

## How can we help?

### Assess

We will meet with you to fully understand your future strategy and objectives, particularly in relation to the purpose of the funding e.g. capital investment and employment aspects.

### Review

We will review any historic grant offers and conditions attached and we will review the scope for future funding and the potential funding requirement. How much, over what term, what security is available and your preferred repayment plan.

### Quantify

In the case of grants we will quantify the potential level of grant assistance available to you and the case for assistance.

**Funding:** We will run the affordability numbers for you in terms of how you intend to repay the debt. If you are considering providing the funder with a share in your business in exchange for development capital we will talk through the various scenarios.

### Recommendation

We will then provide you our recommendations on the types of finance and/or the business grants that are available, from both public and private sector providers, which will be most suitable for your circumstance and needs.

### Apply

Following this, we will help you to draft the funding and/or grant application(s), attend meetings with you with the funder and/or grant providers and support you through the entire process.

### Outcome monitoring

Most business grants will require you to achieve certain outcomes which will be outlined during the application process. We will help you to track progress, monitor outcomes and we will help you with the reports you may be required to provide to the grant provider as evidence.



**Euan Ferries**  
Corporate Advisory  
Manager

With over 20 years of corporate finance experience together with commercial experience gained

outwith the profession, Euan advises clients on corporate transactions such as business acquisitions and sales, management buyouts, due diligence, business planning, business valuations and fund raising.

Euan has an extensive network within the SME funding community and has a particular (and successful) specialism in the raising of grants such as Regional Selective Assistance and Food Processing, Marketing and Cooperation ("FPMC") grants. Euan works across a wide range of sectors and interacts with businesses of all sizes at all stages of the life cycle.

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## Funding, grants & economic incentives

Helping you to find the investment you need to grow the business.

[www.maco.co.uk](http://www.maco.co.uk)

## Are you missing out on funding available for your business?

If you don't know because you are not sure where to look or what's available, then we will be able to help.

Whatever your reason for seeking external finance to fund your plans for growth, and whatever the prevailing economic conditions,

businesses can still access funding, whether that's debt, equity or grant finance – if they have the right business case and proposition.

With an excellent track record of successfully obtaining funding and development capital for our clients at all stages of the business life cycle from banks, private investors and grant providers, we would be delighted to put our know-how and experience into practice to help you.



## What types of finance are available?

### Asset backed debt

Business term loans, overdrafts, factoring, invoice discounting, hire purchase and leasing.

### Equity finance

Venture capital, private equity & angel investment – development capital in exchange for a share in your business.

### Mezzanine finance

Debt capital which gives the lender the rights to convert to an ownership or equity stake in the company if the loan is not paid back within the agreed terms.

### Other options

Crowd funding for smaller debt/equity requirements.

## Business Life Cycle and Funding Triggers

Businesses are constantly changing. Most companies will go through various stages of the business life cycle at different speeds and rates of growth and different strategies will be required at each stage.

Funding, grants and economic incentives are available to businesses at all stages of the life cycle. The need for additional funding can be triggered by a number of factors and developments, some of which we've detailed on the diagram opposite.

## What type of grants and economic incentives are available?

There are a host of grants and incentives available, depending on your market sector, stage in the Business Life Cycle and proposition. Outlined below are a few of the better known schemes/incentives.



### Regional Selective Assistance

Investment projects that will create or safeguard jobs.



### Food Processing, Marketing and Co-operation Grant scheme

Grants for businesses that contribute to the Scottish Government's vision to be a Good Food Nation.



### Patent Box

Reduce your corporation tax to 10% (normally 20%) on qualifying profits from patented products, services and technologies.



### Research & Development (R&D) Tax Credits

These can be claimed against labour costs and other costs that are directly related to a research & development project.



### R&D Grants

Support is available for businesses developing new products, services and/or processes.

We'll run through the eligibility criteria, what's involved, how you can apply and what your likelihood of success will be before you go too far down the application road.

Applying for funding or grants can be time consuming and it is better to make an upfront assessment of the likelihood of success. Our advisers will provide you with their expert guidance before you invest too much time and effort.