fsb Federation of Small Businesses

Big Support for Small Business

What Businesses Really Need



November 2026

fsb.org.uk

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Who We Are

The Federation of Small Businesses (FSB) is the UK's grassroots business organisation. We are a cross-party non-profit body that represents small business and self-employed members in every nation and region.

For over 50 years, we have been the authoritative voice on policy issues affecting the UK's 5.7 million small and medium businesses, micro-businesses and the self-employed. FSB is the UK's largest business group and leading business campaigner, focused on achieving change which supports smaller businesses to grow and succeed.

We also provide our members with a wide range of vital business services, helping them to start, run and grow successful businesses through high-quality protection and support. This includes 24/7 legal support, financial expertise, training and events, debt recovery and employment/HR advice - alongside a powerful voice heard by governments at all levels.

Our local, national and international campaigning helps shape policy decisions that have a direct impact on the day-to-day running of smaller businesses. We work for their interests through research and engagement with our members, and by effective campaigning - influencing those in power through policy analysis, government affairs, and media and public relations activity.

Our policy and advocacy work starts with our expert team in Westminster, which focuses on UK and England policy issues, the UK Government, Parliament and the media. Our regional teams work with all levels of local, strategic and devolved authorities, local stakeholders and media. Further to this, our teams in Glasgow, Cardiff and Belfast work with governments, elected representatives and media in Scotland, Wales and Northern Ireland.

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Foreword

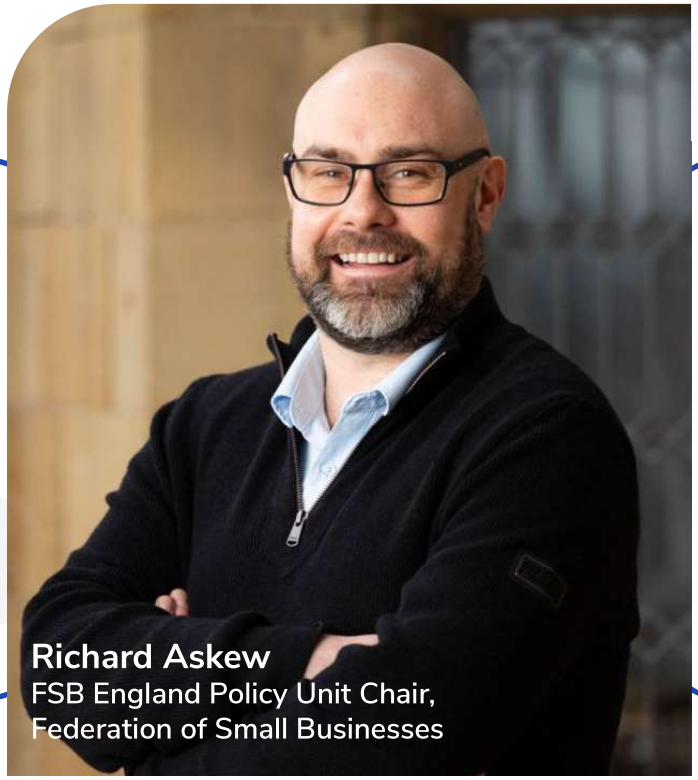
Business support is help and advice for businesses to start, grow and thrive. It is provided by the Government, local authorities, economic development organisations and private sector businesses. It can be funded, it can be paid for by businesses, it may not have a financial cost.

In England, the business support ecosystem can be complex, fragmented and difficult to navigate. Political and economic changes mean business support is now at a crossroads. This provides the opportunity to improve the support business owners get but presents the risk we miss a chance to improve our productivity and boost our economy. This support is especially crucial to small and medium businesses, who are the foundation of our economy. Making up over 99 per cent of all business in the UK, it is small and medium firms who create the enterprise, innovation and job creation needed for thriving communities.

Decisions taken now will shape the support environment for small businesses and entrepreneurs for years. To get it right, these decisions must be informed by robust evidence and grounded in the experiences of the people they are designed to serve.

As the UK's leading voice for small businesses and the self-employed, FSB is uniquely positioned to contribute to this conversation.

The businesses policymakers are seeking to support are the businesses FSB represents every day. Understanding their experiences, priorities and frustrations is central to ensuring support systems are designed around genuine business, not institutional assumptions. This research reflects that commitment.



Richard Askew
FSB England Policy Unit Chair,
Federation of Small Businesses

Key Findings

If you said you received support from a third party organisation, how easy was it to find this support?

Very easy / Moderately easy  58%

Very difficult / Moderately difficult  14%

Once you found the help you were looking for, how easy was it to access this support?

Total easy  68%

Total difficult  10%

Was there a financial cost to receiving this support for your business?

Yes  34%

No  56%

Why did you choose to get business support from this source?

 35% Trusted relationship

 13% Recommendation from others

 4% Their website was convincing

 17% They know the specifics of my business

 12% They offered

 9% I couldn't find another source

11% Other | 5% Don't know

What difference do you think the support you received made to your business?

 64% said business support made at least a moderate difference

What barriers would prevent you from accessing the support that you need?

 54% Cost are too high

 39% Difficulty finding or accessing the support

 33% I don't have time

 23% Lack of in-person/ local option

 11% Confidentiality concerns

 8% I find it hard to ask for help

7% Other | 12% Don't know

Business Support Survey, FSB

Key Recommendations

1. **Strategic and local authorities should: Include a dedicated multi-year business support strategy in every local growth plan.** Local economies depend on thriving and growing businesses in all sectors. Local plans provide an unmissable opportunity to identify how businesses can be supported to start up, thrive or grow. A local plan which does not include a business support strategy fails to capitalise on local levers to drive entrepreneurship and economic activity. Including business support in these plans can also enhance provision by better connecting existing partnerships and growth strategies.
2. **UK Government should: Realise the ambition for the Business Growth Service and work with strategic and local authorities to create a universal business support triage system that allows all businesses within an area to better understand and access the support they need.** Businesses need a simple way to navigate support. A universal triage and diagnostic service should be developed through an enhanced business.gov.uk platform, combining human expertise with AI-enabled diagnostics to help businesses identify their needs and access the most appropriate support, whether publicly funded or privately provided. Many businesses do not struggle because support is unavailable; they struggle because they do not know where to start. A universal first point of contact should reduce duplication, improve discoverability and significantly simplify the user experience.
3. **Strategic and local authorities should: Prioritise a business support strategy which puts existing entrepreneur networks and relationships at its core.** Business owners consistently place greater trust in individuals more than institutions. The approach of business support should be designed and be built around existing networks, trusted intermediaries and professional advisers, including accountants, solicitors, coaches, mentors, membership organisations and local business advisers. An "accountant-first" referral model should be explored, recognising that professional advisers are often the first source of support accessed by businesses. This should be supported by real-time information on grants, programmes and opportunities enabling advisers to make timely and effective referrals.
4. **The UK Government should: Develop a transparent funding formula for business support that takes account of business population, geography, levels of economic disadvantage, entrepreneurial activity, business performance indicators and existing ecosystem capacity**. Alongside devolved decision-making, this would help reduce geographic disparities in provision, support the development of local ecosystems and ensure that businesses have fair access to support regardless of where they are located. Not every area would receive the same funding, but areas with weaker ecosystems or greater business support needs would receive proportionately more support to help close the gap.
5. **The Business Growth Service and strategic and local authorities should: Facilitate systematic information sharing and signposting activity so there is 'no wrong door' for a business seeking support.** Tailored support should be available regardless of geography, with local areas sharing intelligence, trends and opportunities to create an approach where support doesn't stop at a local border. All areas win when their businesses can find and benefit from the support they need.

6. **Strategic and local authorities should: Employ Business Advisers to deliver strategies on business engagement and support.** Small businesses prioritise contact with trusted individuals who can provide personalised guidance, brokerage, referrals and support throughout a business journey. Ideally these individuals will have business experience of their own and can drive two-way communication which helps local authorities better design their support to business; and which helps businesses express what support they need and to find it.

7. **Strategic and local authorities and business support providers should: Design business support programmes which are flexible, targeted and inclusive.** To include the full variety of entrepreneur resources, backgrounds, needs and perspectives, business support should be designed around the needs of SMEs, their owners and time-poor founders. This should include simplified application processes, proportionate requirements for smaller grants and more flexible funding mechanisms that reflect SME cashflow realities. Support should be delivered by credible providers with relevant business experience. Evening, weekend, online and on-demand support should become the norm, supported by a digital, episodic on demand provision, offering accessible, bite-sized learning and mentoring resources. Local systems should also strengthen relationships with networks that engage business owners currently underrepresented within the traditional business support landscape, ensuring that support reaches those furthest from existing provision.

8. **The UK Government should: Move business support funding frameworks from single-year, to multi-year arrangements.** Longer-term funding frameworks provide stability and certainty. Business support teams and providers in receipt of core funding or grants are not given the space to invest in staffing and resources for more substantial support in their local areas. Longer-term funding would also create an opportunity to redefine how success is measured within publicly funded business support. Too often business support programmes can only evaluate their interventions by the number of businesses and organisations they engage with rather than measuring outcomes for the businesses receiving support.

9. **The Business Growth Service and UK Government should: Work with Strategic Authorities to introduce a national standard measurement of success for business support which focuses on outcomes rather than outputs.** The number of people contacted through a scheme, or even the number initially signing up, is only one half of the picture in assessing the quality and appropriateness of business support funding and provision. To assess whether business support is having a meaningful impact and is targeted correctly, a consistent and proactive evaluation of success should be embedded into to each funding scheme to track the outcomes for businesses involved.

10. **Strategic and local authorities and business support providers should: Redesign business support provision around what business say they need and place a greater emphasis on resilience and survival.** Many businesses are currently operating in a climate where maintaining viability and managing financial pressures take precedence over expansion. As a result, business support programmes should pivot from a growth-first approach towards a broader model that better recognises resilience as a legitimate and essential outcome. Support focused on cost management, financial planning, cash flow resilience, debt management, energy efficiency and operational sustainability is likely to be as important, if not more important, than traditional growth interventions for a significant proportion of businesses over the next 12 months.

Introduction

The end of European Union funding structures, the introduction of UK Shared Prosperity Fund (UKSPF), the growth of mayoral devolution, the emergence of Combined Authorities and the continuing evolution of local economic priorities have transformed how business support is designed, funded and delivered. This has increased flexibility to allow local and combined authorities to experiment with new approaches, develop bespoke programmes and respond more effectively to the characteristics of local economies.

However, one unintended consequence has been the increased complexity of the business support landscape. This is particularly evident in areas where Combined Authorities were not established when UKSPF allocations were made. Local Enterprise Partnerships (LEPs) also saw their core funding removed in the 2023 Autumn Budget, meaning that in many areas responsibility for delivery fell to individual local authorities, resulting in a more fragmented approach.

For business owners, the result is confusion. Support available in one part of the country may be significantly different to that available elsewhere. Programmes often operate under different brands, eligibility criteria differs, timescales vary, and information can be difficult to locate. For entrepreneurs already facing the pressures of running a business, navigating this landscape is an additional burden.

Economic changes

At the same time, the economic environment facing small businesses has changed dramatically. Since FSB last published business support recommendations through its Open for Business report in 2021, businesses have experienced an extraordinary period of disruption. The aftermath of the Covid-19 pandemic, inflationary pressures, rising energy costs, labour shortages, changing consumer behaviour, technological transformation and continuing global uncertainty have created new challenges for firms of all sizes.

As the operating environment has evolved, so too have the support needs of entrepreneurs and small and medium (SME) business owners.

Our research

Against this backdrop, FSB England Regions have undertaken a comprehensive examination of the business support landscape in England. Using survey responses, one-to-one interviews and regional roundtable discussions, we engaged with 743 businesses across England as well as numerous stakeholders, local authorities of all levels and business support providers.

Participants represented a broad range of sectors, geographies and business sizes, providing a rich evidence base that captures the lived experiences of business owners operating on the ground.

Big Support for Small Business - What Businesses Really Need, seeks to move beyond perceptions of what business support is and the assumptions about what business support should look like and instead examine what businesses themselves say they need.

Importantly, this is not simply a report about publicly funded programmes. Nor is it solely an assessment of private sector provision. Rather, it takes a holistic view of the entire business support ecosystem, recognising that businesses access support from multiple sources throughout their journey.

SMEs and Entrepreneurs do not distinguish between support providers in the same way policymakers do. Their primary concern is whether support is accessible, relevant, timely and effective. They do not care who funds a programme, only whether it helps them solve a problem, seize an opportunity or overcome a challenge. Understanding this perspective is particularly important as England enters a new era of devolution.

Across the country, Strategic Authorities are assuming greater responsibility for economic development and business growth. Local Growth Plans are being developed, new business support strategies are emerging, and regional leaders are increasingly determining how resources are allocated to stimulate enterprise, innovation and job creation. The UK Government's Rewiring the State agenda reinforces this shift. For business support, this represents both a significant opportunity and a challenge. While greater local control has the potential to create services that better reflect local economic needs, it also increases the importance of coordination, consistency and clear pathways for businesses navigating an increasingly devolved support landscape.

A new understanding of business support

Our research shows the conventional narrative surrounding business support needs to change. For many policymakers and programme designers, business support is understood through the lens of traditional interventions: workshops, webinars, grants, advisory programmes and training courses. Many businesses described support in much broader terms. This raises questions about whether current definitions of business support fit the realities of modern entrepreneurship.

There is an agreement from businesses, providers and local authorities alike that a change needs to be made to the measurement and evidence around the difference that support programmes make. Publicly funded business support has measured success through participation numbers, website visits, workshop attendance and programme outputs. While these metrics provide indicators of activity, they do not measure meaningful business outcomes.

Businesses emphasised the importance of quality over quantity. They spoke about the value of trusted advisers, long-term relationships and interventions tailored to specific business circumstances rather than generic solutions.

Finding the right support

37 per cent of survey respondents could not find the support they were looking for. This was borne out by the roundtable evidence where we found business owners could not access the support they needed, or struggled to find it, or were left unconvinced by their experience.

This should give policymakers pause for thought. It represents businesses with ambitions that were not realised, challenges that remained unresolved and opportunities that may have been missed. It suggests that despite investment, entrepreneurs continue to struggle to identify, access or obtain the right support. This is an issue that becomes more acute in underserved communities and those furthest from the traditional business support landscape.

Whilst the majority of survey respondents cited that the business support made some difference, the vast majority of those only recorded it as a slight or moderate difference. Thus, there is a huge opportunity to maximise the money spent to greater effect. It is important to note that across England there are countless examples of impactful programmes creating meaningful outcomes for businesses. Many interventions have achieved remarkable success, transforming the prospects of participating firms.

Nevertheless, the evidence points to a growing disconnect between what providers offer and what many business owners require. This presents a significant opportunity to improve how businesses find and access business support through a more effective and holistic triage system spanning the wider business support ecosystem.

Support for all

Support provision has frequently prioritised businesses with high-growth potential. Programmes are designed to encourage rapid scaling, innovation and investment. While these objectives remain important, they do not align with the realities of England's business population.

The vast majority of businesses are micro-businesses, self-employed individuals and firms operating within the foundational economy. Their ambitions may not be centred on rapid growth. Their priorities are stability, resilience, productivity, succession planning, skills development or improving profitability. Crucially, this is where the high-growth businesses of the future will emerge.

Similarly, certain sectors, including hospitality, leisure and retail, have struggled to access funded support programmes. While changes following the UK's departure from the European Union have removed some previous restrictions, questions remain about whether current provision adequately reflects the diversity of England's business base.

It is important not only to recognise but also to address the fact that the challenges businesses face in identifying and accessing support are considerably greater for those furthest from the established business support landscape. These SMEs and entrepreneurs may face barriers linked to ethnicity, gender, disability, neurodiversity, caring responsibilities, socioeconomic background, geography, or a combination of multiple factors.

These challenges underscore the need for a more inclusive and responsive approach. The future business support landscape cannot simply replicate existing models. Needs are always evolving, it must reflect the changing nature of entrepreneurship, recognise differing business ambitions, embrace new forms of delivery and better integrate public and private sector provision.

Publicly funded programmes alone cannot meet every support need. Equally, private sector provision cannot independently address all market failures or accessibility barriers. The most effective future system will be one in which public and private providers work collaboratively. It will have pathways that ensure businesses receive the right support at the right time from the right source.

Report chapters

Taken together, the findings present a clear message: business support matters, but it must evolve. As England's devolved institutions develop new strategies and funding frameworks emerge, there is an opportunity to redesign the business support landscape around the realities of modern entrepreneurship.

Across the chapters that follow, we explore how businesses define support, how they perceive different types of provision, what they believe works well, where current approaches fall short and, perhaps most importantly, where the greatest opportunities for improvement lie.

The ambition should not simply be to deliver more support. The ambition should be to deliver better support. For policymakers, delivery organisations and business support professionals, this report provides evidence, challenge and practical insight. For entrepreneurs and small and medium business owners, it provides a platform through which their experiences and perspectives can inform future policy.

Most importantly, this report seeks to ensure that the next generation of business support interventions is shaped by the voices of the businesses they are intended to serve.



Chapter One

What Small Businesses see as business support and how they access the support they need.

This chapter begins from the perspective that matters most: that of the business itself. It is essential to understand how businesses experience support in practice. Specifically, where they go for help, when they seek it, why they seek it, what they consider to be support, and how they navigate the options available to them.

Designing effective business support systems requires a clear understanding of business behaviour. Support must be shaped around the needs, preferences and realities of businesses rather than the institutions providing it. The findings presented in this chapter offer an evidence-based foundation for rethinking business support through a more business-centred lens.

One of the clearest findings emerging from this research is that small businesses define business support by usefulness to them as individuals and their business; Anything that helps them run, sustain, survive, or grow their business. Whilst policy makers, programme designers and support providers often view business support through the lens of funded programmes, grants, advisory schemes, and commissioned interventions, small businesses adopt a much broader and more pragmatic perspective. For them, business support is not defined by funding source, organisational structure, or programme branding. They follow more flexible and needs-led pathways, combining different sources of experience as circumstances require.

Businesses operate within a blended support ecosystem that includes public programmes, private providers, peer networks, digital tools and informal relationships and will move between these sources according to need with little regard for who funds or delivers the support. The challenge is not a lack of provision but the difficulty many businesses face in finding and accessing the right help, with fragmented systems, unclear pathways and inconsistent entry points often limiting engagement and impact. Future business support must therefore be designed around how businesses actually seek assistance, requiring more integrated ecosystems, stronger collaboration between providers, long-term local strategies and effective triage services that help firms navigate the full range of support available.

The findings in this chapter suggest that England's business support landscape would be significantly strengthened by shifting from a short-term provision-centred model to one focused on improving access and co-ordination, helping businesses identify the right support at the right time, regardless of its source.

Small Businesses Defining Business Support

Our qualitative and quantitative research reveals remarkable consistency in how businesses define support. Rather than viewing support as a programme or service category, businesses see support as anything that helps them run or grow their business.

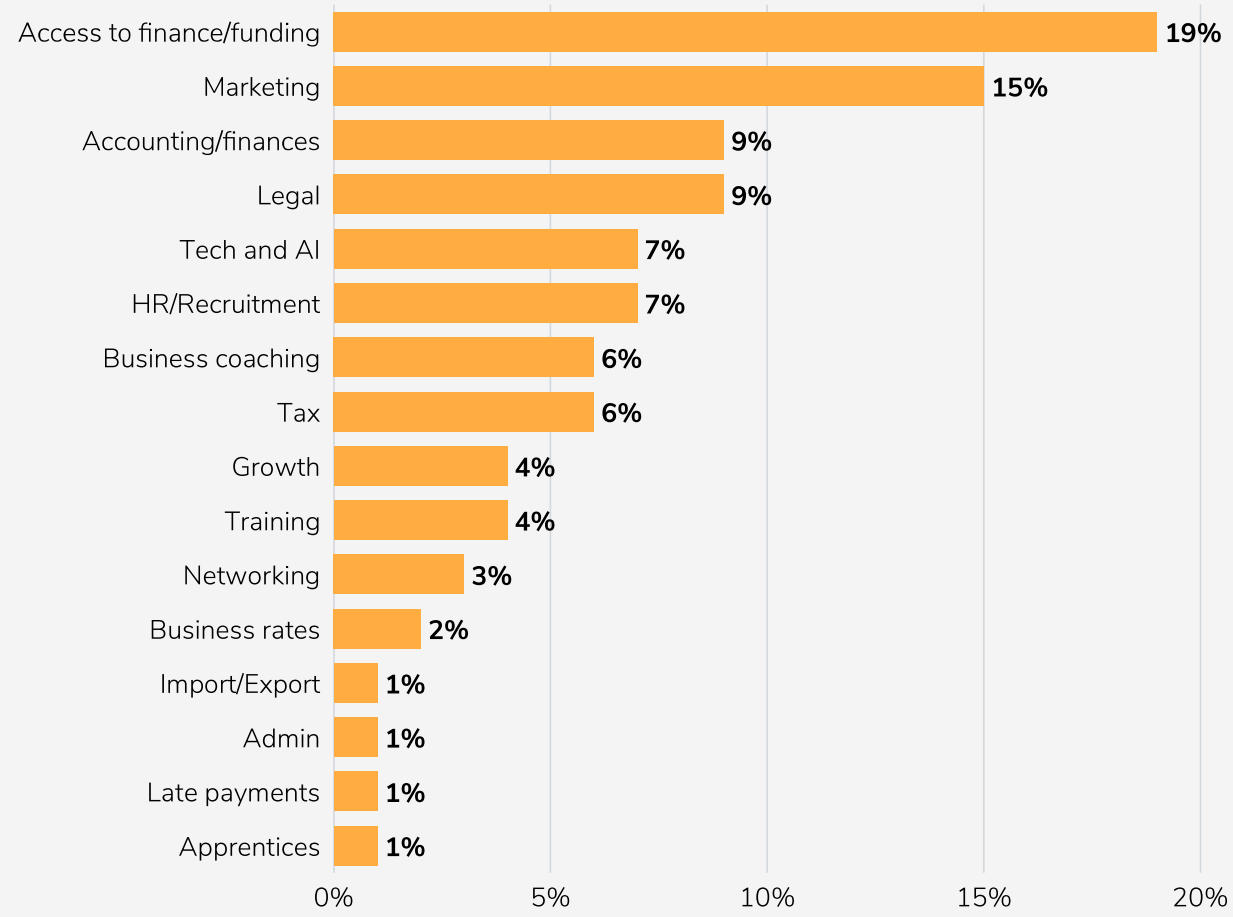
This reflects how businesses experience support in practice and extends beyond traditional policy definitions that focus primarily on formal programmes, funded interventions, and commissioned services.

Businesses rarely separate support into categories such as public, private, funded, commissioned, or commercially purchased. Instead, they evaluate support through a series of practical questions:

- Does it solve a problem?
- Can it save time?
- Can it help generate revenue?
- Can it improve decision making?
- Does it provide expertise I do not have?
- Can I trust the person providing it?
- Is it available when I need it?
- Will it make a measurable difference?

Figure 1: Businesses reported that in the last 12 months their most commonly sought types of support were around finance and funding

Source: Business Support Survey, FSB



*answers to this question were free text and were manually classified.

Overall, the pattern suggests that businesses were primarily looking for practical support to help operate their businesses, rather than pursuing expansion-focused interventions alone. The prominence of funding, finance, legal, recruitment and operational support indicates a strong demand for services that help businesses navigate day-to-day challenges and build resilience, alongside more traditional growth and productivity support. This is particularly evident among small businesses (10-49 employees), which demonstrated higher levels of demand for access to finance (22%), HR and recruitment (17%) and legal support (11%), reflecting the increasing complexity of business management as firms grow.

The findings show that, while more than two-thirds of businesses that sought support in the last 12 months were able to find it (70%), success rates varied significantly depending on the type of support required. Businesses were generally successful in accessing support linked to growth, capability building and business development, including legal advice (87%), HR and recruitment (84%), accounting and finance (82%), marketing (81%) and technology and AI (76%).

This suggests that the support ecosystem may be better geared towards helping businesses develop and grow than addressing the practical financial and operational challenges affecting business viability.

Given that many businesses identified cost pressures, cash flow and broader financial resilience as key concerns for the year ahead, there is an opportunity to strengthen provision in these areas and better align business support with the issues businesses are most focused on managing. Our research is clear; businesses are outcome-focused rather than programme-focused. They are not seeking support providers; they are seeking solutions.

This finding in turn presents an enormous opportunity, particularly as our stakeholder and local authority roundtables highlighted a shared desire among providers and commissioners to move to an outcome focussed approach. Short term one-off interventions that are necessitated by the current short term funding model are not always the best way to support smaller businesses.



Strategic and local authorities should: Include a dedicated multi-year business support strategy in every local growth plan

A Blended Support Ecosystem

The research shows that businesses rarely rely on a single support source. Instead, they operate within a blended support ecosystem that combines professional advisers, public programmes, private providers, digital resources, and peer-based support.

The data suggests that businesses draw on a wide range of sources for business support, but professional advisers are the most common overall (56%). Reliance on professional advisers (eg. accountants, consultants) increases with business size, rising from 55 per cent of micro businesses to 63 per cent of small businesses. Smaller businesses appear more likely to use informal or accessible sources such as friends and local networking organisations, while larger SMEs are more likely to draw on professional advisors, and banks, suggesting a shift towards more formal and specialist support as businesses grow.

Businesses access different sources of support according to their circumstances and immediate needs. A business seeking finance may consult its accountant, attend a networking event, speak to a bank, search online resources, use AI tools to understand funding options, and subsequently engage with a public sector support programme. This behaviour reflects how modern businesses solve problems. Rather than following a single linear pathway, businesses typically combine multiple sources of advice, expertise and information to solve problems and identify opportunities.

"It's really about building those relationships of trust and long-term collaboration."

Bridget, coaching and business development, South West

Professional Advisers

Professional advisers emerged as the most commonly used and often most highly valued source of support. In many cases, these advisers were viewed as more important than formal business support programmes because advisers possessed a detailed understanding of the business and could provide tailored, practical guidance. Businesses identified several key benefits of working with professional advisers: Many were existing relationships they could trust. They had a deep understanding of the business and were able to offer tailored advice and expertise and often lead-in times to access were shorter.

Businesses repeatedly stated that they preferred advice from people who understood their organisation, sector and circumstances rather than generic support delivered through short-term programmes.

Importantly where Growth Hub or local authority growth advisers and business support advisers were available, they were frequently cited as trusted sources of support. Retaining these roles and personal support should be a key focus for local authorities.

"We have the most fantastic business growth manager. She's absolutely incredible. She is the font of all knowledge. Her network is sort of second to none."

Andrea, coach and psychologist, Yorkshire and Humber

Peer Networks

Peer networks (membership organisations, sector associations, networking groups, local business communities and online forums) were also identified as a critical component of business support.

Businesses often described peer networks as providing support that formal programmes could not replicate. They cited them offering real-world experience, shared learning and emotional support. As well as trusted advice opening up commercial opportunities through validated introductions and referrals.

For many business owners, the ability to speak with another business owner facing similar challenges was considered as valuable as professional advice.

> *"I talk about my kitchen table friends, you know, and I have a good solid group of those kind of people around my kitchen table that I go to for business advice and they are really influential. So that would be the best kind of business support I think I've had."*
>
> ***Andrea, coach and psychologist, Yorkshire and Humber***



Digital and Self-Service Support

A notable finding from the research was the growing role of digital support channels. Many business owners reported that online resources were often their first response to a problem, before seeking assistance from advisers or support organisations.

This behaviour reflects changing expectations. Businesses increasingly expect support to be immediate, available on demand, and tailored to their specific circumstances.

> *"AI has been very useful because in fact, I've been able to do things that I wouldn't have been able to do before... So that has been very, very useful."*
>
> ***Anna, mental and emotional resilience mentor and author, London***

The growing use of AI and digital tools provides significant opportunity for strengthening first stage support, signposting and business self-service. It is important to note that businesses highlighted concerns regarding the quality, reliability, and consistency of information generated through some digital channels. Whilst digital tools are becoming an increasingly important part of the support ecosystem, they are most effective when complemented by access to trusted human expertise. It is important to note that this integration of AI needs to be mitigated with the risks, both of quality of information drawn down, and also the time that it can still take finding the right AI source / data.

> *"There was a lot of emphasis on technology, artificial intelligence... I think is causing a bit more disruption this year than actually value."*
>
> ***Miten, financial advisory, London***

Publicly funded business support

Local Authority / Council and funded support remains highly valued with the majority of people accessing paid-for solutions as a singular category. Businesses reported positive experiences where funded programmes provided specialist, specific expertise and via personal provision. However, engagement with funded support was generally episodic rather than continuous. Businesses tended to access funded provision at specific moments rather than viewing it as part of their ongoing support network.

This reflects both the strengths and limitations of programme-based delivery models.

> *"When I first started... it was a local authority business start-up support. Initially it was really good, but then what they promised didn't deliver and it sort of disappeared, all the contacts and the programme sort of disappeared. So, it didn't follow through with ongoing support, which it had promised."*
>
> **Anonymous, SME, Yorkshire and Humber**

It is crucial to note that this frustration is reflected across those working within local authorities and delivering funded solutions:

> *"Schemes that have a progression, a journey... are the ones that have the most impact because you've got longer time period with that business. Whereas with stop start schemes over a shorter timeline, you can't have that same impact. It gets eroded away."*
>
> **Angela, Lincolnshire local authority**

> *"We're never 100 per cent sure about our funding... we can run a program one year, but then we can't guarantee that that's going to happen again."*
>
> **Gail, business adviser Sussex**



What Businesses Actually Want Support to Achieve

The research demonstrates that businesses assess the value of support primarily through the outcomes it delivers. Regardless of how support is funded or provided, and across all regions, businesses consistently described effective support as that which generates tangible improvements within their organisation.

Table 1: Outcome Businesses Want Support to Achieve.

Key outcome area	Growth and Financial Impact	Improved decision making	Efficiency and Capability	Confidence and Resilience	Access to Networks and Opportunities
Common elements	• Start a business • Increase revenue • Win contracts • Enter new markets • Secure investment • Access finance • Grow employment • Expand operations • Transform list	• Provides challenge and scrutiny • Introduces new perspectives • Reduces uncertainty • Supports planning • Helps prioritise activity • Simplifies complex issues • Transform list	• Increased productivity • Better systems and processes • Referrals • Improved financial management • Reduced costs • Better workforce management • Greater operational resilience • Transform list	• Build confidence • Manage uncertainty • Navigate challenging periods • Referrals • Make difficult decisions • Adapt to changing circumstances • Transform list	• New relationships • Collaborative opportunities • Referrals • Supply chain opportunities • Partnerships • Knowledge exchange • Transform list
Notes	Support is viewed as successful when it creates measurable commercial outcomes. Business owners frequently expressed frustration with activities that produced reports, recommendations without leading to implementation, change or growth	For many businesses, good support acts as an external thinking partner rather than simply a source of information.	Businesses consistently described practical implementation support as more valuable than high-level advice alone.	This highlights the importance of relationship-based support models that go beyond technical advice and recognise the personal challenges of running a small business.	For some businesses, introductions and connections generated greater value than advisory interventions alone helping to generate opportunities that may otherwise have been inaccessible.

Paid or Free Provision

It is interesting to note that this support is often connected to some form of financial payment: 29 per cent paid a fee directly, 5 per cent received part-funded support and 17 per cent accessed support through existing fees to an organisation, meaning a majority had support that involved some form of payment or financial contribution.

This pattern also varies by size, with direct payment rising from 27 per cent among micro businesses to 40 per cent of small businesses, while free support is more common among micro businesses at 41 per cent compared to 28 per cent of small businesses with 10-49 employees.

Businesses are primarily concerned with identifying the most effective solution to a particular challenge. They will draw on advisers, consultants, coaches, peer networks, membership bodies, or publicly funded programmes according to which source is best placed to address their needs at that time.

This suggests that the traditional distinction between public and private provision may be less significant than commonly assumed. From a business perspective, the defining consideration is not who funds or delivers the support, but whether it provides credible, timely, and practical value.

The Continuing Importance of Funded Support

Despite growing use of private provision, our research does not suggest that funded support becomes less important. In fact, it is quite the opposite. Businesses consistently highlighted examples where funded support delivered substantial impact. 25 per cent of survey respondents saying the business support made a "huge" or "big" difference to their business. If funded support is not available at all, then businesses are thus not able to find opportunities.

Funded provision remains particularly important because it reduces cost barriers, creates access to expertise, supports underserved groups, encourages growth and investment, supports innovation, addresses market gaps where commercial provision is unavailable or limited.

Whilst challenges remain on the quality of the support, particularly where it is generic rather than specific, (an issue further expanded in Chapters 2 and 3), the real challenge here is finding it, the discoverability of that support. It is imperative that policy makers and providers remember that SMEs do not have the opportunity or capital to spend on provision compared to larger companies.

When selecting support, businesses prioritise:



The Real Problem: Discovery Rather Than Delivery

Once support had been identified, most businesses reported positive experiences. The survey data suggests that having found suitable business support, most businesses experienced few difficulties accessing it.

Overall, 68 per cent of respondents said that support was either very easy or moderately easy to access, compared with just 10 per cent who found it moderately or very difficult.

Figure 2: If you said you received support from a third party organisation, how easy was it to find this support?
Business Support Survey, FSB

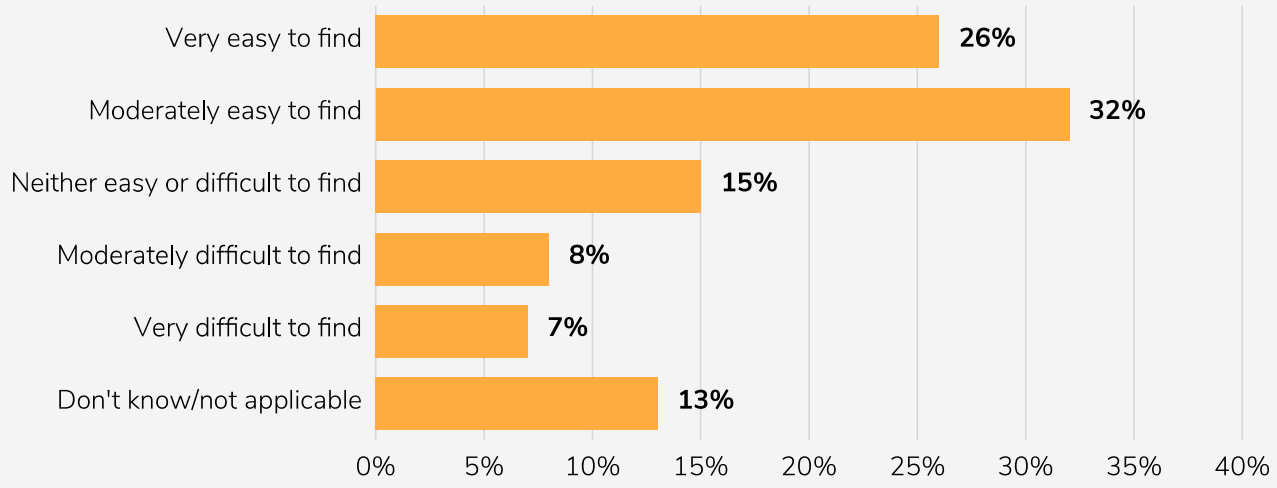


Figure 2: Once you found the help you were looking for, how easy was it to access this support?
Business Support Survey, FSB

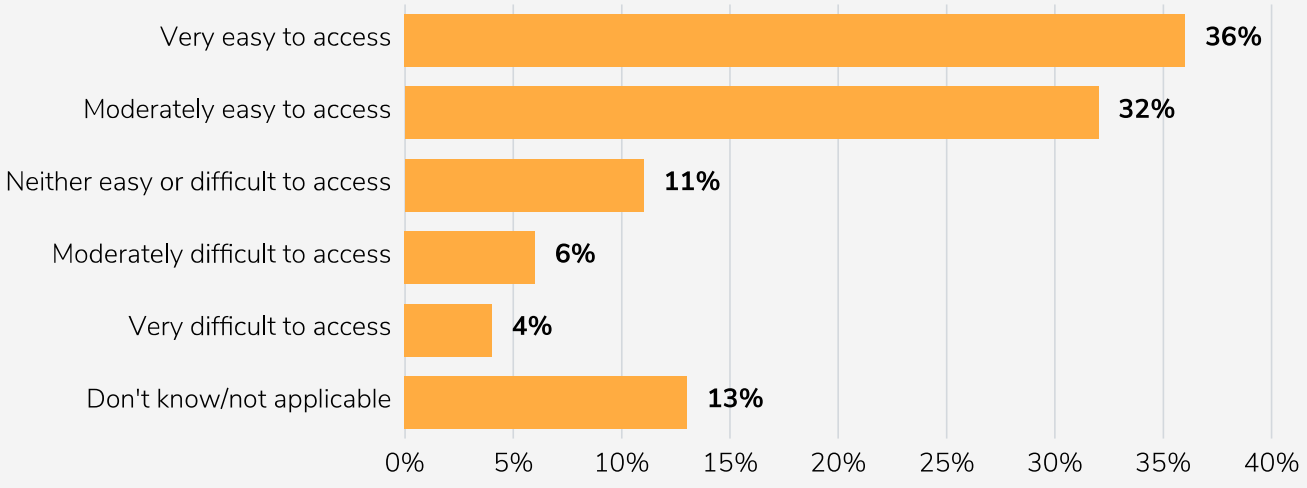
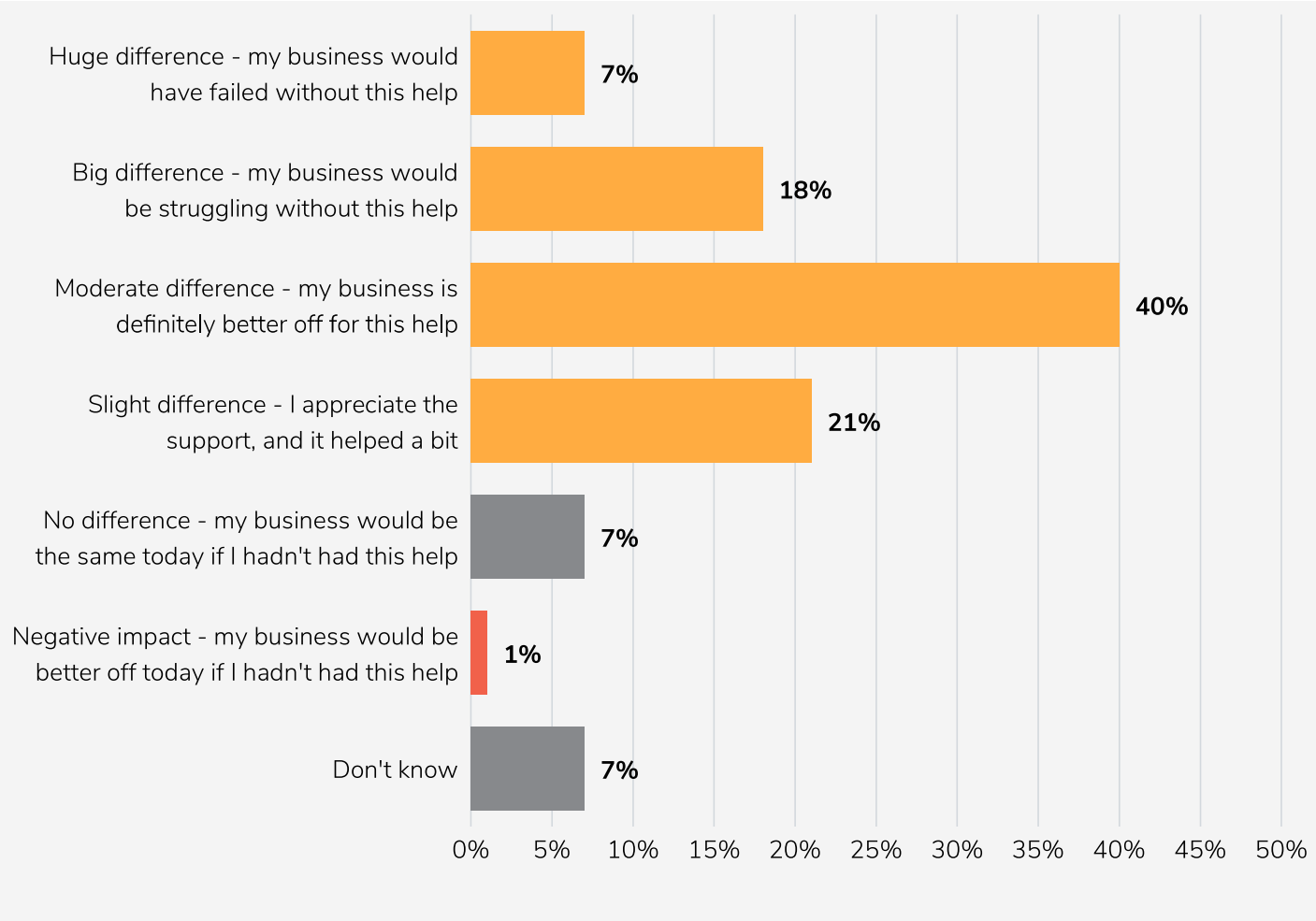


Figure 2: Once you found the help you were looking for, how easy was it to access this support?
Business Support Survey, FSB



Importantly, once accessed, the support also appears to have made a meaningful difference. Overall, 64 per cent of respondents reported that support made at least a moderate difference to their business:

Although a majority of survey respondents said that support was either very easy or moderately easy to find, it was at the roundtables where businesses consistently reported difficulty finding the most appropriate support, not just any support. This evidence suggests that existing support systems frequently fail finding the most appropriate support before engagement even begins.

Businesses described numerous issues when looking for support. Multiple websites and information sources, confusing and complex eligibility criteria, duplicate provision, and programme changes, all within a wider "postcode lottery" of provision eligibility.

As a result, many businesses simply abandon the search for support and rely on existing advisers or peer networks instead.

Difficulties identifying the right support emerged as the single most consistent issue across the roundtable evidence base.

> *"But I think the thing I've found most difficult is just knowing where to go for things... just having a bit more of a one place to go when you go from setting up a business."*
>
> ***Gill, marketing consultancy, Yorkshire and Humber***

"I just kept reaching dead ends... trying to find the right support was impossible."

Siobhan, marketing and PR, South West

"Overall, I think there's lots of great support out there. Biggest problem, it's very hard to find and it's not very well signposted. It's all a bit higgledy-piggledy here, there and everywhere."

David, business and technology consultancy, East of England

These experiences point to a need for a more coordinated approach.

To address this, a universal triage service should be implemented that allows all businesses within an area to better understand and access the support they need, funded or not. As part of this business.gov.uk should be reviewed and improved, optimising the use of AI technology to deliver an effective first stage diagnostic.

Such a model should include all business support providers, including private sector partners, to ensure all businesses are signposted to the most appropriate source of assistance, regardless of whether they are state-funded, paid for, or free, ultimately ensuring each business is forwarded to the most appropriate provider.

This should be underpinned by relationship-based engagement, 'active triage' from growth hubs and councils and crucially partners, to support and implement more broad visibility of, and access to business support, in a particular geography, rather than expect the business to navigate a fragmented system independently.

"Although there's more business support than ever, it's more fragmented than ever."

Jade, small business, East of England

The Missing Middle

Alongside navigation challenges, businesses repeatedly identified what could be described as the "missing middle". Participants felt that support provision is often concentrated at either end of the business lifecycle, focusing on start-up businesses or high-growth scale-ups, while many established SMEs struggle to find support that reflects their needs and ambitions.

"There is funding available for those start-ups sometimes or for those people that are getting their business off the ground initially. But once you've been going for a couple of years, it is more and more challenging."

Jemma, employment law and HR consultancy, South East

"Businesses need a runway for growth. Twelve months of sustained support gives business owners the time to grow revenue, create and protect jobs, strengthen their offer and turn plans into measurable results."

Helen, business growth and strategic advisory consultancy, London

However, many established small businesses sit between these two categories.

These businesses may be stable but seeking growth. They may be ambitious and growing but not "high growth". They may even be stable and building resilience, preparing for investment, developing management capability, modernising operations or introducing new technologies and ways of working.

> *"The support ebbs off. People lose interest. There's a big focus on selling businesses and making money rather than sustainability and lifestyle. There is no provision if you're an older well-established business, looking for some advice on succession or how you might want to merge your business with another. That seems to be very seriously lacking."*
>
> ***Lynne, non-for-profit production company, South East***

Many reported that funded support for their specific circumstances did not exist. As a result, they often turn to self-funded support to fill this gap. Addressing the missing middle represents a significant opportunity to improve productivity and growth outcomes across the wider SME population.

Geographic and Inclusion Considerations

While regional differences certainly exist, the research found that disparities are often more visible within regions than between them.

Businesses operating in rural areas, coastal communities, and peripheral locations frequently reported similar challenges regardless of geography, particularly in relation to awareness of support, access to specialist expertise, and the availability of local networks.

The evidence also demonstrates that barriers become more pronounced when viewed through additional characteristics, such as; ethnicity, gender, disability, neurodiversity and socioeconomic background.

These factors can create additional barriers to accessing support and compound challenges associated with awareness, confidence, and connectivity. Consequently, future support systems must be designed around accessibility and inclusivity rather than assuming a uniform business experience.

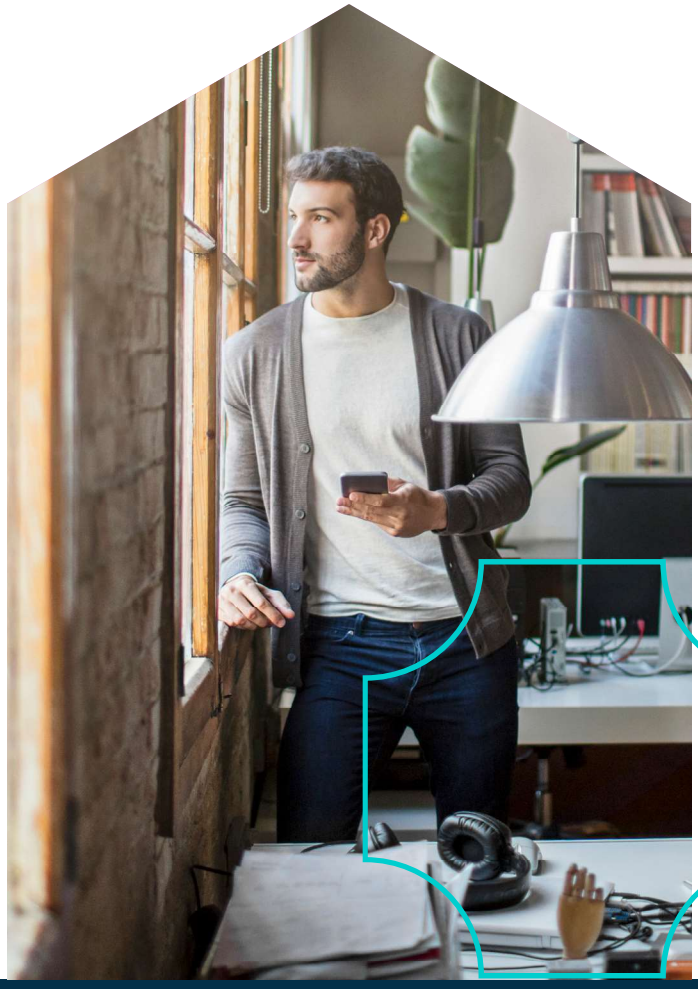
This is outlined further in the section 'Those Furthest From the Business Support Landscape'.

Implications for Devolution

The continued expansion of devolved economic powers presents both opportunities and risks. Devolution offers the potential to design systems that better reflect local business needs and local market conditions.

However, without effective coordination there is a significant risk that fragmentation could increase risking greater complexity. Businesses have consistently told us that they do not want more complexity. They want greater simplicity.

Future devolved systems therefore need to balance local flexibility with national consistency, ensuring businesses can easily understand where to access support regardless of location.



A New Model: From Provision to Pathways

The most important shift required is not additional provision but improved navigation. England already benefits from a substantial and diverse business support infrastructure. The challenge is not the absence of support but the difficulty that businesses experience in identifying, accessing and understanding it effectively.

Future systems should therefore focus on putting the local eco system at the heart of business support discoverability and delivery. Helping businesses identify needs then matching them to appropriate support from trusted providers. Ultimately creating seamless pathways across different support types, building long-term relationships rather than short-term interventions.

This requires moving beyond a programme-focused mentality towards an ecosystem-focused approach.

UK Government should: Realise the ambition for the Business Growth Service and work with strategic and local authorities to create a universal business support triage system that allows all businesses with in an area to better understand and access the support they need.

Rather than acting as another support provider, this function would act as a trusted navigator of the entire support ecosystem. This should build upon and improve existing infrastructure such as business.gov.uk while ensuring businesses can access local support through a coordinated front door.

The service should encompass all available support options. The objective would not be to direct businesses exclusively towards funded programmes but to help them identify the most appropriate solution for their needs.

Critically, the initial triage would include signposting and access from a relationship-based rather than transactional model. Businesses consistently emphasised the value of trusted personal engagement suggesting that triage should combine digital tools and diagnostics with ongoing adviser support. Such a model would directly address the biggest barrier identified throughout this research: finding the right support at the right time.

In addition, consideration should be given to starting an "accountant-first" referral network: recognising that professional advisers are often the first source of support accessed by businesses. Under this model trusted advisers can act as a key 'triage' point for state-funded support.

Under this model professional advisers would have access to a simplified, real-time data of available public grants and local support programmes, enabling them to proactively guide clients toward appropriate support before challenges become more significant.

Strategic and local authorities should: Prioritise a business support strategy which puts existing entrepreneur networks and relationships at its core.

Chapter Two

Those Businesses Furthest from the Traditional Business Support Landscape

Whilst many of the challenges identified throughout this section affect businesses generally, their impact is often far greater for entrepreneurs who sit furthest from the established business support landscape. These entrepreneurs may face barriers linked to ethnicity, gender, disability, neurodiversity, caring responsibilities, socioeconomic background, geography, or a combination of multiple factors. The result is not simply reduced awareness of support, but a business support ecosystem that can feel inaccessible, exclusionary and designed around assumptions that do not reflect lived experiences.

The evidence gathered through this research aligns with previous FSB research into female entrepreneurship, ethnic minority entrepreneurship, disabled entrepreneurship and inclusive enterprise more broadly.

Structural Bias, Social Profiling and Unequal Experiences

Participants highlighted that social profiling remains a significant issue within business support ecosystems. Many felt that assumptions continue to be made about an individual's credibility, ambition, capability or growth potential based upon their ethnicity, gender, disability, accent, appearance, background or personal circumstances. As one participant observed:

> *"Social profiling still exists, and will not change overnight. Incorrect assumptions lead to discrimination and social exclusion."*
>
> **Anonymous**

These assumptions can influence access to networks, investment opportunities, referrals and support long before a business owner formally engages with a programme. Participants also raised concerns regarding the tendency to group underrepresented communities together despite significant differences in lived experience and outcomes. As one participant explained:

> *"There are different communities with different needs. For example, as a Black person I am statistically less likely to receive funding or gain higher education qualifications than Asian people in the UK. Hence, grouping people from Black, Asian and Ethnic Minority (BAME) backgrounds together really does not work in practice."*
>
> **Anonymous**

The evidence suggests that broad categorisation can mask inequalities and result in interventions that fail to address the specific barriers experienced by different communities.

This finding aligns with FSB's Unlocking Opportunity - The value of ethnic minority firms to UK economic activity and enterprise[1] which highlighted both the economic importance of ethnic minority-owned businesses and the need for more nuanced understanding of the different barriers experienced across ethnic minority communities if their full economic contribution is to be realised.

Professional and Social Networks and Access to Opportunities

Access to professional networks emerged as a significant factor influencing entrepreneurial success. Participants highlighted that opportunities are often secured through relationships and connections rather than formal programmes. Professional networks can provide introductions, referrals, mentorship, peer support, investment opportunities and access to valuable knowledge that accelerates business growth. However, access to these networks is not evenly distributed.

Female entrepreneurs, in particular, described having fewer opportunities to participate in informal business networks due to wider social expectations, caring responsibilities and competing demands on their time. Entrepreneurs from underrepresented backgrounds also reported difficulties accessing established business communities and influential networks.

As a result some founders begin their entrepreneurial journey with significantly less social capital than others, limiting both awareness of, and access to, opportunities that support business development growth. These findings mirror those identified in FSB's Women in Enterprise: The Untapped Potential,[2] which found that mentoring, networking opportunities, visibility of role models and access to support networks are important determinants of entrepreneurial participation and growth amongst women business owners.

Business Support Design Does Not Reflect Different Entrepreneurial Journeys

A recurring theme was that many support programmes continue to be designed around a relatively narrow view of entrepreneurship. Participants suggested that programme delivery frequently assumes that founders have flexible schedules, can attend support during standard working hours, have access to childcare or caring support, are able to travel freely, are fully focused on their business and do not need to supplement income through employment.

For many entrepreneurs, these assumptions do not reflect reality. Women frequently described building businesses alongside childcare responsibilities, caring responsibilities, household responsibilities, part-time employment and multiple income streams. Similarly, founders from disadvantaged backgrounds often reported needing employment alongside their business in order to fund growth. As one participant noted:

> *"Many programmes of support have very rigid timetables or occur during the working day. For founders who are unsupported, they often have to work part-time to fund their businesses alone."*
>
> **Ruth, STEM CIC, West Yorkshire**

Participants highlighted that these circumstances can restrict access to support opportunities and affect the pace at which businesses develop. As a result, some businesses grow more gradually, not because of lower ambition, commitment or capability, but because founders are navigating additional responsibilities and constraints.

The research also suggests that support programmes are often designed around traditional entrepreneurial pathways and may not adequately reflect the diversity of experiences among today's founders. Several participants described needing highly tailored support that recognised their specific circumstances and barriers rather than generic business advice:

> *"I already knew my target audience. I'd already done a year's worth of research.... The help that I needed was something that I was completely new to. I've never been disabled before."*
>
> ***Dave, neuro diverse friendly iris studio, South West***

This is consistent with recent FSB entrepreneurship research, which argues that entrepreneurship pathways are diverse and that support systems must become more inclusive if they are to unlock entrepreneurial potential across all communities.

Administrative Complexity and Application Burden

One of the strongest themes emerging from the research was the extent to which application processes themselves can act as barriers to accessing support. While this issue was particularly pronounced amongst neurodivergent entrepreneurs, concerns about the complexity and accessibility of application processes were raised across a wide range of participant groups. Application forms were frequently described as highly detailed and time-consuming, cognitively demanding and disproportionate to the support being sought.

Many participants felt that applications appeared to assess an individual's ability to navigate extensive paperwork and administrative requirements rather than the quality or potential of the business itself.

For some entrepreneurs, particularly those with neurodivergent conditions, these requirements created substantial barriers to participation. Participants described situations in which the effort required to complete an application was so significant that it discouraged them from applying altogether.

An example highlighted during discussions by a neurodivergent business owner involved an application for approximately £2,000 of digital support requiring the submission of a full business plan, detailed financial information, three-year forecasts and substantial written responses. Participants questioned whether such requirements were proportionate and noted that larger procurement exercises often required less administration than some small business support schemes.

These experiences led to wider questions regarding whether established application requirements continue to serve a meaningful purpose or whether they have become routine administrative exercises that unintentionally exclude those most in need of support.

Similar concerns around the accessibility of support services were identified in FSB's Business Without Barriers report,[3] which found that disabled entrepreneurs are less likely to access business support and often encounter barriers created by the design and delivery of support systems themselves.

Eligibility Criteria, Finance and Unequal Access to Resources

Participants highlighted several ways in which funding models and eligibility criteria can unintentionally disadvantage those furthest from the traditional business support landscape. A common concern was that many support programmes continue to define early-stage businesses according to age, often restricting provision to businesses less than three years old. However, entrepreneurs who face additional barriers frequently take longer to establish sustainable businesses.

Women balancing caring responsibilities, founders maintaining employment to support business development, disabled entrepreneurs navigating accessibility barriers, and many underrepresented founders often follow less linear growth pathways.

As a result, by the time they are ready to access growth support they may no longer satisfy programme eligibility criteria. Participants highlighted that many support schemes assume entrepreneurs have access to financial resources that are not universally available.

Many entrepreneurs lack the financial resources necessary to provide match funding, pay costs upfront and reclaim later, absorb reimbursement delays or self-fund specialist support.

These requirements can disproportionately exclude entrepreneurs with less personal or family wealth despite being technically eligible for support. Business age and the ability to self-finance were repeatedly identified as poor indicators of business potential or growth ambition.

These findings reflect those identified within both our Women in Enterprise and Unlocking Opportunity reports, which highlighted continuing barriers around access to finance, support and growth opportunities for women and ethnic minority entrepreneurs. Recent FSB research further argues that entrepreneurship policy should focus on unlocking potential rather than relying on traditional assumptions regarding who is most likely to start, sustain or grow a business. Entrepreneurs Start Ups and Business Growth.[4]

Safety, Confidence and Participation

Accessibility extends beyond eligibility criteria and physical access. Participants, particularly female entrepreneurs, highlighted concerns regarding personal safety when attending networking events, conferences, meetings and other business-related activities. As one participant explained:

> *"Concerns around safety when travelling alone, whether travelling to events or conducting normal business activities seem to be ignored, but they are real."*
>
> **Ruth, STEM CIC, West Yorkshire**

Whilst often overlooked within support programme design, these practical considerations such as personal safety can directly influence whether individuals choose to participate. Concerns about travelling alone, attending unfamiliar venues or engaging in business activities outside normal working hours can create additional barriers for some entrepreneurs, particularly women.

Truly inclusive support systems must consider not only whether opportunities exist, but whether entrepreneurs feel able to engage with them safely and confidently. More broadly, participants felt that confidence, belonging and psychological safety are important dimensions of entrepreneurial participation that are rarely considered within programme design despite having a significant influence on engagement and outcomes.

Representation, Equity and the Risk of Tokenism

Participants expressed concerns that success is sometimes measured through visible representation rather than meaningful accessibility. Examples were provided where programmes celebrated a small number of successful female founders, minority ethnic entrepreneurs or participants from targeted initiatives despite broader participation barriers remaining unchanged. As one participant stated:

> *"There is also an element of favouritism. Funded programme leaders often celebrate having one successful Female Entrepreneur or BAME programme or one person who succeeded alongside their non-BAME participants in a funding round or one successful women's innovation programme. However, they are often the same people and the support remains inaccessible to the majority, and they are often awarded less funding and competition for it feels higher."*
>
> **Anonymous**

Participants stressed that representation and accessibility should not be considered the same thing.

Whilst showcasing successful founders has value, genuine progress should be measured through equitable access, participation, outcomes and the removal of structural barriers across the wider entrepreneurial population.

This aligns with the growing emphasis within entrepreneurship policy on inclusive entrepreneurship and equitable growth. Recent FSB research highlights that entrepreneurial talent is widely distributed across society, whilst access to opportunities remains uneven. Success should therefore be measured not only by participation, but by who is able to benefit from entrepreneurial opportunities and support.

The Impact on Business Growth and Sustainability

Taken individually, challenges relating to networks, programme design, administrative burden, eligibility criteria, access to finance, safety and representation may appear manageable. However, participants described how these barriers often interact and compound one another, creating a more difficult entrepreneurial environment for those who are already underrepresented within business support systems. Businesses owned by those furthest from the traditional business support landscape often take longer to start, grow and become sustainable. This does not reflect a lack of ambition, capability or innovation. Rather, it reflects the additional barriers these entrepreneurs must overcome simply to access the same opportunities as others.

The evidence suggests that the current system does not yet provide an equitable experience for many underrepresented groups. Importantly participants not only viewed this as an issue of fairness and inclusion but also an economic one. By slowing the development of businesses with significant potential, the UK risks constraining entrepreneurship, innovation, productivity and wider economic growth.

This conclusion is consistent with a substantial body of FSB research which argues that the UK economy would benefit significantly from unlocking participation amongst underrepresented entrepreneurs, including women, ethnic minority entrepreneurs, disabled entrepreneurs and younger founders. Here specifically AI presents opportunities to make business support more accessible. For entrepreneurs who face barriers to engaging with traditional support, including disabled business owners, neurodivergent entrepreneurs, and those whose first language is not English, AI-enabled tools can provide flexible, on-demand access to information, guidance and signposting in ways that better suit individual needs.

The UK Government should: Develop a transparent funding formula for business support that takes account of business population, geography, levels of economic disadvantage, entrepreneurial activity, business performance indicators and existing ecosystem capacity.



Chapter Three
What has worked well

As evidenced, business owners seek and receive support from many sources and at different stages of their journey. They seek support on a diverse range of issues. They look for support almost continually. Business support is not a one-off activity but an ongoing requirement that evolves alongside the needs of the business.

Our research shows businesses want support and help to access the right support for their business. At a time when funding for business support has reduced significantly and provision remains uneven across different areas, it is increasingly important that available resources are deployed as effectively as possible. Ensuring that support reaches the right businesses, at the right time and in the right way is critical to maximising its impact on business growth, employment and local economic development.

Business owners across England gave a consistent message about what makes business support effective for them. Importantly these views were echoed by local authorities and funded providers. Crucially the impact of what works well is amplified when you view it through the lens of those furthest from the business support landscape. Our research found that the elements that made for good business support were as follows.

Good support is joined up

Businesses seek support on a range of topics, from a range of sources and at differing points of their business life. This means anyone providing business support to an individual or business is most likely, knowingly or not, working alongside other providers. On average when asked where did you get support from respondents gave 3.4 different categories of support provider.

As such providers are uniquely placed to work together to enable a navigable business support landscape helping business owners chart the complex business support provision.

"One thing I've learned as an entrepreneur is that we don't lack information. For every problem we face, there's a business owner who has already been through it, and they can tell you how they navigated it. The issue is not a lack of information; it's too much information, with not enough signposting."

Mitali, AI consultancy, North East

"The landscape needs to be simplified, and the duplication needs to be eradicated because there's a lot out there, it can be tricky for businesses to navigate, it's trying to be that single front door. And I think that's what's needed."

Dominique, Essex Local Authority

"That concept of the single front door is as important for us in Somerset as it is for Manchester or other metropolitan areas."

Dugald, Somerset Local Authority

The Business Growth Service and local authorities should: Facilitate systematic information sharing and signposting activity so there is 'no wrong door' for a business seeking support.

Good support builds business networks

Business support is relational, not transactional. Unsurprisingly businesses rely on their networks. The importance of networks for individuals, both personal and professional, has long been understood and accepted. It is no different for business owners. Having strong networks increases resilience, allowing business owners to lean on others for advice, guidance, recommendations and signposting.

> *"For me, networking brings peer-to-peer support... Other people know stuff that you don't. When you're a small business, you just can't do all of the things yourself. So it's been that kind of informal support that I've found valuable - that, and being introduced to other people who can actually help you."*
>
> **Rachel, SME management partner, North West**

Good business support recognises this. It works with existing networks to communicate the support offer. Supporting existing successful networks to grow and helping business owners develop their networks is an important way to improve understanding of, and access to, business support.

> *"We've got a really strong business support partnership in Staffordshire with our districts and borough councils, with the FSB, the chamber, the universities. We come together every month and discuss where the needs are."*
>
> **Rachel, Staffordshire Local Authority**

> *"Support and engagement for us to put in place those local ecosystems that create strong networks, strong peer-to-peer approaches."*
>
> **Dugald, Somerset Local Authority**

As outlined in Chapter 1 there is also clear evidence of the importance of relational and peer-based support mechanisms. Local networking organisations, peer-to-peer support and informal networks such as friends all feature strongly within responses. This shows that businesses place significant value on trusted relationships, shared experience, and informal knowledge exchange, in addition to formalised support structures. Businesses want meaningful conversations and not just generic networking. They want access to clients, supplier and partner introductions and sector-specific opportunities. There is a demand for curated, relevant connections and help to meet the right people.

> *"Mine has been networking, especially, with not being from the area...I've been to loads. And it's led me to have a lot of valuable conversations, which has actually allowed me to shape my business to the direction we're going now... changing business models, getting advice."*
>
> **Jon, e-learning partner business, North East**

> *"Networking is a great opportunity to share and consolidate your thinking, and get feedback."*
>
> **Anonymous, SME, North East**

Strategic and local authorities should: Prioritise a business support strategy which puts existing entrepreneur networks and relationships at its core.

Good support uses trusted intermediaries

As well as using networks, there is a special role played by trusted intermediaries; professional advisers, mentors, membership organisations, for example who help business owners navigate the business support environment.

Our research showed the business support system is driven by trusted intermediaries more than institutions. Our research reveals a strong reliance on professional advisory services. This highlights the ongoing importance of expert-led support in helping businesses manage operations, financial planning, and compliance requirements. Our survey showed 56 per cent of business owners rely on professional advisers for support information. For comparison only 22 per cent use local authorities or 21 per cent government websites. Good support understands how businesses seek and access support. It works with these existing networks in preference to setting up alternatives.

> *"The real value comes from ongoing implementation support — combining practical mentoring, accountability and peer learning to help business owners take action at every stage of their growth."*
>
> ***Helen, business growth and strategic advisory consultancy, London***

Trusted intermediaries could be community organisations, faith groups, disability organisations and culturally specific business networks that often act as the first point of contact for entrepreneurs furthest from traditional support systems.

In addition, professional advisers often identify emerging challenges such as cashflow pressures, declining profitability, skills shortages or investment readiness long before they become critical issues. This creates an opportunity to intervene earlier and connect businesses with appropriate support before problems escalate.

It is crucial to recognise that this trusted intermediary could be a Local Authority Business Adviser. Where in place, established with expertise, they were consistently highlighted by roundtable participants as invaluable to businesses:

> *"Our business growth adviser is an incredible connector... when you see her, she just makes such a difference to your business in terms of the advice that she can give you."*
>
> ***Anonymous, SME, Yorkshire and Humber***

> *"She is just, she's the kind of one point of contact who either knows seemingly everything or knows everyone."*
>
> ***Caroline, HR Consultancy, Yorkshire and Humber***

Thus, it is essential that funding for these positions is retained, and the personal support continues.

Strategic and Local authorities should: Employ Business Advisers to deliver strategies on business engagement and support.

Good support is tailored to individual need

Business support is most impactful when it is tailored and practical. A one size fits all approach was criticised by our respondents. Business owners want support tailored by industry, size and growth stage. This is especially important for both those businesses furthest from the business support landscape and those in niche and technical sectors, and scaling businesses. Mentoring and coaching, when the mentor or coach was experienced and "matched" to their businesses were frequently identified as particularly valuable forms of support. Experienced advisers like this provide personalised guidance and create opportunities for entrepreneurs to discuss challenges and opportunities in the context of their own business. Participants described these relationships as helping them move from focusing solely on day-to-day survival towards developing longer-term growth plans and ambitions.

> *"That mentoring relationship has been a game changer for me."*
>
> ***Siobhan, marketing and PR, South West***

> *"They will give you advice specific to your business.... That's been the game changer."*
>
> ***Mitali, AI Consultancy, North East***

The importance of a flexible tailored approach was echoed by local authorities and providers too:

> *The most successful support is "Specialist support tailored to the needs of the business."*
>
> ***Matthew, Warwickshire local authority***

Good business support needs to focus on providing support tailored to individual businesses and business owners. The rapid development of new technologies makes this easier to do.

> *"The provision for strategic support is broken - it's either really generic support that doesn't actually apply to my specific business, or its high level advisory support that doesn't actually help with delivery... or it's targeting start-ups or tech businesses... there seems to be a real gap in practical, personalised support that doesn't just tell you what to do but also helps with getting it done."*
>
> ***Rachel, SME management partner, North West***

Strategic and local authorities and business support providers should:
Design business support programmes which are flexible, targeted and inclusive.



Good support is long term

Although business owners will seek support for specific reasons at specific times, they also have an ongoing need for support. Funded business support is currently episode-based, but businesses need journey-based support. Survey data shows 61 per cent of businesses engage with support as part of ongoing support as opposed to a one-off intervention. They are most likely to return to ongoing sources (advisers, networks) rather than relying on one-off programme engagement. Business owners value ongoing, embedded support over one-off Interventions. They want continuous relationships, long term advisers and accessible, responsive support.

> *"Businesses need a runway for growth. Twelve months of sustained support gives business owners the time to grow revenue, create and protect jobs, strengthen their offer and turn plans into measurable results."*
>
> ***Helen, business growth and strategic advisory consultancy, London***

It is essential that the overall business support strategy within an area must have a long-term focus. It can of course include short term elements as part of this longer term strategy. It is this multi-year approach that gives businesses, providers and local authorities the confidence and security to commit and invest further:

> *"Whereas stop start schemes are very short timeline. You can't have that impact. It gets eroded away."*
>
> ***Angela Lincolnshire local authority***

> *"As much as we found European funding restrictive, actually having that longevity of contract was really valuable. Everyone knew where to go, they knew what the offer was and, more importantly, there was consistency for businesses."*
>
> ***Andrea, enterprise agency, East Midlands***

As such national government should provide longer term funding frameworks to enable longer term local strategies and programmes. Every local growth plan should have a business support strategy. The longer-term frameworks would in turn enable a redefining of 'success' metrics for publicly funded programmes to outcomes not just outputs, working together with local government to redefine the definition of growth:

> *"Job creation has always been a metric that's been used... actually, we don't really want job creation in isolation. We want improved productivity in our businesses."*
>
> ***Paul, Cumbria combined authority***

> *"I think if it was one thing that I would like to think of differently, it's doing some serious work on measuring the impact of what we do, so not the busyness of it."*
>
> ***Sue, enterprise agency, North East***

The UK Government should: Move business support funding frameworks from single-year, to multi-year arrangements.

Good support is flexible

Accessibility and ease of use is important. Business owners, particularly micro-businesses and time-poor founders, struggle with time constraints so they want the option of accessing support at evenings and weekends. Online and hybrid options are also beneficial. On-demand resources and guides are also effective, as business owners can access them at a time that suits their business schedule. Inflexible support leads to business owners dropping out of support programmes early and in some cases avoiding them. They instead look to peers, informal networks and search engines.

Business owners need flexibility within grant programmes. They need grants that are flexible, varied in scale and accessible. The flexibility needs to also apply to any process to access grants and funding programmes.

> *"What's always remained constantly popular and sought after... is one-to-one support with an adviser that is fairly flexible, so it can really meet their specific needs."*
>
> **Dee, enterprise agency, South West**

> *"It was quite expensive. It cost £1,000 a month and I did it for five years... After about six months, I thought, how have I run a business for 10 years without this guy in my life?*
>
> **Anonymous, West Midlands**

Good support focuses on quality

Quality and relevance define value for business owners. Support is valued when it is tailored, practical and delivered by credible, experienced people. Businesses are willing to pay for support when it delivers value and they will avoid free provision that lacks relevance. Good support needs to focus on quality and outcomes need to be measured.

> *"It was really, really effective because I had control over what I really needed. So it wasn't generic, it wasn't surface level, it was very, very practical. The generic stuff just doesn't, it just takes you out of your business or overload you with so much information that you just go back and you feel overwhelmed."*
>
> **Andrea, coach and psychologist, Yorkshire and Humber**

> *"I had and I still have a business coach who is invaluable to the business... the insight they give, understanding the business and being able to challenge me for growth is worth every single penny we spend on them."*
>
> **Simon, MD of a Small business CRM platform, West Midlands**

Across every geography, sector and stage of business development, business, providers and local authorities consistently highlighted the same characteristics of effective support: it is joined up, relationship-driven, tailored to individual need, focused on long-term outcomes, flexible in its delivery and grounded in quality rather than volume. The challenge for policymakers is therefore not simply how much support is available, but whether business support systems are designed around the realities of modern business ownership.

Taken together, this best practice provides a blueprint for our recommendations and represents a shift from a system that focuses on programmes to one that focuses on businesses. The most effective support is not necessarily the most expensive or the most visible. It is the support that helps business owners find the right advice, from the right person, at the right time, in a format that works for them.

Building a business support ecosystem around those principles offers the greatest opportunity to improve business resilience, unlock growth and ensure public investment delivers lasting value for businesses, communities and local economies.

The Business Growth Service and UK Government should: Work with strategic and local authorities to introduce a national standard measurement of success for business support which focuses on outcomes rather than outputs.

Strategic and local authorities and business support providers should: Redesign business support provision around what business say they need and place a greater emphasis on resilience and survival.



Chapter Four
What has not worked well

At our roundtables business owners told us that a lot of time, money and energy is wasted on business support that either is not effective or fails to meet their needs.

Given this, it is important to define what is meant by 'not working' in the context of business support. Rather than suggesting there is no good coming from that support, we mean it is an inefficient use of resources or not appropriate to tackle the issues faced by the business and business owner. This is unnecessary waste that is bad for funders, business owners and our communities alike. Support that does not work is a wasted opportunity.

Our roundtable respondents showed that business support perceived as not working is more likely to be funded support. This is perhaps inevitable as business owners will often have less influence and choice over support they are not paying for. Funders equally must not design and deliver support based on purely policy goals. They must ensure individual businesses or owners are at the heart of support design.

Our research raises a question, both from the businesses and the local authorities and providers, of whether there is a gap between what business owners want and what funders want. This is further accentuated by funders needing to measure impact and it being much easier to measure outputs rather than outcomes.

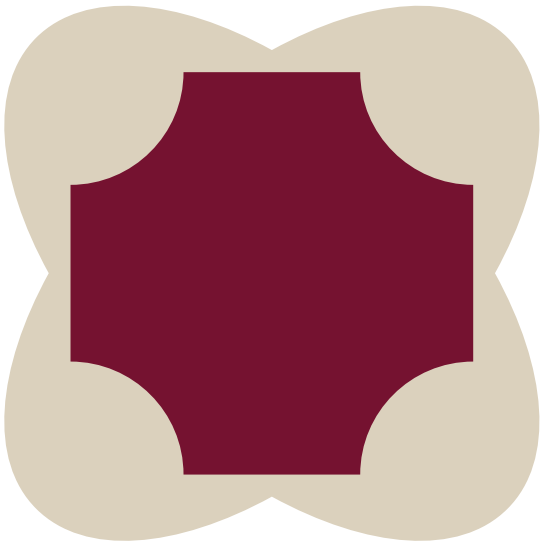
> *"What do we do to see whether it has made an impact or not? We count things! Really..."*
>
> **Sue, enterprise agency, North East**

A further consideration when measuring the quality of business support is that business owners often hold support they pay for to a higher standard than support they get receive or at a subsidised rate.

Prior to our research we expected to see cost and time as the biggest barriers to getting effective business support. This was also what our survey suggested, with costs as the single most cited barrier (54%). However, structural barriers, such as difficulty accessing support, lack of time and limited local provision collectively represent the most significant obstacle to engagement. Two thirds of the respondents across the overall sample, cited these structural barriers, indicating that practical access challenges are raised more frequently than cost alone.

This was borne out when investigating this theme deeper in the roundtables. It became clear that cost and time is usually an issue when the support isn't right for the business. Business owners are, broadly, happy to find time and money for the right support.

Just as our research identified common themes of good business support. Our research also found that inefficient or inappropriate business support could be broken down into themes.



Navigation and system complexity

In our roundtables business owners consistently reported that it was difficult to find the right support.

> *"I just kept reaching dead ends... trying to find the right support was impossible."*
>
> **Siobhan, marketing and PR, South West**

In addition, they highlighted extensive, disproportionate application processes.

> *"They do not appreciate how long it takes to fill in an application form and the level of effort that businesses have to go through looking to find the right kind of funding and them pouring all their effort into it for over six weeks."*
>
> **Anonymous, West Yorkshire**

> *"I was applying for a grant, and I withdrew my application because you could only apply up to 2000 pounds, which, is a lot of money in circumstances. (but) The hoops that you had to jump through, to get that, and you had to pre-buy everything and then they would refund you the money, I wasn't in a position to do that."*
>
> **Anonymous, North East**

The Business Growth Service and strategic and local authorities should: Facilitate systematic information sharing and signposting activity so there is 'no wrong door' for a business seeking support.

Generic support

Generic support may be appropriate for start-ups or to gain an overview of a subject, but most business owners need specific support for the challenges they face. Generic support tends to be the result of support designed around the needs of the funder rather than starting with business needs.

> *"A lot of the advice was just so generic. It just wasn't really helpful - the kind of the generic stuff just doesn't help, it just takes you out of your business."*
>
> **Andrea, coach and psychologist, Yorkshire and Humber**

> *"Funding is a dark art, I checked with the local council and local business support which are all well-meaning, however when it comes to the support by way of grants on capital spend or energy efficiencies such as help with fitting solar panels, there is no money to help businesses like mine to grow."*
>
> **Gurdip, SME, West Midlands**

> *"Actually getting under the bonnet of your business and understanding it rather than just giving generic advice and support."*
>
> **Anonymous, North East**

Inappropriate support

Even good support can be bad support if it is badly targeted. From our research we heard stories of support that was too simplistic, not practically focused and not aimed at smaller businesses. There was a repeated complaint from business owners that the person delivering the support was not the right person. The biggest issue being that the person delivering the support had no experience of running their own business, creating a credibility and empathy gap.

"I knew more about business than my business adviser did."

Dave, neuro diverse friendly iris studio, South West

"They came in with their flash PowerPoints, but they didn't truly understand what our business was trying to do or the structure."

Miten, financial advisory, London

"A lot of people position themselves as business coaches, but they've never actually physically run a business."

Bridget, coaching and business development, South West

"Sessions may be free, but you are investing your time and travel and things like that to actually get to them. They may be an expert in their field... but actually to share that and transfer the knowledge and the skills does take a different skill set."

Anonymous, North East

Strategic and local authorities and business support providers should:
Design business support programmes which are flexible, targeted and inclusive.

The wrong providers

This concern was raised most frequently in relation to funded business support, where business owners often have limited or no choice over the provider assigned to them. However, it was also evident in paid-for support, highlighting the importance of selecting the right source of advice and guidance. Participants cited examples of providers who were geographically disconnected, coaches who were overly sales-driven, and personality mismatches, which were seen as particularly detrimental in coaching relationships.

Another concern was the use of advisers with impressive business credentials whose experience was primarily drawn from corporate environments. Owners of smaller businesses felt that these advisers often lacked an understanding of SME realities and were unable to provide practical advice relevant to their circumstances.

"He'd obviously put his best effort into that or perhaps that was the amount that he had. Then there was quite a hard sell to be able to do some additional hours... he sent me a Christmas card and even got my name wrong, I think that about sums up the whole experience!"

Amy, mediator and HR consultant, West Midlands

"The support we got wasn't the right support because they manipulated it to get the money."

Sue, SME, London

Fragmented support

As already stated, support is best when it is long term. From our roundtables we heard examples of funded support schemes suddenly disappearing, programmes not finishing and support being time limited, which creates a cliff edge. There can also be a rush to get places for funded support filled before the funding ends. This leads to poor match-making between business owners and the support offered. Whilst there will always be an element of short-term funding, providing support within a longer-term support strategy can help to alleviate some of these problems.

"Business is a long-term game. It's a marathon not a sprint."

Bridget, coaching and business development, South West

"There is business support out there... but there is no joined up approach. Organisations are given pots of money, but it's not used well because it's spread thinly."

Deb, property consultant and chartered surveyor, South East

The UK Government should: Move business support funding frameworks from single-year, to multi-year arrangements.

Strategic and local authorities should: Include a dedicated multi-year business support strategy in every local growth plan.

Upfront funding needed

A consistent theme was that capital support programmes are undermined when businesses need to pay whole sums upfront and then claim back. This makes little sense if the support is aimed at businesses struggling to get the capital they need.

"for us there is money out there, but we can never really touch it because we haven't got that liquidity sat around doing nothing. If I had that kind of money I would just buy it anyway and just get on."

Jamie, engineering, East Midlands

"I had to pay up front and then claim back, which fortunately, because I had some capital left in the business, I could do that, but that was a significant challenge."

Anonymous, North East

"they weren't able to help me redo my website because I had to pay up front. And at that point, I just didn't have the money to pay the upfront fees in order to get the benefit. I think it was like 50 per cent funded."

Andrea, coach and psychologist, Yorkshire and Humber

Strategic and local authorities and business support providers should: Design business support programmes which are flexible, targeted and inclusive.

Failure to focus on business owners

Business owners are the beating heart of small businesses. The human element of small businesses is being ignored. Businesses are viewed as individual economic blocks, when they need to be seen as people-driven organisations. This is part of the reason that too much support is seen as generic and inappropriate. A recurring theme was that many support programmes continue to be designed around a relatively narrow view of entrepreneurship. This means that many businesses are missing out, it also has big implications around making sure business support is inclusive.

> *"I don't slot into any of the natural categories. So when I do try with the nearest fit category, I don't even make it through the doors."*
>
> **Cheryl-Lya, coaching and management consultancy, London**

> *"Why can't they take the time to have a 15 minute conversation with you? And so that whatever they tell you is actually what you need to hear in order to go forward."*
>
> **Ann, Catering Company, North West**

Excluded businesses

A large number of business owners fail to get the support they need. This can be because of difficulties navigating the support system. However, it is also due to the design of programmes. Our research brief investigated differences between regions, but our roundtables found the greatest disparities were within regions, such as urban, rural and coastal.

Support was also harder to get if you were part of the "missing middle" of business support. These are businesses that are neither start-ups or at a point of being a high growth potential business. We found a structural bias toward extremes of the business lifecycle, leaving the majority underserved. One reason for these firms being overlooked is that public sector support strategies focus on funded support rather than also looking at how they can help all businesses to understand and access the support they need, from the whole mix of providers.

> *"The support appears to prioritise new businesses and start ups."*
>
> **Lynne, non-for-profit production company, South East**

> *"The support that's currently out there tends to be start-up support, which we've outgrown now."*
>
> **George, communications consultancy, East Midlands)**

Many entrepreneurs face practical barriers that make participation difficult within traditional delivery models. Caring responsibilities, disabilities, health conditions, employment commitments and personal safety considerations can all affect their ability to engage with support delivered exclusively during conventional working hours. Support programmes should therefore consider evening and weekend delivery, online and in-person participation options, hybrid programme models and flexible attendance requirements. As well as longer delivery timescales, truly accessible venues and technologies, and greater consideration of individual circumstances.

Designing support around the realities of modern entrepreneurship would significantly improve access and participation for a wide range of business owners. Rather than treating inclusion as an additional objective, there is an opportunity to embed it into the design of the business support system itself.

The UK Government should: Develop a transparent funding formula for business support that takes account of business population, geography, levels of economic disadvantage, entrepreneurial activity, business performance indicators and existing ecosystem capacity

Short term and reactive business support and the unintended consequence

We have highlighted that long-term funding frameworks are more impactful and could be more measurable. This is also based upon the feedback of the negative impact of short-term reactive support.

> *"There is still too much reliance on one-off workshops and information sessions. They have a role to play, but lasting business growth comes from sustained support that helps owners implement, adapt and keep moving forward."*
>
> ***Helen, business growth and strategic advisory consultancy, London***

> *"It's very difficult to plan for things when you're not sure what funding is coming."*
>
> ***Dominique, Essex Local Authority***

The fact that business owners receive support from a mix of providers is a fundamental finding of our research. An important nuance is that within every local economy there are many businesses providing this support to other businesses, constituting a significant part of any local economy. Participants raised concerns that short-term publicly funded support can sometimes duplicate services already available via small business providers, thus taking their market and customers away.

In addition to being difficult to measure and, at times, having limited long-term impact, support that directly competes with existing providers can unintentionally weaken the local ecosystem. Funded business support should be developed alongside these providers, ideally using them in the delivery, and in turn their provision should be part of the wider business support strategy.

Disparities and inconsistency in business support funding

Stakeholders highlighted significant disparities in the funding available to different local authorities and combined authorities to deliver business support, creating what several described as a "postcode lottery" for both businesses and support providers.

> *"I feel at the moment there's a real kind of position of the haves and the have-nots in terms of geography, primarily linked to devolution. Shared Prosperity Fund has all gone now. We don't currently have access to the Local Growth Fund because we don't have our mayor in place... We've literally got nothing to signpost to that's funded at a local level."*
>
> ***Paul, Cumbria combined authority***

Participants reported a growing divide between areas with established devolved structures and access to substantial funding streams, and those without. Many noting that many non-mayoral and rural areas have been excluded from funding opportunities available elsewhere. Others reported that businesses are often unable to access support simply because they are located in the wrong district, with eligibility determined by administrative boundaries rather than business need.

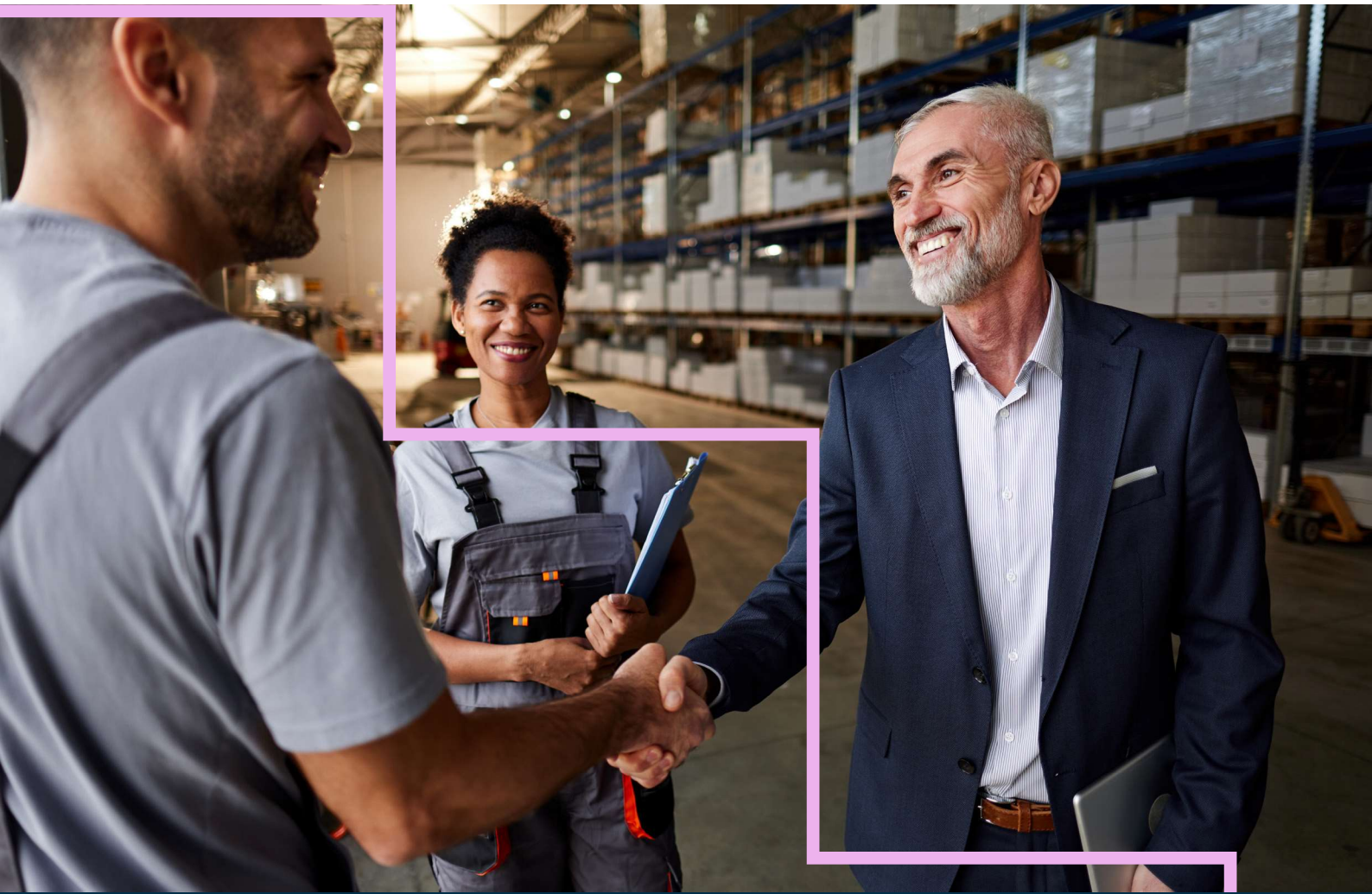
> *"For businesses, it can be a bit of a postcode lottery in that if a certain district has a programme, it's only eligible to those within that postcode. It's frustrating when businesses come to you and say, 'I've seen this programme in a certain area, but I'm not eligible for that because I'm not in that district."*
>
> ***Dominique, Essex Local Authority***

Stakeholders also highlighted stark differences in local delivery capacity, with some areas able to resource large business support teams and specialist programmes, while others operate with only a handful of staff and limited funding. Collectively, these concerns point to an uneven business support landscape in which the availability and quality of support is too often determined by geography rather than demand, creating inconsistencies for businesses across England.

> *"We can basically fund a small team of four and some diagnostic growth hub activity and light touch account management."*
>
> ***Paul, Cumbria combined authority***

The UK Government should: Move business support funding frameworks from single-year, to multi-year arrangements.

Strategic and local authorities should: Include a dedicated multi-year business support strategy in every local growth plan.



Methodology

To support this report in understanding the views and experiences of businesses on business support, FSB undertook a mixed method approach for the research. This consisted of a survey of 623 small businesses live between 30 March to 18 May 2026, along with roundtables and one-to-one interviews with businesses, stakeholders, local authorities and business support providers. FSB members (and other small business owners) were asked to participate in the research through email invitations and social media outreach. The roundtables took place in April and May 2026, and the participants were sourced through outreach from FSBs regional teams.

All percentages have been rounded to the nearest percentage point, which is why some of them may not add up to 100 per cent.



Endnotes

1 Federation of Small Businesses (2020). Unlocking Opportunity: The Value of Ethnic Minority Firms to UK Economic Activity and Enterprise. Federation of Small Businesses. Unlocking Opportunity The value of ethnic minority firms to UK economic activity and enterprise.

2 Federation of Small Businesses (2016). Women in Enterprise: The Untapped Potential. Federation of Small Businesses. Available at: Women in Enterprise the Untapped Potential.

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