



**Enterprise Gateway TIER 2 Business Start Up Investment Funds  
Grants from £1,500 up to £10,000**

**Eligibility Guidance & Terms / Conditions  
(September 2009)**

You are strongly advised to read the conditions set out in these Guidance notes before applying for grant assistance

## **What is StepClever?**

StepClever is a Local Enterprise Growth Initiative (LEGI) and is funded through the UK Government with the aim of helping individuals of all ages set up in business. The StepClever programme focuses on north Liverpool and south Sefton and is charged with making this a place for new entrepreneurs and successful, outward looking businesses to grow and develop. The core activities of the programme are delivered through a team of skilled business managers who offer support and advice to those thinking of becoming self-employed.

Through StepClever, residents and businesses are able to access a range of services that will enable them to start up in business or grow their existing business. StepClever focuses on six core wards in **Anfield, County, Everton, Kirkdale, Derby and Linacre**.

**For further information on the StepClever programme please take a look at our website on:**

**[www.StepClever.co.uk](http://www.StepClever.co.uk)**

## **Enterprise Gateway Project**

The Enterprise Gateway project has been set up under the StepClever programme. The aim of the project is to provide a step change in the quantity and quality of support available to entrepreneurs looking to develop a business in the core north Liverpool and south Sefton wards of **Anfield, County, Everton, Kirkdale, Derby and Linacre**

The Enterprise Gateway provides a mix of outreach support to residents, individuals who are looking to start a business in one of six core wards (mentioned above) and existing businesses who are based in one of these wards. These support services are delivered through dedicated staff located in the heart of StepClever communities. Support given includes easy access to free advice, finance, premises, aftercare and business growth planning. Specialist support for women and social enterprises are also included.

Our pool of experienced and dedicated support staff will advise and guide you through the process of writing your business plan and will also help you to look at the start up requirements of your new venture.

Don't worry if your idea is a bit wacky, off the wall or hasn't been tried before. Or even if you want to start a window cleaning business, every idea will be welcomed, no matter how big or small your venture might be.

Business is good and we are looking for more new businesses to support.....THAT'S YOU!!!

StepClever has a grant programme that can provide up to 100% funding for your new business venture. If you are interested or simply want to talk through a business idea call one of our friendly team of Business Start-Up Managers (see end of document for contact details) who are all on hand to offer advice and support to help you in your journey to start your own business!

# **Enterprise Gateway TIER 2 BUSINESS START UP**

## **Eligibility Guidelines**

The applicant must either live or are looking to start up a business in one of the six StepClever core wards. We have developed a grants scheme that is available for new business start-ups, we are able to offer grant funding to private enterprises as well as social enterprises. Please note that a business that has been trading for less than 12 months can also be classed as a business start up.

Applications will be considered from new start up businesses regardless of sizes and type.

We cannot support businesses that are connected to any illegal activity, gambling, pornography, sexual activities, the promotion of particular religious or political views, or any other activity not regarded as suitable for support.

Grant support must directly relate to new expenditure that will start and develop and in turn will contribute to business growth. There are certain items of expenditure that StepClever funding cannot be used for. The below table provides examples of the type of expenditure that is eligible and ineligible for funding.

The level of grant is discretionary and will be the minimum necessary for the project to proceed.

Please note that this table provide examples of what can be funded, this list is not complete and therefore each application will be appraised on it's own merit.

<b>Example of Eligible Items of Expenditure</b>
Machinery, Equipment
Building Alterations
I.T. hardware and software
Office equipment
One off revenue costs eg, stock

**Please note that in certain circumstances funding for the following items of expenditure may be made available. Each application will be appraised individually and awarded on a discretionary basis.**

- \*3 month vehicle lease / rental
- \*3 month business rent and business rates
- \*3 month wage subsidies

The financial section of the business plan should identify what total funding requirements are necessary. The grant will be from £1,500 up to a maximum of £10,000 per business.

The following will be taken into account in determining the level of assistance:

- The business plan must clearly demonstrate a clear commercial rationale for the business proposal
- The business plan must clearly demonstrate the social and economic benefits your business will create, your business advisor / mentor will help you with this.

The project and business must be, to the satisfaction of the StepClever Business Start-Up Manager, commercially viable and soundly managed

## Enterprise Gateway - Gateway to Growth

### TERMS & CONDITIONS

1. Applicants should **NOT** assume they will receive maximum investment assistance.
2. Investment assistance is **NOT** retrospective. Therefore any project expenditure spent prior to the StepClever offer approval date will be ineligible.
3. All investments offered are entirely at the discretion of StepClever.
4. Investment assistance provided by StepClever must be used only for the approved purpose.
5. For capital items over £2,500 three quotes must be supplied with your application.
6. If other funding has been secured that exceeds £5,000 evidence must be provided.
7. Investment assistance can be provided for salaries for a maximum of 3 months. Proof that these salary costs have been incurred will need to be provided, which will include name, address of employee, plus receipt or bank statement.
8. Investment assistance can be provided for business rent and business rates. Proof that these costs have been incurred will need to be provided, which will include copies of lease agreements & Sefton MBC or Liverpool City Council invoice.
9. Successful applicants may be contacted directly by the relevant employment agencies.
10. In cases where other Government funding is being sought the combined public sector financial assistance must not exceed EU State Aid limits which are currently 500,000 euros covering three financial years. (Your business advisor or mentor will advise you)
11. StepClever or other relevant Government bodies have the right to inspect the equipment/works, and receipted/paid invoices relating to the project, at any reasonable time.
12. StepClever must be notified immediately if any investment-aided assets are to be sold or leased to a third party.
13. Should the assets purchased with StepClever funds be sold or leased to a third party we will require a 100% refund of all investment monies paid.
14. StepClever should be notified immediately if the business is to move outside the qualifying area. Should the business relocate outside the qualifying area a refund of part or all of the monies may be required.
15. StepClever must be notified immediately if your business is going into receivership/administration.

16. The project must relate to the encouragement of business growth in the designated area.
17. Application process will include a check on individual's financial background and viability.
18. Assisted businesses must accept the possibility of some publicity both as part of any StepClever promotion such as press releases, business journals and display of certificates.
19. Preference will be given to new applicants. Any repeat applications will have to prove that they have fulfilled original obligations and that the new project will provide additional outputs.
20. All investment offers are in the form of a written agreement between StepClever and the applicant. This agreement may contain terms and conditions additional to those above.
21. The applicant should ensure that they are aware of and will comply with all legal and statutory requirements that apply to their business.
22. The applicant shall at all times maintain in force all necessary and appropriate policies of insurance for their business.
23. The Grant is subject to availability of funds and is awarded at the absolute discretion of StepClever.
24. The decision of StepClever is final. StepClever reserves the right to withdraw funding where the conditions attached to the award have not been adhered to.
25. The recipient of the grant agrees to meet with their business start up manager on a quarterly basis.

### **Payment Process**

The **StepClever Tier 2 Business Start Up Grant** will be paid in four advance payments. Each payment will be a percentage of the overall grant award.

Payment 1	-	15%
Payment 2	-	35%
Payment 3	-	40%
Payment 4	-	10%

1. No payments will be issued unless all of the relevant paperwork (please see application form and offer letter for any other conditions) has been submitted and a signed copy of the offer letter acceptance form has been returned.
2. Once all the necessary information has been received the first advance cheque payment will be released. Before any further grant payments can be released you will be required to provide evidence of the items you have purchased using Payment 1 monies.

3. This same process will continue for all further payments, eg, you will need to evidence what you have spent Payment 2 monies on before Payment 3 is released. If evidence is not provided for any of the advance payments StepClever will seek to clawback these monies.
4. **The full grant funds must be drawdown within 4 months of the date of the offer approval date. Any grant funding remaining will not be available after the expiry of this period.**
5. Evidence of expenditure such as, invoices and receipts must not pre-date the offer approval date.
6. Acceptable evidence for items purchased will include copies of invoices, receipts and bank statements that clearly show these items of expenditure. We will undertake further checks to evidence expenditure by way of, site visits and / or checks made directly with suppliers / contractors.
7. We will require sight of three quotes for any item that you have purchased which costs more than £2,499 (where applicable).
8. Direct payment to third party suppliers will be made where applicants can clearly demonstrate the need for this transaction eg, the value of the item they wish to purchase exceeds the value of the advance payment (but not be more than the total grant awarded).

### **Private Sector Businesses**

Specific Area Business Start Up's Manager

**Paul Ledsham (Anfield & County Wards)**

Tel: 0151 475 4067

Mobile: 07837 195145

Email: [Paul.ledsham@stepclever.co.uk](mailto:Paul.ledsham@stepclever.co.uk)

**Carl Flaherty (Kirkdale & Everton Wards)**

Tel: 0151 475 4064

Mobile: 07813 635916

Email: [Carl.Flaherty@stepclever.co.uk](mailto:Carl.Flaherty@stepclever.co.uk)

**Karen Tate (Linacre & Derby)**

Tel: 0151 934 4719

Mobile: 07837 195124

Email: [Karen.tate@stepcleverco.uk](mailto:Karen.tate@stepcleverco.uk)

### **Social Enterprises**

**Les Bellmon (Anfield, Everton, Kirkdale, & County Wards)**

Tel: 0151 207 5181

Email: [les@eldonians.co.uk](mailto:les@eldonians.co.uk)

**Eve Money (Linacre & Derby)**

Tel: 0151 934 2637

Email: [Eve.Money@ssdtrust.co.uk](mailto:Eve.Money@ssdtrust.co.uk)

### Map of StepClever Core Ward Area

