

COMPANY	ABOUT	CONTACT	WEBSITE AND CONTACT EMAIL
NEW AND ALTERNATIVE BANKS			
Shawbrook Bank	Savings and lending bank for depositors and SMEs. All lending is done through independent brokers.	Shawbrook Bank Limited, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE +44 (0)1277 751 110	www.shawbrook.co.uk online contact form
Aldermore	Offers a range of savings and borrowing products to individuals and businesses. Savings products include cash ISAs, fixed rate bonds and notice accounts. These savings are used to lend to SMEs unable to raise money by conventional means. They also offer mortgages through selected mortgage brokers.	Aldermore, Floor 1, Block B, Western House, Lynch Wood, Peterborough, PE2 6FZ +44 (0)161 2385005 +44 (0)7773 324908	www.aldermore.co.uk email@aldermore.co.uk
Silicon Valley Bank	Provides commercial, international and private banking through 34 locations worldwide. Services for start-ups, venture capital firms and funds. Also offers investment and advisory services.	41 Lothbury, London, EC2R 7HF +1 800 774 7390 +1 408 654 5555	www.svb.com clientservice@svb.com
ALTERNATIVE ASSET MANAGERS			
Trade Finance Partners (TFP)	Established by the City of London Group plc. For SMEs with a facility requirement of circa £250-750k. TFP buys goods on behalf of clients who have received a confirmed order, by issuing letters of credit or paying for the goods.	City of London Group Plc, 30 Cannon Street, London, EC4M 6XH +44 (0)20 7628 5518	www.cityoflondongroup.com office@cityoflondongroup.com
Bluehone Secured Assets	Aims to provide secured loan finance to SMEs by exposing investors to loan portfolios that each consist of around 15-20 loans made to "Aim or Main Market Companies".	Portfolio Adviser, Bluehone Investors LLP, 32 Bedford Row, London, WC1R 4HE +44 (0)20 7831 5088	www.bluehonesecuredassets.com enquiries@bluehone.com
DEBT FUNDING			
Funding Circle	UK's first P2P lending platform for SMEs. Offers small businesses the ability to borrow from a new pool of lenders, including individuals and companies.	Funding Circle Ltd, 99 Southwark Street, London, SE1 0JF +44 (0)207 401 9111	www.fundingcircle.com support@fundingcircle.com
ThinCats	On-line market for secured business loans operating throughout the UK, linking experienced investors with established business borrowers. Lenders set their own interest rates and make their own investment decisions.	PO Box 8002, Coalville, Leicestershire, LE67 0AE +44 (0)1827 425827	www.thincats.com kevin@thincats.com
Relendex	Web-enabled exchange for secured loans on income-producing properties of all types. Lenders bid the amount they are prepared to lend on a property and the interest rate they want.	n/a	www.relendex.com michael@relendex.com
YouAngel	Internet based social lending community. Currently in development.	YouAngel (UK) Limited, Argyll House, All Saints Passage, London, SW18 1EP +44 (0)20 7183 6780	www.youangel.com martin.wright@youangel.com
Encash	Offers a business loans platform for SMEs to create online loan applications. Applications are then listed on the website and auctioned off to bidders offering partial/full funding of the loan.	Checknet House, 153 East Barnet Road, Barnet, Hertfordshire, EN4 8QZ +44 (0)871 221 9410	www.yes-secure.com support@yes-secure.com
Wonga	Businesses may borrow between £3,000 and £10,000 for up to a year. For now only limited-liability companies and partnerships, not sole traders, may apply. They must have revenues of at least £20,000 a month and must have been in business for three years. The interest rate depends on Wonga's automated assessment of risk.	88 Crawford Street, London, W1H 2EJ +44 (0)207 250 1446	www.wonga.com victoria.ward@wonga.com

ONLINE FINANCIAL MATCHMAKERS

Fundingstore	Online service which matches businesses needing funding to appropriate funders and advisors. Covers business funding, including business angels, loans, bank funding, asset finance, leasing, equity and other sources including public sector finance.	Booths Park House, Chelford Road, Knutsford, Cheshire, UK, WA16 8WZ +44 (0)844 877 4171	www.fundingstore.com contact@fundingstore.com
Finpoint (Aims to launch in the UK in summer 2012)	Financing platform for SME corporations in Germany that enables the creation of financing projects and a structured presentation for approximately 100 German and Austrian banks on the platforms. Projects are anonymous and banks are required to submit interest indications and confirm an NDA before gaining access to the project data rooms.	UK Contact: Rainer Plentl, Double A Corporate Finance Advisers, One Queen Anne's Gate, London, SW1H 9BT +49 (0)895 404 2610 +44 (0)207 799 2866	www.finpoint.de rainer.plentl@double-acf.com

EQUITY FUNDING

Crowdcube	Business investment platform that aims to connect entrepreneurs with investors willing to invest smaller amounts of money into a person, company, product or idea.	Crowdcube Limited, The Innovation Centre, University of Exeter, Exeter, EX4 4RN +44 (0)1392 241319	www.crowdcube.com support@crowdcube.com
Seedrs	Online platform that allows direct, on-line investment in the equity of seed-stage start-ups seeking up to £100,000 of equity capital. Start-ups post information about themselves and their business idea on the platform, including a 'take it or leave it' valuation for potential investors.	Seedrs Limited, Sophia House, 76-80 City Road, London, EC1Y 2BJ +44 (0)20 8638 0650	www.seedrs.com team@seedrs.com
startups.co.uk	Website offering a broad range of advice for individuals looking to start their own business from scratch.	Crimson Publishing Ltd, Westminster House, Kew Road, Richmond, Surrey, TW9 2ND +44 (0)20 8334 1600	www.startups.co.uk editor@crimsonpublishing.co.uk

NEW BUSINESS ANGEL INITIATIVES

Angel co-investment fund	The £50m Business Angel Co Investment Fund makes initial equity investments of between £100K and £1M in to SMEs alongside syndicates of business angels. Investment decisions are made by the independent Investment Committee of the fund based on the detailed proposals put forward by business angel syndicates.	Angel CoFund, 1 Broadfield Close, Broadfield Business Park, Sheffield, S8 0XN	www.angelcofund.co.uk info@angelcofund.co.uk
London Business Angels	Aim to select companies seeking between £100K and £1m to then present to members of their private investor club. So far, 40% of the companies selected to pitch to LBA's investors have secured funding and £50m has been lent to over 200 companies	London Business Angels, 100 Pall Mall, London, SW1Y 5NQ +44 (0)20 7321 5672	www.lbangels.co.uk enquiries@lbangels.co.uk
Angels in the City	The City of London Corporation is working with London Business Angels on a programme (launched in April 2012) that aims to produce 125 new angel investors by March 2013. Aims to increase the awareness of individuals who have the potential to become angel investors.	100 Pall Mall, St James, London, SW1Y 5NQ +44 (0)20 7321 5673	www.angelcapital.co.uk/content/ angels-city angelsinthecity@angelcapital.co.uk
British Business Angels Association	The British Business Angels Association (BBAA) is the national trade association dedicated to promoting angel investing and supporting early stage investment in the UK.	British Business Angels Association, 1st Floor, 100 Pall Mall, London, SW1Y 5NQ +44 (0)207 321 5669	www.bbaa.org.uk info@bbaa.org.uk
The Ideas Factory	The Ideas Factory keeps its members informed of outstanding and timely business, property and other investment opportunities through a combination of regular newsletters, live events and website updates. It also provides an informal forum for people to get together to form business partnerships and lifelong friendships.	The Ideas Factory, 2 Orange Row, Brighton, BN1 1UQ +44 (0)1273 956 140	www.theideasfactory.com info@theideasfactory.com
Crowdfunder Capital	Crowd Source Capital has evolved into an open interactive information hub for crowd sourcing everything and anything. A new funding platform is being created and branded FundaBrand.com, which launches later this year.	Crowd Source Capital Ltd. 277-279 Chiswick High Road, London, W4 4PU +44 (0) 207 193 3604	www.crowdfundercapital.com FundaBrand.com info@crowdfundercapital.com

The High Net Worth Investors Association	Website for High-Net-Worth Investors in the UK and across the world. Aims to attract investment listings from start-ups through to conservative investment funds, giving members a wide choice of investment categories and risk profiles.	HNWI (Management) Limited, 29 High Street, Ewell, KT17 1SB +44 (0)845 450 4009	www.hnwi-association.co.uk online contact form
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ALTERNATIVE SME STOCK MARKETS

GXG Markets	Specialist market offering shares in SMEs, enabling them to find the necessary capital in order to grow. Owned by the Global Exchange Group of Sweden.	GXG Markets UK, 49 Queen Victoria Street, London, EC4N 4SA +44 (0)20 7653 1935	www.gxgmarkets.co.uk info@gxgmarkets.co.uk
ShareMark	Stock market for smaller companies, providing both a fundraising solution and a secondary market trading facility.	Oxford House, Oxford Road, Aylesbury, Bucks, HP21 8SZ +44 (0)1296 439435	www.sharemark.com nikki.beale@share.co.uk
AltCapX	Online exchange which aims to provide an exit for existing shareholders in unlisted SMEs via its secondary market.	Alternative Capital Europe LTD, TechHub, 76-80 City Road, London, EC1Y 2BJ	www.altcapx.com no email address

WORKING CAPITAL FUNDING - FACTORING AND INVOICE DISCOUNTING

Receivables Exchange	Online marketplace for selling accounts receivable. Businesses seeking working capital are connected to a global network of accredited institutional investors.	935 Gravier Street, 12th Floor, New Orleans, LA 70112 +1 504.208.1924	www.receivablesxchange.com memberservices@ receivablesxchange.com
MarketInvoice	Online marketplace where growing companies selectively auction their invoices due to large customers to a network of High-Net Worth and institutional buyers raising flexible working capital.	MarketInvoice Limited, 50 Featherstone Street, London, EC1Y 8RT +44 (0)20 7078 7621	www.marketInvoice.com info@marketInvoice.com
Platform Black Invoice Trading	Online auction trading platform where sellers post invoices they wish to obtain finance for (individually or in bundles), selecting the percentage of the invoice they wish to receive (the advance), and how much they are willing to pay for it (the discount fee).	Platform Black Ltd, Basepoint Business Centre, 1 Winnall Valley Road, Winchester, Hants, SO23 0LD +44 (0)8434 610100	www.platformblack.com info@platformblack.com
Urica Finance	Invoice discounting service, currently in development.	Exchange Tower, 19 Canning Street, Edinburgh, EH3 8EH	www.uricafinance.com info@uricafinance.com
Interface Financial Group	Invoice discounted system for SMEs typically between six months and four years old and have a turnover ranging from 250,000 to £4m-plus.	Unit 31, The Old Wood Yard, Hall Drive Hagley, Worcestershire, DY9 9LQ	www.interfacefinancial.co.uk request@interfacefinancial.com
Manufacturers' Capital Ltd	Developed a legal and financing structure that seeks to address manufacturing companies' difficulties in accessing working capital to finance the cost of making the items that have been ordered.	n/a	no website no email address

SUPPLY CHAIN FINANCE

Demica	Specialises in providing trade receivables securitization, supply chain finance, invoice discounting and all forms of asset based lending, enhancing working capital management for a multi-national client base.	Demica Limited, Crowne House, 55-58 Southwark Street, London, SE1 1UN +44 (0) 20 7450 2500	www.demica.com phillip.kerle@demica.com
PrimeRevenue	Open interchange for financing the supply chain that is globally accessible on the Cloud for buyers and suppliers, in multiple languages and currencies, with funding provided by multiple financial institutions.	PrimeRevenue, 111 Buckingham Palace Road, Victoria, Westminster, London, SW1W 0SR	www.primerevenue.com info@primerevenue.com

INNOVATIVE FINANCIAL INSTRUMENTS

Orbian	Currently the largest supply chain finance provider in the world. Provides both e-invoicing technology and lending capacity to its clients.	Orbian, New Broad Street House, 35 New Broad Street, London, EC2M 1NH	www.orbian.com thomas.dunn@orbian.com
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Obilisk Supplier Finance	Aim to partner with e-invoicing technology to create a proprietary security, the O-Bill – a three way legal agreement between supplier, customer and financier that is backed by an underlying e-invoice that has been confirmed for payment.	Obilisk Supplier Finance (UK) Ltd, Richmond House, Oldbury, Bracknell, Berks, RG12 8TQ +44 (0)702 409 7142	www.obilisk.com info@obilisk.com
Entrex	Enables private companies to issue high-yield securities to US institutional and High-Net Worth clients.	Entrex Inc., Willis Tower, Suit 300, Chicago, IL 60606, USA +1 877.436.8739	www.entrex.net info@entrex.net
Abundance Generation	FSA-regulated business set up to promote retail investments in individual renewable power projects via debentures.	Abundance NRG Ltd, Threshold House, 65-69 Shepherd's Bush Green, London, W12 8TX +44 (0)845 862 1722	www.abundancegeneration.com contactus@abundancegeneration.com
Kantox	Web platform which allows companies to directly find counterparties to match and net their future cash-flows in foreign currencies at an agreed fixed exchange rate, and thus hedge their foreign exchange risk.	3 More London Riverside, London, SE1 2RE +44 (0)20 8133 3531	www.kantox.com contact@kantox.com
Currency Cloud	Online FX payments automation service, set up in 2009.	Ground Floor, 6-8 Fenchurch Buildings, London, EC3M 5HT +44 (0)20 3326 8173	info@thecurrencycloud.com www.thecurrencycloud.com

TECHNOLOGY, DISTRIBUTION AND THE INFORMATION GAP

Future Route	Launched CreditPal, a software tool that exploits data mining and artificial intelligence in order to identify patterns in large bodies of data. Used for covenant monitoring and fraud protection.	CreditPal c/o Future Route, Enterprise House, 1-2 Hatfields, London, UK SE1 9PG +44 (0) 844 375 9090	www.future-route.com info@creditpal-online.com
Covarity	Provides covenant monitoring software to financial institutions that offer working capital lending products.	2300-30 Duke St. W (3rd floor, Ontario Tower), Kitchener, Ontario, Canada, N2H 3W5 +1 519.749.9424	www.covarity.com support@covarity.com
Funding Options	Online data collection tool that enables users to create standardised and detailed loan applications. Targeted at accountancy practices who serve SMEs.	Funding Options Ltd, 130 Old Street, London, EC1V 9BD +44 (0)845 366 4199	www.fundingoptions.com conrad.ford@fundingoptions.com
Business Finance For You	Online database with details of about 500 funding organisations for debt, equity, asset finance and grant funding.	n/a	www.businessfinanceforyou.co.uk www.improve.businesslink.gov.uk/ resources/business-finance-finder nick.dilworth@bba.org.uk
Ukfunders	Subscription-based online database aimed at professional advisers working with SMEs to raise equity, debt, asset finance, and grant funding.	Unit 105, 156 Blackfriars Road, London, SE1 8EN +44 (0)800 612 6768	www.ukfunders.co.uk steven.bence@ukfunders.co.uk
Businessfunding	Online database targeted at SME owners, covering a wide range of funding sources including equity, debt, grants, invoice discounting, commercial mortgages and leasing.	Cheribourne House, 45a Station Road, Willington, Bedford, MK44 3QL	www.businessfunding.co.uk Online contact form

BROKERS

National Association of Commercial Finance Brokers (NACFB)	UK trade body for business finance brokers. Members can source commercial mortgages, bridging finance, vehicle finance, invoice finance or equipment finance for business.	3 Silverdown Office Park, Fair Oak Close, Exeter, Devon, EX5 2UX +44 (0)1392 440040	www.nacfb.org www.smallbusinessfinancedirectory.co.uk admin@nacfb.org.uk
Bridging Lenders	Industry focused tool designed to help brokers source short-term bridging finance for clients.	+44 (0)1173 704231	www.bridginglenders.com ed.payne@bridginglenders.com
Strata Finance Ltd.	Online platform that enables companies and high-net-worth individuals to lend mezzanine finance for property projects, normally with a second charge on the property after the bank.	Strata Finance Ltd., Unit 10, Wheatcroft Business Park, Landmere Lane, Edwalton, Nottingham, NG12 4DG +44 (0)115 9849807	www.stratafinance.co.uk Online contact form