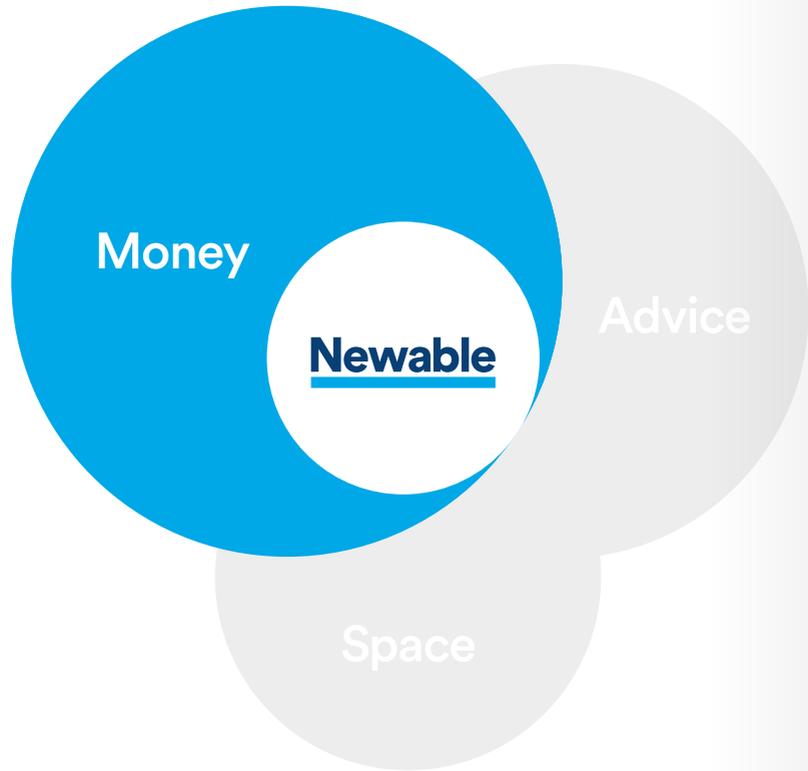


Newable helps companies thrive by providing the essential resources they need to take the next step with their business.

SMEs need **Money**. Whether that is patient capital to help get ideas to scale. Or financing to help with the peaks and troughs of trading, to hire new staff and operationalise growth plans.

SMEs need **Advice**. No one can do everything on their own. Many need external support to get trading overseas or develop new management capability.

And SMEs need **Space**, a flexible base to call home and from which to grow.



Newable Business Finance,  
secured and unsecured loans

Newable Commercial Finance  
– brokered financial solutions

Newable Private Investing  
EIS patient equity capital

Support accessing grant  
funding and tax credits

MONEY

## Business Finance

- Joint Venture established with Liberis, part of Blenheim Chalcot
- High touch, high tech product delivering unsecured loans of between £26,000 and £150,000
- Applications running at c £15m a month
- Lending is on our balance sheet and is supported by the British Business Bank and the Enterprise Finance Guarantee Scheme

MONEY

## Commercial Finance

- Brokerage acquired in May 2018, based at our Business Exchange in Epsom
- Provides invoice financing, asset financing, cash flow financing
- Also provides commercial property financing such as mortgages and bridging
- Deals with a network of over 40 lenders
- Secured over £156m of funding for clients in the last 2 years

MONEY

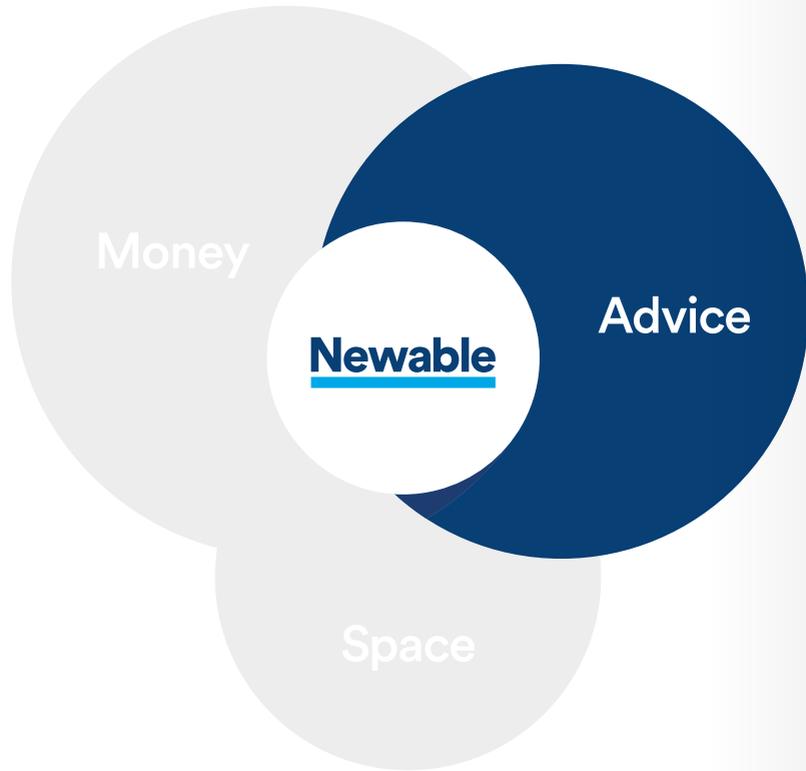
## Private Investing

- The UK's number one early stage investment network (source: Beauhurst)
- Formerly known as London Business Angels
- In 2017, facilitated 36 EIS investments raising £35m
- Investment via Fund or co-investment
- Delivering patient capital to UK companies in Med Tech, AI, Space, Robotics

MONEY

## Grants and Credits

- Grant writing service helps secure non dilutive funding for clients
- For example, £1.5m grant received from European Space Agency for Hummingbird
- Our referral partners help clients secure tax credits on R&D expenditure



Export advice in London  
& South East delivered  
for Department for  
International Trade

Business Development  
consultancy delivered  
via Export Engine

Working with Innovate UK  
the government's innovation  
agency to help companies  
commercialise business ideas

Social Impact programmes

ADVICE

## International Trade

- Working with DIT since 2005
- Responsible for London & South East
- c80 specialist International Trade Advisers working in 7 sector teams
- 13,800 SMEs supported
- £2bn of additional exports generated for UK plc
- Nearly 2,000 companies exported for the first time last year

ADVICE

## Export Engine

- Established summer 2018
- For clients looking for additional, bespoke services
- Hands on, senior support
- Business Development
- Brexit Planning
- Financing Trade

ADVICE

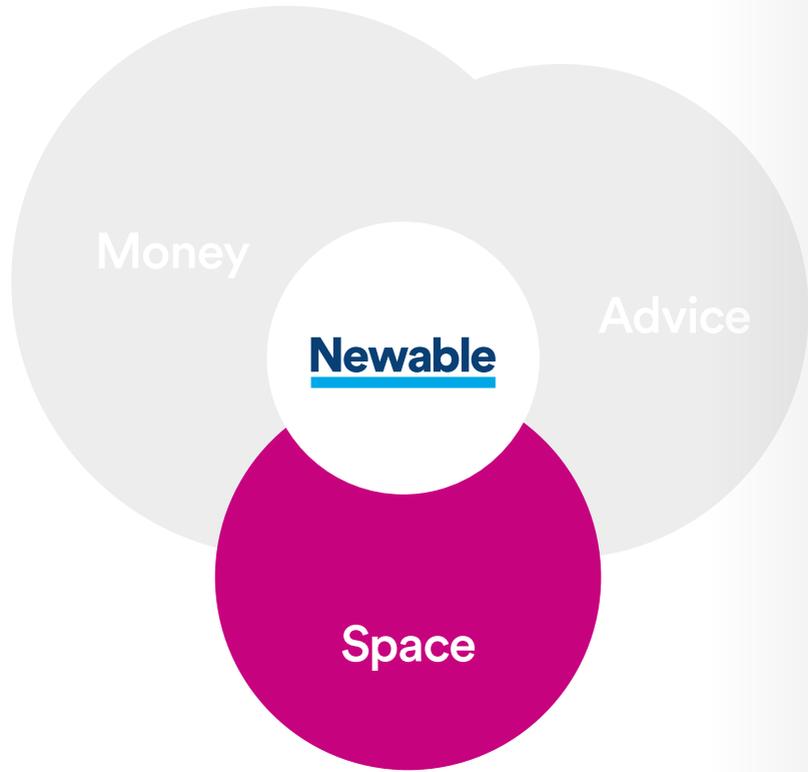
## Innovation

- Support provided for over 1,000 clients
- Working as Delivery Partner for Innovate UK
- Helping companies develop and protect their IP
- Supporting clients on grant applications (e.g. Horizon 2020)

ADVICE

## Social Impact

- Get Ready to Supply helps SMEs become part of the supply chain of large construction contracts in London. (Programme supported by JP Morgan Chase Foundation)
- Delivering business mentoring programme for Mayor of London
- Fuelling Ambition: Supporting Female entrepreneurs from inspiration to investment



40 Citibase business centres nationwide

4 light industrial parks  
in development

8 light industrial parks  
under management

SPACE

## Citibase

- Founded in 1993
- At the forefront of the Flexible Office revolution
- Unique model provides SME Customers with access to office space on flexible terms ...
- ... and Clients with the opportunity to generate cash from under-utilised space
- Asset lite business model
- 40 business centres from Aberdeen to Brighton
- Opened 6 new centres this year with 7 more in the pipeline
- Revenue under management: £20m

SPACE

## Development

- Bringing brownfield sites back into economically productive life
- Helping to revive local economies and providing homes for businesses
- 4 sites at various stages of redevelopment

SPACE

## Investment

- Once completed, the Development sites pass into our Investment portfolio
- We currently manage 8 light industrial parks

## Our company

We are more than a number ...  
but here are a few you might like to know.

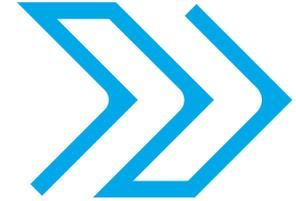


## Our values

Newable is a values driven business.  
Our values guide how we work and with whom we work



**Dream big**



**Get going**



**Grow together**



**Always improve**



**Pass it on**

## Our passion

Working with over 15,000 companies a year means we generate real “firm level” insight. Newable engages with local and national government to ensure that the needs of SMEs are understood as policies are reviewed or developed.

### Responsible Finance

To ensure that SMEs are not starved of cash and that funding is supported by business mentors.

### Patient Capital

To ensure that UK entrepreneurs can continue to access investment for the long term.

### Productivity

Practical proposals to help government interventions solve the “productivity puzzle”.

### Fuelling Ambition

Supporting women along the entrepreneurial journey from inspiration to investment.

## Our ambition

We are striving to treble the size of our company by 2023.  
We will do this by helping more companies thrive.

3x5y

# **Newable**

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