

Lichfield District Start Up Grant Scheme

CLlr Iain Eadie – Cabinet Member for Economic Development, Leisure and Local Plan

Date: September 2021

Agenda Item:

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Key Decision? No

Local Ward All

Members



**CABINET
MEMBER
DECISION**

1. Executive Summary

- 1.1 This report provides information on the start-up grant scheme being delivered across Lichfield District and proposes the allocation of monies against the applications submitted in the second round.

2. Recommendations

- 2.1 That the cabinet member approves the allocation of funding to the applicants from the Lichfield District Start Up Grant Scheme's second round to the projects detailed in **Appendix 2** to this report.

3. Background

- 3.1 The Lichfield District Start Up Grant Scheme was approved by Lichfield District Council's cabinet on the 1st December 2020 and commenced in March 2021. The scheme is being funded by the Council's Additional Restrictions Grant (ARG) allocation, offering one off grants of £3,000 to assist residents who have been made redundant or currently economically inactive and seeking to start up a business within the financial year 21/22 in Lichfield district. The overall allocation for the scheme is £215,138 with £10,000 of this being allocated to the Enterprise for Success Programme to provide two-day start up workshops which applicants are required to attend before making a submission.

To be eligible, applicants must be:

- An individual who has recently been made redundant and seeking to establish a business within Lichfield District.
- An economically inactive resident who is seeking to establish a business within Lichfield District.

- 3.2 Grant funding is available to meet the following types of costs:

- Capital equipment, excluding laptops, mobile phones and tablets.
- Marketing.
- Professional qualifications or training.

- 3.3 Residents who are seeking to access this funding must have first received support provided by the Greater Birmingham and Solihull Local Enterprise Partnership (GBSLEP) Enterprise for Success programme. The programme encourages new business start-ups and helps young businesses grow and thrive by offering a range of business workshops with individual business support sessions. The support provides valuable information for applicants to strengthen their business model and strategy, and develop a strong business plan to positively influence the company's long term survival.

- 3.4 Alongside a completed application form, applicants must submit the following supporting documents:

- A personal Curriculum Vitae (CV)
- A detailed business plan
- Financial forecast for the next year, providing a breakdown of income (cash sales, credit sales, bank loans, grants etc.) and outgoings (cash purchases, wages, utilities, marketing etc.) to provide a more detailed, in depth analysis of the businesses growth in its first trading year.

Each application is assessed against a scoring criteria, detailed in **Appendix 1** based on meeting the aim of the scheme which is to support resident's seeking self-employment to become economically active.

3.5 Overall six applications were submitted within this round, with 36 expression of interests being received up until the end of August 2021. The applicants are seeking to start businesses within personal care, app development, beauty treatment, apparel, property and garden maintenance and personalised gifts.

The project items being applied for vary, through paid for advertising/marketing, operational equipment to deliver services or create products, establish the infrastructure for the business, gain professional accreditation and develop an online presence through a website.

3.6 Within round two, the amount of grant allocated overall, if approved, would be £18,000.

3.7 **Appendix 2** provides details of the applications submitted within round 2.

Alternative Options	1. The Council could decide not to fund this application however this would not be in line with the schemes intended purpose.
Consultation	1. Consultation on the formulation of the Start Up Grant Scheme was undertaken prior to agreement of the proposals by Cabinet and feedback/outcomes from the predecessor of the scheme, the Small Business Grant Scheme.
Financial Implications	<ol style="list-style-type: none"> 1. The scheme is funded by the Additional Restrictions Grant allocation provided by Central Government, with a total funding pot of £205,138 to be spent by March 2022. The scheme has been split into quarterly bidding rounds and shall continue until all funding is allocated or reallocated if the scheme underperforms before the deadline of March 2022. 2. Officer time is required with regards to: <ul style="list-style-type: none"> - Answering enquiries and administration of the scheme - Processing applications - Marketing and promotion
Contribution to the Delivery of the Strategic Plan	<ol style="list-style-type: none"> 1. The start-up grant scheme will contribute to the priorities of Enabling People and Developing Prosperity as it supports opportunities for self-employment and job creation. 2. The priority of healthy and safe communities is supported through local resident's economic wellbeing being improved by the financial resource strengthening local employment, less unemployed residents and business growth creating less financial concern for local residents involved within the businesses.

Equality, Diversity and Human Rights Implications	1. The start-up grant scheme by Lichfield District Council provides the opportunity for job creation and supporting residents to become economically active by receiving support from the scheme. The initial process for the scheme of receiving strategic business support, pre or post start, from the Enterprise for Success programme assists the long term growth and survival of local businesses.
Crime & Safety Issues	1. None.

	Risk Description	How We Manage It	Severity of Risk (RYG)
A	Lack of uptake within the grant scheme by local businesses.	By promoting the scheme on all communication platforms, to local business groups and strategic partners to establish wide publicity, and making sure it's a simple process for businesses looking for support.	Yellow
B	Popularity of the scheme and grants requested overall being greater than the allocated amount per annum.	Grant allocation shall be established with the proposals which provide the most realistic positive impact on the local economy being recommended and granted, in line with the allocated amount per annum.	Yellow
C	Cost of administering and delivering scheme outweighs the benefits accrued to the economy.	By simplifying the administering of applications and undertake measures which will support the increase in popularity of the scheme to benefit the economy.	Yellow

Background documents

Relevant web links

Lichfield District Start Up Grant Scheme - <https://www.lichfielddc.gov.uk/business-advice/lichfield-district-start-grant-scheme/1>

Appendix 1

Scoring criteria details

Employment

- To create job opportunities, inclusive of the applicant's role.

Growth

- That the equipment being applied for supports the businesses outcomes.
- That the proposed business activity relates to the applicant's previous experience and qualifications, showing an understanding of the activities.
- That there is a thorough plan to generate income and increase the businesses cashflow.
- That there is an increase in income and cashflow.

Business Plan

- That the financial projections are realistic in relation to the planned growth of the business, outlined within the business plan.
- That the applicant has undertaken in depth market research and within their application shows a thorough understanding of their sector/area of work through their business plan.

Appendix 2

Second Round Applications and Assessments

Hair by Jemma

Business name: Hair by Jemma

Location: Lichfield City

Business background and project proposal:

The owner has been a hairdressing educator and hairdresser for 15 years and just been made redundant, currently unemployed. The owner is seeking to start up her own self-employed hairdressing business through renting a chair/operating from The Salon in Lichfield City. Whilst the owner shall provide a range of services such as colouring, cutting, styling and dressing, extensions and barbering, they will also be offering small CPD courses to people that have been out of employment to help them get back into industry (the owner is VRQ qualified).

The owner is seeking to purchase a new website, marketing costs, an awarding body licence to provide certified CPD training and equipment for training.

Costs the grant is to go towards:

Project items and costs which the £3,000 shall go towards:

- Website creation - £500
- Marketing costs (radio, branding/leaflets, details on sites to attract trainees) - £1,000
- Awarding body fee (Vocational Training Charitable Trust or/and Continuing Professional Development) - £1,000
- Equipment for training - £500

Overall project costs: £3,000

Appraisal comments:

That the equipment being applied for supports the businesses outcomes

The equipment being applied for shall help the owner operate the two elements of the business: through being able to undertake her practice within hairdressing and able to offer a training experience for residents seeking to commence in the sector. The marketing equipment being applied for shall support raising awareness to new clients of the businesses location and services, whilst the vocational training accreditation shall provide official documentation of the owner being able to undertake qualified training.

That the proposed business activity relates to the applicant's previous experience and qualifications, showing an understanding of the activities

The owner has over 15 years' experience within the trading, working for a local salon previously then becoming qualified through the Stafford Francesco Group Training Academy, being able to teach a VRQ qualification. Once qualified, the owner undertook a career within hairdressing lecturing at Derby College.

The above experience and qualifications show the wealth of knowledge and expertise the owner has within the sector.

That there is a thorough plan to generate income and increase the businesses cashflow

The owner shall focus on three key promotional activities: physical marketing, social media and advertising. The physical marketing shall occur through leaflets and business cards being created, delivered locally as

well as promoted within the salon for future reference. Social media shall be used as a free tool but also paid promotional marketing as and when needed, with most clients reviewing social media and websites before booking. Advertising shall take place through digital media on radio stations and banners within local newspapers.

That there is an increase in income and cashflow

The businesses objectives in the short, medium and long term is as follows:

Short term – generate 10 new customers for CPD courses and 20 new customers for a service in the salon by the end of 2021. This is possible with the owner's previous experience and connections locally.

Medium term – hire a junior staff member and train through an awarding body

Long term – develop and launch their own vegan products, with the market for Vegan range products being quite open for new opportunities.

Having reviewed the cashflow, a lot of the start-up outgoings focusses upon advertising/marketing and stock with renting a reducing the overheads established through owning a commercial unit which can limit overall net profit. There's a healthy profit margin established with low overheads and sales being consistent throughout the first year, which is realistic with the above targets for the businesses two elements in the short term. The low outgoings shall support the business in year one to continue in the long term.

To create job opportunities, inclusive of the applicant's role

An additional staff member shall be recruited once trained within year one, which shall support growth of the business and assist promoting the training opportunities through an internal success story.

That the financial projections are realistic in relation to the planned growth of the business, outlined within the business plan

The projected cashflow is realistic in comparison to the planned growth, with a consistent client based established in year one that is able to be sustained and the two elements of the business being able to support each other in the long term. As a new member of staff will be taken on and through the training, this shall add increased pressures on the outgoings but shall support generating additional sales in the service element of the business, whilst the owner may want to focus on the training element.

That the applicant has undertaken in depth market research and within their application shows a thorough understanding of their sector/area of work through their business plan

The applicant understands the local market, having reviewed the competitors and experience working in the locality previously. They understand the strengths and weaknesses of the competitors and understanding where they can generate leads in the market through understand price points and offering specific training courses not available in Lichfield currently.

Hoome Holdings Limited

Business name: Hoome Holdings Limited

Location: Lichfield City

Business background and project proposal:

The owner has been working as an IT contractor for the last 8 years and studying before, being contracted out to deliver specific projects. The owner's last contract completed earlier this year, April 2021, and hasn't been able to gain new employment since.

The business merges the owner's professional experience with his hobby, golf. By creating a new SaaS application (web based software) within the golf and lifestyle sector, using augmented reality, detailed statistic tracking and help golfers improve their game. To be able to track their games, compete with friends and allow golfing professional insights to work with those further away.

The idea initially started when the owner undertook golf as a hobby, finding the current use of markers and scoring using paper outdated and not able to compare week's performances. The current applications are more focused on those experienced in golf, which a lot of people aren't.

The company shall work with Lichfield Golf and Country Club on the pilot and then reach out to their 15 other courses. After utilising the golf app, the company is seeking to diversify in similar technologies to car detailing, then other sectors.

The grant shall be used to purchase senior design consultancy to create banners for print and online, then purchasing paid adverts on Facebook to reach target audiences and buy flags/banners to put in physical locations to show a presence at the golf courses. The design consultancy shall also train the junior role when established to create promotional material. The grant shall also purchase branded golf balls and supporting cases to put product in the hands of the users.

Costs the grant is to go towards:

Project items and costs which the £3,000 shall go towards:

- Additional design consultancy - £1,000
- Flags and banners - £500
- Branded marketing materials, such as golf balls, phone cases and bags - £1,500

Overall project costs: £3,000

Appraisal comments:

That the equipment being applied for supports the businesses outcomes

The knowledge of the business to develop the application in house is already provided with marketing and advertising support needed through the grant. The grant items being applied for shall support the business with reaching their target audience and growing their brand presence. By being able to establish this early on in the businesses trading life and training internal staff to design and develop this branding it shall enhance the knowledge of the business more and create greater clients.

That the proposed business activity relates to the applicant's previous experience and qualifications, showing an understanding of the activities

The owner has previous experience with developing software for various companies and clients in different sectors, whilst also understanding the sport and a gap in the market. The technical skills are already established in house and the process to create the software is already known.

That there is a thorough plan to generate income and increase the businesses cashflow

A target marketing of golf professionals and hobbyist golfers is known and identified with marketing and advertising supporting to develop a brand presence. The marketing and branding shall be physical banners on the golf course and also digitally through tailored adverts online to wider audiences. They plan to create a demo augmented reality advertisement to attract users.

That there is an increase in income and cashflow

By month 4 the owner is expecting to have 250 users, which by month 12 will increase to 650 users for a price of £5.99. The seasonality of the sport, thus impacting sales, is understood by the owner with marketing improving before the more popular seasons occur. A thorough breakdown on insurance, marketing, rent and wages is included.

To create job opportunities, inclusive of the applicant's role

An additional staff member shall be recruited as a junior UX designer in October to be trained and upskilled.

That the financial projections are realistic in relation to the planned growth of the business, outlined within the business plan

The projected financial forecasts are achievable with their planned growth if able to reach all golf courses and users in the more popular seasons. The initial purchase price of £5.99 is affordable and enticing for users. Greater marketing may need to occur in year 2 when the app has feedback from initial users and the popular golf season approaches.

That the applicant has undertaken in depth market research and within their application shows a thorough understanding of their sector/area of work through their business plan

The applicant has undertaken some initial market research with 450 users interested in the beta application, being golfers of different levels and ages. The apps competition is known who has a large North American presence but the app to be developed can improve on this app and offer a different USP with better technologies. The competitors app tries to cover a broad market rather than going into specific techniques and technology. The app shall generate greater users through more developed, in depth technologies not currently on offer.

Treatments by Lavender and Young

Business name: Treatments by Lavender and Young

Location: Whittington

Business background and project proposal:

The owner was made redundant following salons and clinics having to close due to the pandemic, with finding work in the industry becoming a strain, therefore they are taking this as an opportunity to open up their own business.

The business shall be operated from a converted home clinic, offering a private location for treatments. The business shall offer massages, gel nails, skin peels, skin laxity and radio frequency skin tightening device.

The grant shall be used to purchase the radio frequency, skin tightening device, which has received increased interest and is the only business in close proximity offering this treatment. The applicant has experience with this device, having sold it regionally and training therapists, doctors and nurses on its use.

Costs the grant is to go towards:

Project items and costs which the £3,000 shall go towards:

- Endymed Radio Frequency, skin tightening device - £7,200

Overall project costs: £7,200

Appraisal comments:

That the equipment being applied for supports the businesses outcomes

The purchasing of the radio frequency, skin tightening device shall support the businesses growth through being able to offer an additional service which is unique to the area and already has demand from clients. A lot of the other services on offer are low cost treatments, which are popular locally and offered at traditional treatment locations.

That the proposed business activity relates to the applicant's previous experience and qualifications, showing an understanding of the activities

The owner has 13 years' experience in the beauty industry, whether in practical, training and business experience. Then diversified into a business development role for 7 years before being made redundant. Having worked within a customer facing role and also a business development, marketing role, it has provided the owner with a wealth of experience.

That there is a thorough plan to generate income and increase the businesses cashflow

The owner shall offer the services as a package and utilise the unique location and treatment of the skin tightening device to attract new clients. They shall market the business through social media and local leafletting to develop brand awareness, whilst promoting their experience and knowledge. A new website shall be established to read about the available services but won't advertise in local magazines as it's not cost effective.

That there is an increase in income and cashflow

The owner is seeking to commence promotion soon to be able to gain referrals from existing clients at their previous employment. A steady increase in sales is established progressing month by month and an increase

in costings due to new services being offered. The owner may seek to take on a new employee in the future but a consistent increase in income and cashflow is generated.

To create job opportunities, inclusive of the applicant's role

No additional staff members are expecting to be employed in the short term.

That the financial projections are realistic in relation to the planned growth of the business, outlined within the business plan

The financial projections, within both income and outgoings, are realistic to the businesses planned growth through additional services being offered in the future packages available for clients when receiving treatment. The owner may want to consider additional staff to maximise more services/treatments being provided at the same time.

That the applicant has undertaken in depth market research and within their application shows a thorough understanding of their sector/area of work through their business plan

The applicant has experience in and knowledge of the market, being able to target specific demographics in the locality, understanding their pricing and services. Their offer is unique through being a package of treatment rather than specific services and is able to generate a localised client base.

I Can Equestrian

Business name: I Can Equestrian

Location: Lichfield City

Business background and project proposal:

The owner was a teacher in a primary school but due to being critically vulnerable had to step down from the role. They have a keen interest in horse riding having represented Great Britain in an international show jumping event in France and undertaking international dressage competitions. They have over 25 years' experience in horse riding.

The business will be an inclusive brand for all. Products will include compensating aids for disabled riders and clothing for all riders and their families. Compensating aids are used by riders to compensate for the physical or sensory limitation resulting from their impairment, thereby enabling them to ride a horse. An eco-friendly clothing range will be used, offering hoodies, t shirts and hi-vis tabards.

The owner would like to purchase an exhibition stand and equipment (mannequins, clothing rails, coat hangers) being able to promote the brand at international competitions and events, and stock to commence trading.

They have experience of being in a sales role before their teaching career and undertaken online surveys and focus groups to develop the business idea and focus.

Costs the grant is to go towards:

Project items and costs which the £3,000 shall go towards:

- Gazebo Canopy - £886.50
- Trade stand roller blind - £180.50
- Clothing rail display - £153.90
- Half form mannequin - £55
- Heavy duty clothes rail - £73.50
- Plastic eco hangers - £20
- Branded hoodies - £1,350
- Compensating aids - £220

Overall project costs: £2,939.40 (excluding VAT)

Appraisal comments:

That the equipment being applied for supports the businesses outcomes

The equipment being purchased shall support the business to operate at events and competitions, being able to showcase the brand and items available for sale. The items being purchased by the grant shall provide the infrastructure for the business to be able to operate freely at these events.

That the proposed business activity relates to the applicant's previous experience and qualifications, showing an understanding of the activities

The owner has personal experience of being involved with these competitions and events, also understanding the horse riding industry. Whilst the applicant has previous experience in a sales role and also the items required for horse riding, there may be limited experience with developing this clothing.

That there is a thorough plan to generate income and increase the businesses cashflow

The focal point of generating sales shall be through face to face attendance at competitions and events, whilst also advertising the product within magazines, through sponsoring para equestrian events and utilising the website and social media.

That there is an increase in income and cashflow

The sales vary dependent on the number of events taking place and interest then generated for sales or the website. There will be seasonal increase in interest created and also when new stock or premium ranges are launched. The compensating aids are needed throughout the year so will continue sales coming through but clothing will be seasonal with the range of products expanding over time.

To create job opportunities, inclusive of the applicant's role

No additional staff members are expecting to be employed in the short term.

That the financial projections are realistic in relation to the planned growth of the business, outlined within the business plan

The financial projections are very thorough and detailed. Whilst the business shows a very quick increase in income, it is seasonal which is reflected in the forecast but ongoing slow growth is shown year on year with there being a high cost on materials and advertising, hence low net profit. This is due to there being a heavy emphasis on face to face, physical promotion.

That the applicant has undertaken in depth market research and within their application shows a thorough understanding of their sector/area of work through their business plan

The applicant has undertaken a customer survey with disabled equestrians which provided detail information such as favourite items of equestrian clothing, how often they spend and the compensating aids they use. This information has been utilised to develop the range available. The equestrian market has grown during the pandemic. There are no clothing ranges directly targeted at disabled riders and there is only one company which provides compensating aids.

DS Property and Garden Maintenance Services

Business name: DS Property and Garden Maintenance Services

Location: Lichfield City

Business background and project proposal:

The applicant has over 20 years of practical experience with 19 years supervisory/management experience in local authority and higher education sectors as a qualified builder and garden landscapes worker before being made redundant earlier this year.

They are seeking to offer a property and garden maintenance service for maintenance, repairs and services to domestic properties and gardens within Lichfield District. There is a gap in the market for a skilled 'handymen' maintenance service, between larger building contractors and lower skilled service sector works.

The grant shall go towards purchasing a small scaffolding, electric generator, cordless hedge cutter, cordless multi tool and a leaf blower. These items are required to undertake daily tasks for clients, will support easy access for the owner and less reliance on the customers power supply.

Costs the grant is to go towards:

Project items and costs which the £3,000 shall go towards:

- Compact mobile one person tower - £1,555
- Portable power generator - £549.99
- Leaf blower - £224.90
- Multi tool - £109.99
- Hedge trimmer - £189.99
- Cordless power head - £229.99

Overall project costs: £2,859.86

Appraisal comments:

That the equipment being applied for supports the businesses outcomes

The equipment being purchased shall support the businesses day to day operation through being able to undertake tasks required by clients and for the owner to be safe and self-contained in their work, not reliant on others.

That the proposed business activity relates to the applicant's previous experience and qualifications, showing an understanding of the activities

The owner has a wealth of experience of undertaking these tasks through contract work or in permanent employment, whether delivering themselves or managing a team/premises. They are also trained and qualified in the tasks so have the knowledge and capabilities of training others or delivering the service themselves.

That there is a thorough plan to generate income and increase the businesses cashflow

The business shall be registered on trading websites to create new trade with physical marketing through leaflet drops of new housing developments and a boards at each job. The services on offer shall be clearly labelled and outlined to establish passing trade or online queries.

That there is an increase in income and cashflow

The owner has reviewed the industry schedule of rates for job quotes to understand price points, with different services being offered at various rates dependent on the service required, skill level and competition with other establishments. They have a consistent rate of completed jobs per month, which is consistent throughout the year. The more services required at one job shall increase the rate, thus sale value shall develop over time. They are realistic income values with high outgoings due to the cost of travel and materials needed.

To create job opportunities, inclusive of the applicant's role

No additional permanent staff members are expected with one off jobs or being able to sub contract the approach for more labour.

That the financial projections are realistic in relation to the planned growth of the business, outlined within the business plan

The financial projections provide a clear understanding of income and outgoings whilst being realistic, especially in respect of material costs and travel. The owner has outlined the high cost of materials required initially which does impact upon the early trading months net profit. The projections may be too restrictive and the owner could consider raising prices once established and larger jobs become available.

That the applicant has undertaken in depth market research and within their application shows a thorough understanding of their sector/area of work through their business plan

The applicant has received feedback that the available services he offers aren't available locally within a package with also the demand being available currently for local building and garden contractors. The competition lies with larger building/gardening firms who aren't interested in small projects but on major developments taking place, whilst sole traders need to subcontract elements of work which slows continuity and progress of minor projects. As the applicant offers relatable building and garden services in house it shall allow the swift completion of projects.

Made To Be Personalised

Business name: Made To Be Personalised

Location: Lichfield City

Business background and project proposal:

The applicant has worked in retail previously, whilst having a bookkeeping and teaching qualification. As part of her teaching experience she undertook tasks that provided the foundations of her business. Due to the pandemic the owner has been unable to work as the sector was closed and due to the uncertainty of the sector, has decided to develop her hobby into a business.

The business is a personalised gift business using a direct to garment printer which prints the design straight onto the garment. The gifts initially to be sold would be for the new born market, birthdays and Christmas, focussing on t shirts, tea towels, aprons and shopping totes.

The owner is seeking to utilise the grant for operational equipment to create the stock and also purchase digital marketing on social media and website design.

Costs the grant is to go towards:

Project items and costs which the £3,000 shall go towards:

- Cassette tray for printer - £198
- Printer inks - £402
- Personalised labels - £83.27
- Personalised tape - £200.02
- Personalised leaflets - £183.81
- Etsy promotion membership - £360
- Facebook paid promotion (20 weeks) - £336
- Website design - £1,000
- Zebra label printer - £265.18

Overall project costs: £3,028.28

Appraisal comments:

That the equipment being applied for supports the businesses outcomes

The equipment being purchased shall support the owner create products/stock to sell whilst developing an online platform to attract customers, as well as online promotion of the business. The combination of these items shall provide the foundations for the business to commence operating and delivery.

That the proposed business activity relates to the applicant's previous experience and qualifications, showing an understanding of the activities

The owner doesn't have qualifications within the sector but has undertaken similar tasks as part of their previous role as a teaching assistant. This experience allows the applicant to be able to commence operation quickly and not having to develop the necessary skills to begin.

That there is a thorough plan to generate income and increase the businesses cashflow

The business shall be promoted on social media, through its website and paid for promotion. A brand/logo has been created which will support the business stand out on hobby websites. No physical marketing shall occur but would be a good suggestion for the business locally to generate greater interest.

That there is an increase in income and cashflow

A price breakdown has been provided for each piece of apparel based on design, time, printing and delivery costs. Interest will develop seasonally where the business will increase promotion and develop targeted marketing. The business is looking at developing more apparel as it grows and can provide packaged sales at a cheaper rate towards groups at celebrations.

To create job opportunities, inclusive of the applicant's role

No additional permanent staff members are expected.

That the financial projections are realistic in relation to the planned growth of the business, outlined within the business plan

The financial projections represent slow growth for the business but do reflect the seasonality of the sector. The places which the business is being marketed are relevant for the business type and will reach the target audience. There is a high outgoings created through material costs but as the business grows and progresses bulk purchasing of materials shall reduce this cost per item created. A thorough breakdown has been provided of cost per item of apparel and suppliers sourced ready to commence.

That the applicant has undertaken in depth market research and within their application shows a thorough understanding of their sector/area of work through their business plan

The applicant understands it is a growing market mainly utilised by the local population as hobby jobs alongside their day to day roles, which they could capitalise on by spending more time on apparel and quick delivery. The business shall adapt to the latest trends in the personalised gifts market quickly and understands the most popular categories are books, clothing and babywear which is where the focus will be. As the business will print straight onto the fabric it will be of a better quality than competitors with a quicker turnaround and similar businesses are based regionally so they can target the localised market.