

**rosebud**<sup>TM</sup>  
business solutions

finance

micro loans

development

**Lancashire**

County  
Council





# rosebud<sup>TM</sup> business solutions

Rosebud business solutions is a unique offer to Lancashire businesses combining flexible finance with customised support and advice.

We provide an innovative two fold solution designed to help your business grow:

- **business finance** – available as loan or equity finance to meet your business needs
- **business development** - a package of targeted development support including access to skills and specialist networks

If you are looking for **business growth** and are in one of Lancashire's **key sectors**, talk to us - together we can create a successful business solution.





# Our key sectors

Rosebud invests in growing businesses. We have identified a number of high growth sectors which we believe Lancashire has particular advantages in to help strengthen our economy:

- aerospace
- advanced manufacturing
- creative and digital
- energy and environmental
- finance and professional

By working with companies in these sectors, rosebud will act as a catalyst to create wealth and jobs in the county.

If your business is in a key sector and you are looking to grow, we want to hear from you.

See our website [www.lancashire.gov.uk/rosebud](http://www.lancashire.gov.uk/rosebud) for more information on our key sectors and to find out if your business meets the criteria.





# Our business clients

Rosebud business solutions has helped over 1000 businesses in Lancashire achieve their growth potential.

“We honestly couldn’t have grown Physiofusion anywhere near as quickly if we hadn’t been able to secure this loan.”

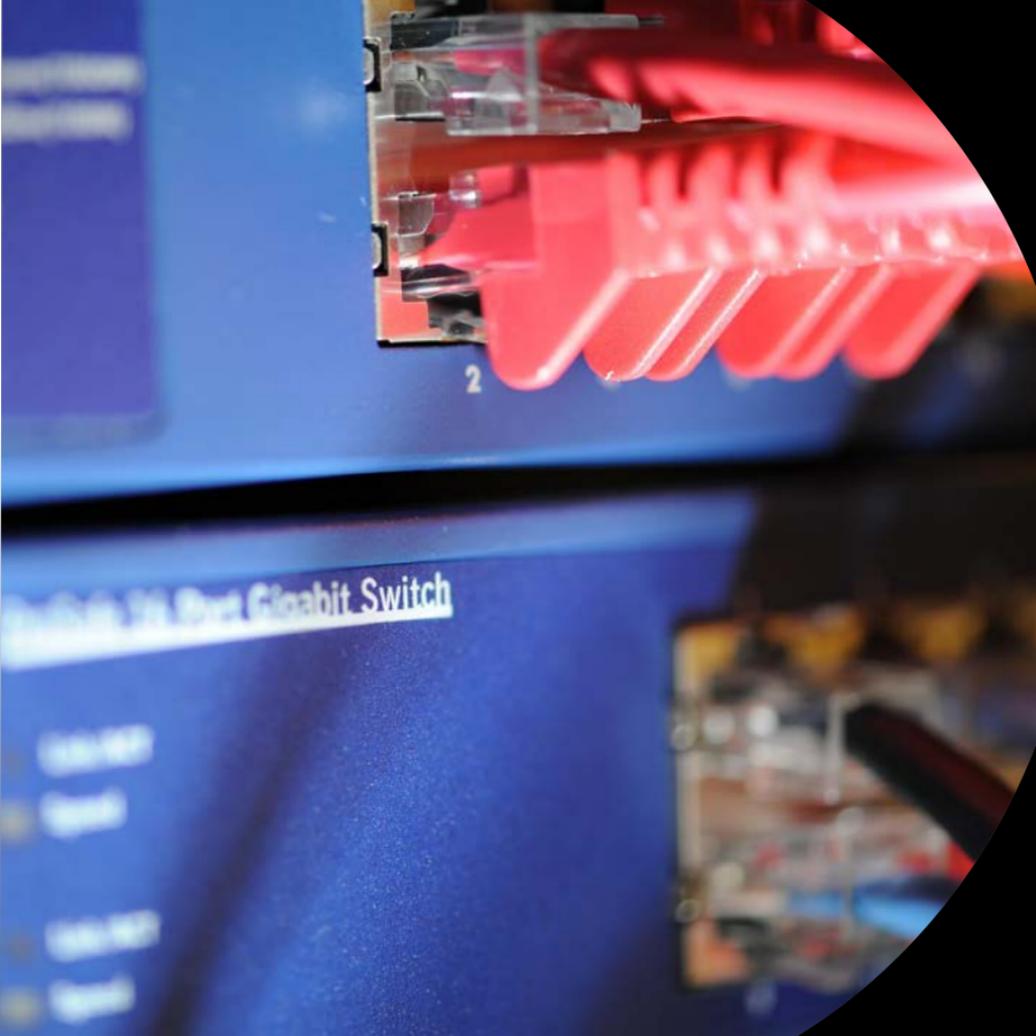
Sorrel Holland, Physiofusion Ltd

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

“Process Instruments has tripled its turnover, more than doubled its number of employees and sold into 33 different countries. Thanks to Rosebud.”

Mike Riding, Director of Process Instruments Ltd

[www.processinstruments.net](http://www.processinstruments.net)



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Gigabit Ethernet Switch



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## business finance

### High value loans and equity investments

If you are an ambitious company in one of our key sectors and are seeking funding for growing your business, we can provide both loans and equity based financial solutions. Rosebud can help you achieve your business objectives including your plans for technology and innovation, plant and equipment, mergers and acquisitions.

Finance is offered as loans or equity, or a combination of both, designed to meet the needs of your business on competitive rates and terms. In addition you will have:

- your own business account manager
- access to rosebud business development
- competitive rates of interest agreed at the start of the loan
- no penalty for early repayment
- a small, one off administrative fee

Equity and equity-related funding will be considered for investments in limited companies, particularly for higher value investments. Detailed terms and conditions for each investment are tailored to each business proposal.



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## micro

Business loans from £2,000 to £10,000.

Got a good idea for a business and need money to help sow the seeds?

Or do you already have a business but need help to grow and develop?

Rosebud micro is a loan aimed specifically at small businesses within our key sectors which have a potential for growth.

Benefits of rosebud micro include –

- no penalty for early repayment
- repayable over 5 years
- a bad credit history will not necessarily be a barrier to getting the loan but it must be disclosed
- each application is considered on its own merits





# What makes **rosebud**<sup>™</sup> different?

Lancashire County Council is the only county council in the country supporting businesses through finance. We offer loan finance, equity investment, premises, networking and business support for entrepreneurs who want to build a stake in Lancashire's growing economy. Rosebud invests alongside other sources of cash, including mainstream finance to bridge business funding gaps.

Competitive interest rates, a small one-off administration charge and payment schedules are available to suit your needs. Managed by our economic development company Lancashire County Developments Ltd, profits are reinvested into local businesses.

We can also provide access to skills, networks and Lancashire's four Universities, as well as sector specific advice for our key sectors. For creative and digital support visit

[www.creativelancashire.org](http://www.creativelancashire.org)



## Get Connected.

We strive to realise the potential in creative and commercial partnerships. That's our mission. Tell us yours.



### Milamoo Creative Studio

A small, modern design company offering free design, branding & identity packages for small and medium businesses.

Meet  
Fred



## Support

We believe that the business support world is a confusing place. The offers are different from council to council, and getting them all open is the aim. This guide aims to help & answer the questions you have about available, from where, when and where.



Sign up here to receive free weekly newsletters, providing you with the latest news, events and opportunities.

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business solutions

## What can we do for you?

Web: [www.lancashire.gov.uk/rosebud](http://www.lancashire.gov.uk/rosebud)

Tel: 01772 536652

Email: [rosebud@lancashire.gov.uk](mailto:rosebud@lancashire.gov.uk)

The information on this leaflet is correct to the best of  
our knowledge at time of print December 2011