



# Scale up your business

A checklist for growth.



Make money work for you







As your partner for growth solutions, we've put together this checklist of resources to help accelerate your journey towards scaling up your business.

## 1. Help that's available from Barclays

### Experienced teams

With local and sector knowledge, and connections to specialists when you need them, our experienced teams are on hand to support you in building your business for the future.

### Specialist teams

We have a number of specialist teams across industry sectors, such as Agriculture, Real Estate and our High Growth and Entrepreneur team who are on hand to support scaling at pace. Also, our International Managers can help with trading abroad. **Speak to your usual business contact or [visit our website](#) to find out more.**

### Business Health Pledge Hub

A range of online resources, including government support available and advice from industry experts on managing and planning your business finances, growth strategies, ways to stay cyber secure, employee wellbeing, expansion through exports and rising costs of doing business. [Access the Business Health Pledge Hub.](#)

### Business Health Masterclasses

Developed to help businesses across the UK improve their financial health, our series of on-demand Business Health Masterclasses include financial management, government assistance, growth-planning, cybersecurity, workplace wellness and growing through exports. [See masterclasses](#) or [explore support](#) with growing through exports.

### Barclays Eagle Labs

A growing national network of incubators that provide mentoring, co-working and dedicated growth programmes. At Eagle Labs ambitious high-growth businesses can connect, learn and help accelerate growth. Our experienced teams are on hand to support you in successfully building your business for the future, by offering in-depth local and sector knowledge, and connections to specialists when you need them.

[Find out more about Eagle Labs.](#)

### Digital tools

Make the most of our digital tools like our app\*, Online Banking, iPortal and telephony servicing teams to enhance your business efficiency.

### Bringing you the best products

Between us and our [partners](#), we'll help connect you to the right solutions. We're continually building our own products and a strong network of partners to bring you payment services, pensions, insurance and more. **Speak to your usual business contact to find out more.**

\* You need to be 11 or over to use the app. T&Cs app



## 2. Growth planning

### Opportunities for growth

Growth strategies will be different for every business.

Whatever your growth strategy, our wide range of products, services and sources of funding can help your business grow and make the most of new opportunities.

#### • Other options

- Consider different options by accessing our [Funding Readiness programme](#)
- Learn about international expansion by speaking to our International Managers [about business banking abroad](#)

#### • Kriya

Seize new opportunities with this invoice finance solution designed to help unlock cash tied up in outstanding invoices, so you can improve your cashflow and run your business more efficiently.\*\*

#### • Business Insurance

Receive tailored quotes from a panel of leading business insurance providers like AXA, Churchill and Hiscox. Choose from a wide range of Business and Landlord insurance options.\*\*\*

#### • Smart Pension

When looking to upgrade or set up a workplace pension for your employees, Smart Pension can help fulfil your auto enrolment obligations. They provide a digital-first pension and dedicate support for employers and members.†

#### • Propel

Finance your assets with Barclays and Propel and pay for new purchases with this flexible finance option. You can also refinance your existing assets to unlock cash tied up in your business.Δ

#### • Loans

Loans can help you cover fixed costs or make the most of opportunities when they arise.‡

\*\* We'll refer you to Kriya which is a separate legal entity to Barclays Bank UK PLC. If the application is approved, the product will be provided and administered by Kriya and you'll be asked to accept their terms and conditions. We have a commercial interest in Kriya. We'll receive a commission fee if you become a Kriya customer. In some cases, we may choose to act as an investor and fund individual trades and we'll receive income from this. Once the trade is confirmed, the investors that are funding the trade will be shown to you on the Kriya customer portal, which may include us. This won't affect the amount you have to pay or the amount you are charged. For more information, visit [barclays.co.uk/business-banking/marketplace](#)

\*\*\* We'll introduce you to Xbridge Limited (trading as Simply Business) which is a separate legal entity to Barclays Bank UK PLC. We'll not advise on or make a personal recommendation about the suitability of any insurance arranged by Simply Business. Simply Business will carry out an assessment of your demands and needs in the course of selling a business insurance policy to you. If the application is approved, the product will be provided and administered by Simply Business and you'll be asked to accept their terms and conditions. We'll receive a commission fee if you become a Simply Business customer. For more information, visit [barclays.co.uk/business-banking/simply-business/#ref1](#)

† We'll refer you to Smart Pension which is a separate legal entity to Barclays Bank UK PLC. If the application is approved, the product will be provided and administered by Smart Pension and you'll be asked to accept their terms and conditions. For more information, visit [barclays.co.uk/business-banking/smart-pension/#foot1](#)

Δ We'll refer you to Propel which is a separate legal entity to Barclays Bank UK PLC which acts as a credit broker, not a lender. If the application is approved, the product will be provided and administered by Propel and you'll be asked to accept their terms and conditions. We'll receive a commission fee if you become a Propel customer. In some cases we may finance the agreement Propel enters into with you by acquiring the rights under the agreement and we will receive a share of the interest payable. For more information, visit [barclays.co.uk/business-banking/marketplace](#)

‡ All borrowing is subject to application, financial circumstances and borrowing history. Security may be required. Any property used as security, which may include your home, may be repossessed if you do not keep up repayments on loans.





### 3. Cybersecurity and fraud

**There are numerous scams that fraudsters can target businesses with:**

- **Impersonation scams**
  - When someone calls and pretends to be from a known organisation and asks for bank or app codes
  - They may also ask you to make payments from your account or download software
- **Purchase scams**
  - When goods or services that have been paid for never arrive, or are not the seller's to sell
- **Invoice and CEO scams**
  - When fraudsters hack genuine senders' emails and resend the email with new bank account details for payment

#### **How to stay one step ahead of fraudsters**

If you receive a call out of the blue, don't give away any personal information, including PINsentry codes, and never transfer money or download any software allowing remote access to callers. Instead, call the organisation back using a known number

- Don't click on links or attachments in unexpected emails or texts
- Research new sellers, check reviews and avoid placing a large order first time. If you're buying a larger item, try to see it in person and check any documentation or serial numbers carefully
- If you receive an email or invoice with new bank account details, verbally check with the sender that the account details are correct using a trusted number and not one on the email.

For more information, [visit our website](#) or [browse our cybersecurity webinars](#)



## 4. Other support

### Trade associations and business organisations

Trade associations from your industry sector and larger business organisations such as the CBI, IOD, BCC, and IOE, have checklists and issue-based advice to help your business improve financial health.

### Finance professionals

Your accountant can provide an appraisal of your business plan from a financial point of view. Regular contact with them can help you negotiate uncertainty without overstressing or undermining your business.

### Growth Hubs

Our Growth Hubs and Local Enterprise Partnership (LEP) [Growth Hubs](#) bring together public and private sector partners to promote, co-ordinate and deliver business support based on local needs, working in partnership with the Department for Business, Energy and Industrial Strategy.





## 5. Available support from UK government

### Government updates

[The gov.uk website](#) should be the first place to look when you're considering wider support. It's regularly updated and can provide information about any potential grant opportunities and advice, such as controlling cashflow.

You can also [sign up to regular updates from the government](#) on available business support.

### Help to Grow scheme

[Sign up for the government's Help to Grow scheme](#) to take your business to the next level of growth.

The scheme aims to deliver an intensive twelve-week leadership and management training programme delivered by university business schools. It offers a practical curriculum with one-to-one mentoring from a business expert, peer-learning sessions and an alumni network. Participants will develop a tailored business growth plan at the end of the programme.

### HMRC

HMRC are also a good place to go to for further advice. You can call them on **0800 998 1098** (England), **0300 303 0660** (Scotland), **0300 060 3000** (Wales) or **0800 181 4422** (Northern Ireland). Or email the UK Government's business support helpline at: [enquiries@businesssupporthelpline.org](mailto:enquiries@businesssupporthelpline.org) ††



## 6. Workplace wellness

Workplace wellness is a vital part of your growth journey. Here are some questions and tips to think about when considering your workplace wellness strategy.

### Re-evaluate where you are now

- What is the current working pattern within your business? Remote, blended, and office-based cultures all require different ways of thinking when it comes to embedding wellbeing into the fabric of your organisation
- Does your mission and vision still align if you've gone through a period of growth?

### Ask your people for feedback

Truly embodying a wellbeing culture during every stage of your growth journey means involving your people at all levels of the planning, design, and implementation of your program and culture change efforts. These questions will help you gain clear insight and perspective into the reality of your employee's experience.

- What are the needs of your people versus the needs of your organisation?
- What are the systemic issues within your culture that are impacting wellbeing from both an employee and leader's perspective?

### Set clear deliverables

- Make sure you have clear deliverables planned ahead of time. Plan in advance in blocks of three, six, nine, and twelve-month to set achievable timelines.
- Hold regular check-ins to monitor progress and identify any challenges so that solutions can be found quickly to keep up engagement and motivation.
- Identify what success looks like and how you will measure it - benchmark progress and understand what's working and what's not.

### Support your team

- The need for regular meaningful team check-ins and one-to-one's is crucial for supporting your people's wellbeing especially through times of change.
- Make time to ask the questions that really matter to build trust and rapport and really get to know your people.
- Ask your team to share what they're grateful for, what they're finding challenging, what they want to celebrate, and what they need support with. Afterwards, follow this up and pair your team members with another who can provide the support they need.

Celebrate the good stuff – your latest win, another new contact, a budget coming in on time – gratitude is positively correlated with happiness, stronger relationships, and overall better mental wellbeing.