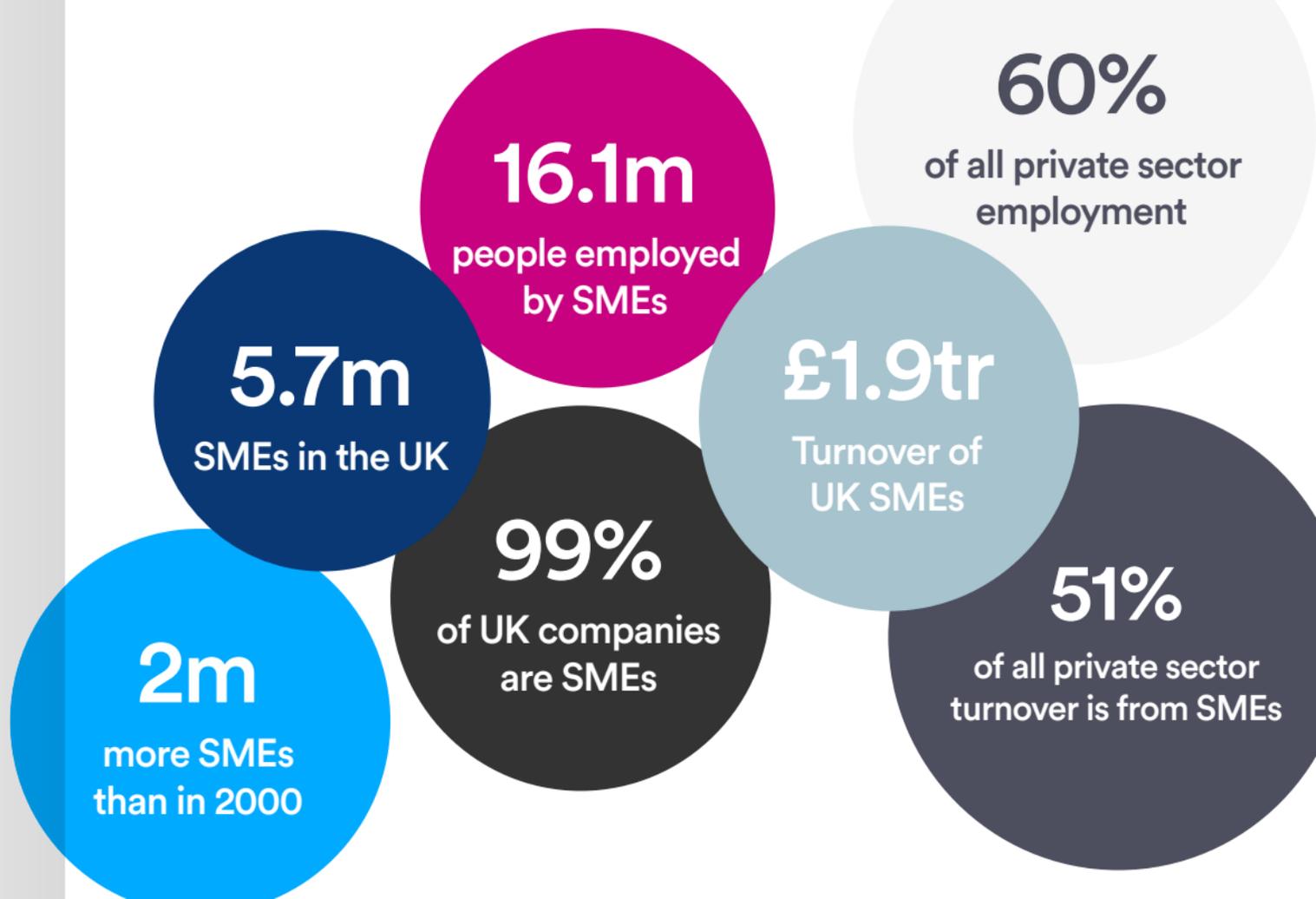


The little book of Newable

SMEs matter

Businesses with less than 250 employees, known as Small and Medium Sized Enterprises (SMEs), represent over 99% of all businesses.

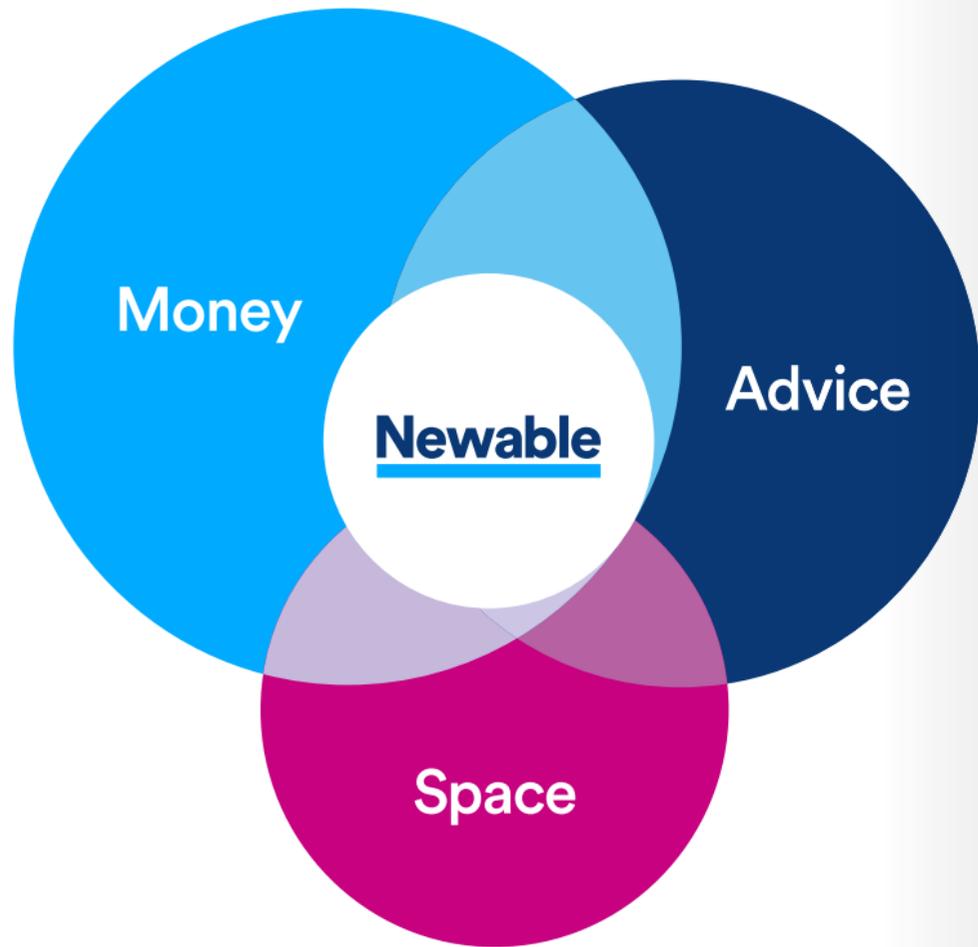
Each one is unique, but collectively they are the businesses at the heart of the UK economy.



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**. We create brand new homes for businesses and provide flexible offices across 40+ business centres from Aberdeen to Brighton.



Advice

Space

Money

Money is the lifeblood of British business.

Newable Business Finance provides secured and unsecured loans, while **Newable Property Finance** delivers brokered finance solutions while **Newable Commercial Finance** delivers brokered Property finance solutions.

Newable Private Investing is focussed on EIS patient equity capital.

Newable enables investment for SME succession through Funding for Buys Outs.

MONEY

Business Finance

- High touch, high tech product delivering unsecured loans of between £26,000 and £150,000
- Applications running at c£20m a month
- Lending is on our balance sheet and is supported by the British Business Bank and the Enterprise Finance Guarantee Scheme
- All loans come with 12 months free mentoring as part of the Responsible Finance movement

MONEY

Commercial Finance

- Based in our Newable Business Exchange in Epsom
- Main focus on Property Finance
- Provides mortgages for the self-employed and contractors and development finance
- Also provides invoice financing, asset financing and cash flow financing
- Deals with a network of over 70 lenders
- Secured over £175m of funding for clients in the last 3 years

MONEY

Private Investing

- The UK's number one early stage investment network (source: Beauhurst)
- Formerly known as London Business Angels
- Facilitated 51 deals and £36m investment in the last 2 years
- Investment via Fund or co-investment
- Delivering patient capital to UK companies in Med Tech, AI, Space, Robotics

MONEY

Funding for Buy-Outs

- Provides investment to help profitable, well-established UK SMEs through the succession journey
- Helps fill the funding gap in sub-£2m EBITDA SME segment
- MBO with the founder(s) seeking to retire
- Current management team working successfully in the company for >18 months



Money

Space

Advice

British businesses need guidance and advice.

Newable delivers export advice in London and the South East for the Department for International Trade, and expert help setting up in the US via America Made Easy, a JV with Avitus.

We work with Innovate UK, the government's innovation agency to help companies commercialise business ideas and our Social Impact programmes recognise business is a vital part of wider society.

ADVICE

International Trade

- Working with DIT since 2005
- Responsible for London & South East
- c80 specialist International Trade Advisers working in 7 sector teams
- 10,000 SMEs supported
- £2.5bn of additional exports generated for UK plc
- Nearly 2,000 companies exported for the first time last year

ADVICE

America Made Easy

- Established in 2019 as a joint venture with Avitus
- A complete turnkey solution helping companies plan and execute a U.S. move
- Low cost, low risk, low hassle, and big opportunity
 - all for one monthly fee
- Easy in-and-out terms

ADVICE

Innovation

- Support provided for over 1,200 entrepreneurs
- 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: helping SMEs become part of the supply chain of large construction contracts in London, supported by JP Morgan Chase Foundation
- Fuelling Ambition: Supporting Female entrepreneurs from inspiration to investment



Money

Advice

Space

Different types of businesses need different types of space to call home. That's why we offer flexible office space and long term commercial space.

Citibase manage 40+ business centres nationwide, and its Property Management offering enables clients to monetise underused property.

And Newable has 4 light industrial parks in development – transforming neglected brownfield land into economically productive sites.

SPACE

Citibase Business Centres

- Founded in 1993, and joined the Newable family in November 2018
- At the forefront of the Flexible Office revolution
- Unique model provides SME Customers with access to office space on flexible terms
- Asset lite business model
- 44 business centres from Aberdeen to Brighton
- 350+ team based across the UK
- 'The Engine Room' company headquarters in Birmingham

SPACE

Citibase Property Management

- Partnering with building owners to bring office space inventory back into revenue generating commercial use
- Designing bespoke workplace solutions to maximise client revenue
- Partnership agreements based on minimum management fee and profit share
- We fill space with paying customers – rejuvenating a dormant space in just 3 weeks

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

Our company

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

4

offices

350

Dedicated,
professional staff

£61.5m

Net Assets

33

Members are 32 London
Boroughs and City of
London Corporation

£4.3m

Operating
Profit

20,000

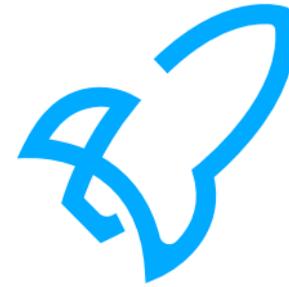
SMEs supported
each year

1982

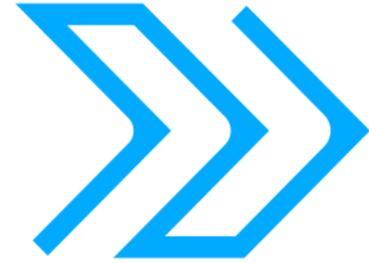
Founded as company
limited by guarantee

Our values

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



Dream big



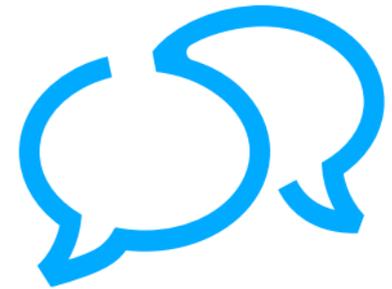
Get going



Grow together



Always improve



Pass it on

Our passion

Working with over 20,000 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 receive the finance they need to grow 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”.

Social Impact

Supporting underrepresented entrepreneurs in their 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 to thrive.

3x5y

Newable

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