



## Accessing Free Money – Ref 299

*with Gordon Brady*

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### **TRANSCRIPT**

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**Steven Bruce**

Good afternoon, and welcome. I'm really glad to have you with us today. I think this show, while it might not be about pure medical matters, could be so important for developing your practice, and maybe as a result it's going to help us promote the professions as a whole. Now, the idea for the show came about as a result of numerous members asking us how they could invest in their businesses, their practices. You know, people who are facing that horrible obstacle, that in order to grow, you need to spend money, but in order to spend that money, you've got to have grown as well, you've got to have the spare cash. Well, over the last 10 years or so we've had the same dilemma, both in my own clinic and here at the academy, but we found a way around it. Now, I would love to take the credit myself, but actually, it's my wife, Claire, also an osteopath, of course, who was the driving force behind all this. She's really, really good at the sort of research that was necessary to get us access to this. It was Claire who found out about that change in the healthcare regulations regarding COVID that I emailed you about yesterday. And it was Claire who found out about the array of grants which were available to us, all under the heading of business innovation or something similar to that. What she's not good at, and she won't mind me saying it, because let's face it, who is, is filling in forms. But she did discover Gordon Brady, and Gordon is my guest today. He's the senior business partnership manager at Bedford University. And he showed us which forms we needed to fill in. He got us to draft the justification for the money, and then he tweaked everything so that it satisfied the boards that awarded the cash. And award it they did! In fact, Gordon, you said you have something like a 95% success record in getting people grants, is that correct?

**Gordon Brady**

Luckily, yes, when we first started talking to you it was 98% and then somebody put in a grant application without any advice or support and that one failed.

**Steven Bruce**

Well, at the time you told me that the ones you didn't have success with were the ones where the businesses themselves had not done what you told them to do. So that can't be held against you, really.

**Gordon Brady**

Invariably people put in a grant and say, I just want to give the money to my friend if I can, rather than three general quotes that are realistic.

**Steven Bruce**

I have a couple of questions to start with, because of course, you're in my local area, you're the business partnership manager at Bedford University. People might be wondering what the hell one of those is for and what it does, but also wondering whether they're going to find one in a university or an organisation local to them.

**Gordon Brady**

Fair question. So universities do three things. They do research, because if we're just teaching, the AA School of Motoring is just teaching. So we're what are we teaching? We're teaching the latest discoveries, the latest inventions, the latest advances in whichever field it happens to be. So that comes about through our research, and we'll talk more about that in a moment. We do teaching, we do research. How do we get that value out into the wider world? We do this third thing called knowledge exchange. It's a very

insular university type word. But knowledge exchange applies to every university in Britain, they will all have someone who deals with knowledge exchange. And the idea of that is how do we get the academic knowledge out to the wider public benefit? And very often, that means, if we've invented something in particular, that's great, we won't have the service ways to do that. We won't have the customer service operations, the engineers, all of that sort of stuff. So that's why we work with the outside world.

**Steven Bruce**

It all sounds, I mean, from what you've said, it all sounds quite academic, whereas the people watching this show are going to be thinking well, actually what I want to do is I want to grow my business as a physiotherapist, osteopath chiropractor. So why are people going to give us money? What's the purpose of the grants?

**Gordon Brady**

Universities aren't going to give you money. But we are going to help you find out where that money is. People like government have to give you money, because the government needs to grow the economy. Opening another restaurant next to 15 other restaurants is not going to grow the economy, it's going to dilute the economy. But opening the only Korean barbecue in a place that is full of Chinese takeaways. That's something a bit different. They're looking for some way, some new offer, maybe you're the company that's invented the flying car made of cheese. So government has to give out money to grow the economy, because you're not going to do it yourself. We want to invest 2.4% of GDP in research and development. There's lots of funding for that. There are four main areas that they want to do that in: data and AI, obviously, everybody's heard of all the data and AI work that's going on at the moment; healthy ageing, we're an ageing population, so the government has to make sure we do that in such a way as we're not an increasing burden on the NHS; future transport, because we all need to go places and the car as was is no longer the way forward; and everything to do with sustainability, carbon capture and the environment. And any mix of those four things, there's going to be funding for the next 10 years in advances in those things or better uses of those things.

**Steven Bruce**

You did kind of set my expectations a bit low before we started this, because you said that when I applied for the grants that we got, there was a lot of European Union funding still available, despite the fact we'd already left, because it was still hanging on. How much of that's disappeared, how much is now available?

**Gordon Brady**

Well, EU funding as was came in seven year trenches. So effectively, we were committed to that budget between 2014 and 2021. So it didn't matter that we left in 2016, the budget was done, set, spending was committed. So we were just effectively getting back the money that we'd put in. Happens for years. That funding dried up, programmes stopped launching in 2020. So they finished this year, and they are finishing at a rapid rate of knots all across the country. There has to be replacements. Those replacements are just starting in 2023, probably 24 they're going to take off more widely. But that doesn't mean there's no funding available now, there's still quite a lot out there.

**Steven Bruce**

So in terms of, and we'll get into the detail of these shortly, the sort of things that I got money for, which is you know, a lot of it's pointing at you and me right now in this studio, that sort of money might well become available again in the future?

**Gordon Brady**

Definitely.

**Steven Bruce**

When will the bidding process start? Will that be a year down the line from now, or...?

**Gordon Brady**

There is still money available right now for business support. Usually from local enterprise partnerships or from local authorities. Increasingly, more of that money will go through local authorities, through something called strengthening places funding, which they're kind of allocating now.

**Steven Bruce**

Strength in places?

**Gordon Brady**

Strengthening places funding. Which the local authorities will be allocating now and working out how they're going to do this and who's going to deliver, what the forms look like, that sort of stuff. I suspect those will start launching end of this year, certainly March next year. But there is still things available now.

**Steven Bruce**

Okay, so, in which case, there are three aspects to bidding that people might be interested in: what they can get now, where they might be able to go with strengthening places, and what they might get from the replacement for all those EU grants subsequently.

**Gordon Brady**

Yeah, there's those things, there's lots of other things available as well. There's there's grants for staff development and grants for all sorts of other things.

**Steven Bruce**

Exactly. And that's one of the things I want to talk about. Because I think one of the grants we got was for a member of staff to do marketing for us in this business at one point, lovely lady who sadly had more intention of being a professional golfer and went off and left us to do professional golf, because she was too damn good at that. But it was it was great to have somebody fund a member of staff to come in and do that for us at the time, because it was something we couldn't do. There were limitations on that, which perhaps I needn't go into now, but perhaps you can tell us what we might get for staff development and staff placements and so on?

**Gordon Brady**

Let's take marketing as an example, because it's something I regularly get asked for help with. So if a business approaches us and says, I want to help with marketing, well, for our university, for instance, Bedfordshire, very small, very good looking university, one of the things we might do is link you directly to one of our academics who is teaching and researching in marketing. And we'll fund that academic to work with the company for maybe two or three days of their time spread out over a month or two months, because the company might just need that guidance.

**Steven Bruce**

And we had that, yes.

**Gordon Brady**

Maybe we'll say, you need a student and we'll help fund a contract to take a student or a graduate for a month or so to do something like that. Another University, I don't want to mention their name, let's call them first name of North and the end name Amptonshire, we'll protect their identity, but they've got a programme called Driven. Effectively, you have somebody for 400 hours, they will fund 1000 pounds of that person's wages. 400 hours over any period of time, three months, six months, that sort of thing. So you've got someone who's going to come in and do your marketing effectively without it being a big cash burden. It might be that you work with your local LEP, and they have particular workshops directly aimed at sorting out your marketing problems. These are all things that are live right now and they're probably live everywhere across the country.

**Steven Bruce**

That obviously implies, it tells us that there will be some sort of personal contribution or business contribution contribution to that funding. 1000 pounds for 400 hours is not going to cover everything, is it?

**Gordon Brady**

So that's the Driven programme from Northamptonshire. But for instance, working with the academics from the University of Bedfordshire, no, there's not that contribution. If you're working with one of the LEP or local authority workshop programmes, there's probably no contribution. But you could be thinking, maybe I'll put one of my staff through a level four digital apprenticeship in marketing. Now, digital apprenticeship in marketing, probably something like 8000 or 9000 pounds a year, maybe, actually, marketing I think is about 6000 a year. But 95% of that is funded, so long as you're a limited company, as long as you're not a sole trader, 95% of that is funded by government. So now you're finding 5% of the apprenticeship cost, 300 pounds for a year. Next to no cost. Maybe you're putting them through, level four is equivalent to the first year of a degree, maybe you're putting them through a full marketing degree apprenticeship. So that's a three year and a bit, because you're trying to retain that member of staff, you don't want them leaving and going off and playing golf. So if you want them for that three years, that's probably going to keep them for the three years on a full degree apprenticeship. So at the end of it, they get a degree out of it, as well as their apprenticeship. It's cost you 300 pounds a year. It's such an easy way of retaining and upskilling staff, rather than saying, I'm only going to keep them if I pay them an extra five grand.

**Steven Bruce**

How might it apply, let's say I run a practice and I've got five chiropractors, five osteopaths and five physiotherapists on my team, how would it apply if I said one of them wants to do an MSc in sports therapy, would we be able to apply for funding for that sort of thing?

**Gordon Brady**

So an MSc, a taught master's programme, probably not a lot of funding around for that at the moment.

**Steven Bruce**

Okay.

**Gordon Brady**

But if you want to do a research programme, masters by research, so this is not sitting and being taught something in particular, it's I've already got my degree, now I want to do some research in that subject. Almost all universities will have 50% funding for either a master's or a full PhD in research. If you wanted to take on someone to do a PhD, most universities will take them on under a stipend scheme. So that would cost you, if it's 50% funded that's probably going to cost the company about 11,000 pounds a year. The person doing the PhD receives a stipend, a salary of just over 18,000. So already, they're getting more salary than you're paying. And their fees are included, as well as the academics that are supervising them with guiding the research, all that sort of stuff. And you own the IP. That's the key thing out of it. Because whatever you invent, whatever you discover, you don't want to say I've discovered that, other people get that for free.

**Steven Bruce**

So putting this into context for the people who are watching this, I mean, one of the perennial complaints about osteopathy and chiropractic is that there's limited research to justify what we do. And then there's limited research because nobody's funding this stuff, because we don't sell drugs the way Big Pharma does. Here's an opportunity to remedy that defect to improve the profile of both those professions and also upskill some people within the practices perhaps, if they wanted to do that,

**Gordon Brady**

I think at that point, you're probably looking at, yes, you can do co-funded PhDs and things like that with your local university. But there's probably also funding available through people like UKRI. If you just think carefully about what are the aims of one of these government departments, one of these research organisations? And what are your aims? And can you tie the two together? Going back to what I said about healthy ageing, if there's some funding around in healthy ageing...

**Steven Bruce**

So you mentioned UKRI, talk me through what UKRI is.

**Gordon Brady**

I could really do with a screenshot of something here. Before we come to UKRI, I'm going to come back to the very first bit, which is, because we moved slightly away into research, let's stick with the kind of

innovation, the "I want to grow my business", as you've done here. I want to take my business in a slightly different direction, develop a new product process service, something like that.

**Steven Bruce**

Just before you go on, I do need to say to you that if you are worried about not knowing where to find these forms, I will send them all out as links later on. So all of these web addresses and so on, and the detail of what we discuss will come out later on. So don't worry about not being able to track them down straight away. Sorry, Gordon.

**Gordon Brady**

Not a problem. If we pop back to the other screen that we just had, the black one. So this is Innovate UK, we'll send you this around. This is a fairly general "how to get grants", and this is one of their long running grant programmes. So this one is, I want to invent a new thing, I want to create a new product, a new process and new service, for example. So they're called smart grants. Because they're so wide open, this will be one of the most competitive, you'll have lots of people applying for this sort of programme. So it's not necessarily the first place to start, but it's a useful one for us to use as an example. So if we look at this, and we scroll down the bottom of this description here. This to fund projects that you might want to do, for let's say it's a year's project, to develop a new widget, a new service that you want to offer. You don't know quite how to do it, it's a bit uncertain. So that's going to cost £100,000.

**Steven Bruce**

This is scary, though, people are gonna say, well, this only affects projects between £100,000-500,000, that's a lot of money. I don't think I can do a project that expensive.

**Gordon Brady**

Absolutely, but I'm using this one as an example of the way that these things fund, because the rates of intervention, what they call the intervention rate, which is how much of that hundred grand can you get from the government, those are fairly standard rates across all programmes. So it's worth knowing if you were looking at a £100,000 project, how much funding can you get? And if we go back to the next tab, the eligibility tab, and then we scroll right the way down, the key word we're looking for is funding, funnily enough. And you can see here, if you're looking at a funding project for £100,000 and you're a small organisation, so you've got less than 10 staff, 70% funding. Now that's for that £100,000 level project, if you're doing a much bigger project, then the rates are different, but you're probably not talking about over a million pounds for most of the audience.

**Steven Bruce**

What's included in that amount, though? Because as I say, for most of the people watching the idea of coughing up 30 grand in order to do a project is quite a lot. Does that includes personnel, staff costs?

**Gordon Brady**

Yes.

**Steven Bruce**

So, actually, it's the salaries as well?

**Gordon Brady**

Yeah it's the project costs, rather than I'm buying in that thing from that person. So say, if you're Airbus, and you're inventing a new wing, you're going to need a designer, you're going to need someone external who's going to produce one out of balsa wood. So there'll be contractors that you're buying in, there'll be materials, there'll be your own staff, they'll be research time, maybe you need to work with a university. They can be part of it. They'll apply for bits of it themselves. And if you're doing a bid like that, usually having a university on board is quite helpful because they'll know how these things work, and they will help you write a better bid.

**Steven Bruce**

But one of the key things you said there was your own staff. So some of that money could be for people that you're going to pay anyway.

**Gordon Brady**

That's always the point. Most of the UK, most organisations are always busy doing some form of development. We just don't think we are, we tend to think that's business as usual. Get the funding for it. It just eases your cash flow that little bit.

**Steven Bruce**

Couple of questions have come in here. Marian has said she hopes I'm okay, because apparently I have a James Bond voice today. And you're absolutely right, Marian and I do have a bit of a James Bond voice. I don't have COVID. But Claire's update on the guidelines for COVID was very timely a couple of days ago, because it does mean I've got a better perspective on whether I can go back into clinic or not, or when I can. Somebody who's anonymous says, any funding for sole practitioners, because his chiropractic table needs replacing. Now, nobody's gonna give you money just to replace a table that's worn out, but how do we find something that will help in this regard?

**Gordon Brady**

So this is a challenge. A) sole practitioners, it becomes difficult because the people giving out the money, they have to give out the money. So it's a mental approach, to not be thinking I'm going there with a begging bowl. You're helping them. If you fill out the right forms, they have to give you the money, think of it that way. But if they're working with a sole practitioner, that person because there's not a separate legal entity that says, that's the money for the business and that's the money that's in my bank account for going on holiday with. It's very hard for someone to audit that and say we gave the money to that thing and not that thing. So they tend to stay away, stay well away from sole practitioners.

**Steven Bruce**

We could possibly talk about the pros and cons of being a limited company. Because actually it's not difficult to become a limited company, it's not expensive to become a limited company, you do have to jump through the hoops of having your very concise accounts published every year.

**Gordon Brady**

Yeah, it's about £100 to be a limited company.



**Steven Bruce**

It's small, isn't it?

**Gordon Brady**

It is relatively small. The benefits are you can access more funding, you can also access things like R&D tax credits, and other forms of tax credit. And things like COVID grants that came out were much easier to apply for as a limited company than as a sole individual.

**Steven Bruce**

So perhaps the lesson is, it's worth thinking about whether being a limited company is useful to you for saving money in the long term.

**Gordon Brady**

But to answer the core question, they will never fund business as usual, because the aim is: grow.

**Steven Bruce**

Ok then, so if you said, actually, I'm gonna have another chiropractor, I need another table. Now, are we looking at something?

**Gordon Brady**

Yes, absolutely. There are usually, certainly in this area there has been a business growth fund that said, you're going to need a second table and that means you're going to need a second member of staff, effectively you've created a job, here's £5000. And it was as simple as that.

**Steven Bruce**

And I probably shouldn't say this, and I certainly won't tell anybody who told me this.

**Gordon Brady**

Nobody's listening.

**Steven Bruce**

But I do remember hearing from my anonymous source that once you've bought your equipment, nobody actually checks to see whether you've actually kept it or whether you flogged it only on eBay afterwards. Nobody would have told me that, obviously.

**Gordon Brady**

Nobody would have told you that. Yeah, I mean, obviously, you're supposed to keep the equipment and use the equipment and so on.

**Steven Bruce**

My point is not that this is a way to sell stuff on and make profit. The point is that, put your case together if it's accepted, it's accepted. And actually, you can then get on with business. Don't worry about it.

**Gordon Brady**

And if you write that capital equipment off over three years, at the end of three years what you do with that equipment is entirely up to you. It's gone.

**Steven Bruce**

I need to digress for a second. Sarah, you asked what the changes to the COVID guidance were. I put this out in an email yesterday. It's a month old nearly but the government updated its guidance to say that you no longer have to test and you don't have to do a lateral flow test if you've got symptoms like mine, you don't have to test twice negative to go back into clinic. Essentially, it's the same as any other respiratory disease. You wait until your temperature is normal, if it was ever different, and you wait until you feel healthy again, and then you can go back into clinic. That was all it was and look back from my email yesterday because the details were in there including a link to the government document. So sorry if you didn't get that email. Where are we going on this? There was an interesting one that came up a moment ago. Jane says, it would be really helpful if there was a list somewhere of what's available. It's not quite that simple, is it?

**Gordon Brady**

It's never that simple.

**Steven Bruce**

It's amazing how difficult the government can make it to find things.

**Gordon Brady**

A) that's a little bit true, but B) that's like asking for a list of all the people who are in the town centre. That list changed from the moment I started that sentence to the moment I finished that sentence, funding is always changing, because the need in the world is changing.

**Steven Bruce**

But you've got, in addition to what you just showed us, three primary sources to look for things that are available.

**Gordon Brady**

I have a team of four people who are literally paid every day to find these forms of funding, and they can't keep up. You will never have a list. It's one of the things that people always wish for, but it's technically impossible. It just is. And hence why you talk to people like you or you talk to people like me, or you talk to your local authority, or you talk to your local enterprise partnership, and you find, frankly, people who are gonna go and bird dog for you, do that sort of stuff.

**Steven Bruce**

Okay. We'll get on to the other two sites that you were going to mention, but there's a couple of questions here, which are really worth looking at now. First one, from Alpa says, what help can we get to reduce our carbon footprint? And that sounds like it'd be really popular.

**Gordon Brady**

As we said, one of the four big things at the moment. So one of the things right now is a programme called Low Carbon Workspaces, Low Carbon Workspace grant. And that is pretty much, I need to install solar panels in my workspace, I need to insulate, I need to put some EV charging points, I need more efficient computers that are going to generate less heat, any of that sort of stuff. Low Carbon Workspaces are grants of 50%, up to about £5000. And they're very, very easy to get, they apply to most of the country.

**Steven Bruce**

Can you apply for more than one, if you say I want to replace my computers, and I want to put in EV charging points and so on?

**Gordon Brady**

Through the Low Carbon Workspaces grants, you would only get one grant, he says, but you would pick which one of those is the most relevant. And then you would look to see which other grants are available that will offset some other things. Invariably, government departments, various people, they will slice and dice all of their grants into small little different pots and different titles, and so on and so forth. But they will fall into those four big categories. Low Carbon is one of them. There'll be grants around low carbon for particular things for the next 10 years.

**Steven Bruce**

Which is quite interesting, because I asked you before we came on air, can I still get money to replace my computers? And you said no, but now if I say I'm getting better computers, which are more carbon efficient, then maybe the answer is possibly?

**Gordon Brady**

Possibly, yes. So there was a programme called Help to Grow Digital, which was literally there to help people access software, half a billion pounds. The aim was to help 100,000 businesses be more productive. And you'd be amazed at how unproductive UK businesses really are. We still think send an email to sales@ and that works. It just doesn't, but people think it does. So they put out a grant without training people as to what the grant would help them achieve. And so out of the 100,000 businesses that were planned to have a grant of £5000 each, they received 1000 applications. So that grants gone, but that money will go somewhere else, and it will be used for something else. And it will be some sort of business support.

**Steven Bruce**

And this almost took my breath away when we first came to you, because you were basically saying, look, sit down, I'm gonna hand this money over. We've got to hand this money over, because if we don't we're going to lose it, it's gonna go somewhere else or the whole thing will be scrapped. It was hard not to take money from you at the time. It's a little bit more difficult now, I appreciate, but the money is still there.

**Gordon Brady**

Yeah, it is right now. It's a bit more convoluted, and it's a bit scarcer, but only for a while.

**Steven Bruce**

Let me just have a quick look at another couple of questions before we move on. Now this one is relevant to one of your slides. Jekaterina says, any projects available under the NHS? Maybe to get referrals or contracts, might be off topic. And it's not off topic at all.

**Gordon Brady**

It's absolutely not off topic.

**Steven Bruce**

Shall we go to that one first?

**Gordon Brady**

Happy to do that.

**Steven Bruce**

So we have the government contracts finder.

**Gordon Brady**

Can I talk you through this page? And I want to talk you through two things first. So every large organisation, every public sector organisation, NHS, all of those sorts of things, if they're putting out contracts of more than about £25,000, they have to put them on here. Universities, local authorities, everyone, they have to put them on here. This isn't grants or anything like that. This is just we're looking for someone who can supply this sort of service. And we'll have a look and see if there's anything relevant there in a moment. So these are people who are going to give you money, and people are going to give you money are your customers. They are not necessarily the same as your clients. And this is a big thing for small businesses to really understand. The example I always use is a child's nursery. So if I take my little girl, and we head off to a child's nursery, one of us is going to use the services and one of us is going to pay for the services, in theory. So one of us is the client, and one of us is the customer. The client is certainly my daughter. People often think that I'm the customer. But actually, I'm using 30 hours of government funded places, I'm also the client. The customer is the government.

**Steven Bruce**

Because they're coughing up the cash.

**Gordon Brady**

They're coughing up the cash. We have a reason for saying the customer is king, you've got to think about, not just your service for the person using the service, but your service to the customer. And is that efficient? Is that slick? Is that quick? Is it easy for them to give you money? If they have to click through four things on your website before they can give you money, it's probably not that easy. So it's worth thinking about that. So we talked about grants and so on earlier on, but we wanted to look at contracts finder. These are customers waving money, saying please let me give you some money. So up to a certain value, there we are £138,000, up to that value it will appear on here. Contracts over £138,000 they will appear on Find a Tender service. Luckily, click the link and that will take you straight there. But

we'll just stick with the contracts finder for a moment. And if we click the Start Now button, it is as simple as, shall we have a look for physiotherapy?

**Steven Bruce**

Let's look for physiotherapy.

**Gordon Brady**

Physiotherapy, there we are. Look at that.

**Steven Bruce**

You'd think we rehearsed this, wouldn't you?

**Gordon Brady**

You'd think we rehearsed it once before.

**Steven Bruce**

Now, before anybody complains, we're looking for physiotherapy because perhaps osteopathy or chiropractic is a little bit too specific. You can put in whatever search terms you'd like, but let's see what comes up with this.

**Gordon Brady**

Noting on the left that these are opportunities, they're things that we've done in the past or things that might be upcoming, you can choose to look at those. You probably want to know what happened in the past because if the Devonshire local authority issued a contract for x y z, chances are that the local authority in Cornwall is going to do the same thing at some point and the one in Northamptonshire and the one elsewhere, and so on. So it's worth looking at the past. Here we go request for quotation for physiotherapy services provision of rapid access physiotherapist, what have we got, four here?

**Steven Bruce**

Stop there, what's that one there?

**Gordon Brady**

Corporate cash health plan. So this is not the provision of services, but it sort of is. So Runnymede council wants to set up a cash plan for their staff to put in a bit of cash and the council will put in a bit of cash which they can then use to purchase services such as chiropody, osteopathy.

**Steven Bruce**

Doesn't say chiropractic, but there might be some others specified. Contract value between 80k and 90k.

**Gordon Brady**

Yeah, these are very straightforward. You don't need to go to a university for any of these, you don't need our help for any of these, you can just bid for money.

**Steven Bruce**

Yeah. So hopefully, Jektarina is going to be interested in this sort of thing. And you can try different search terms and see what comes up. But also, there'll be lots of other people who might be thinking, well, actually, this sort of thing is going to get your business known apart from anything else, because more and more people will hear about it in business, but also all these people telling their mates and friends.

**Gordon Brady**

It also takes you, because people are often saying, where is this? How does that company tender for services? How does that company tender for services? They all use a million different procurement services. This website is the central place to go to find all of that sort of stuff.

**Steven Bruce**

And we didn't come to that by accident, we spent five minutes before we went on air and came to that osteopathy mention there. So with a bit more effort, we'd probably find lots and lots of opportunities. Even if it doesn't specify osteopathy or chiropractic, I would still be inclined to have a look at it and see whether the contract is wide enough to accept other therapies.

**Gordon Brady**

Far be it from me to say that in January, February and March, lots of organisations have budget to use up and if they don't use it up, they will lose that budget. And so an awful lot more contracts might appear for fulfilment in January, February, March. I would definitely not mention that.

**Steven Bruce**

Bit late now, isn't it. You'll have to come and mention it again in nine months time. There's some really nice questions coming in. Anthony wants to know, how about funding a falls clinic? We talked about healthy ageing, falls is important. Does it have to be innovative in some way?

**Gordon Brady**

Well, let's have a think about that. So you're going to provide a new service. If there's not a falls clinic around, you're providing a new service.

**Steven Bruce**

Well, there might be 15, 20 miles away.

**Gordon Brady**

If there's not one in your local authority area, that's new. So that's an innovation. It might be that you're providing that service in a slightly different way. It might be that you use that smart grant type funding or something similar. It might be that you're providing a specific service to a specific group of people. Maybe your fall service is for people with MS. So maybe you get a little grant from the MS Society. Maybe it's for people from a certain ethnic background who don't know how to access particular health care services. In which case, have you thought about lottery funding? Lottery Funding up to £10,000 is fairly straightforward. It's really quite easy to get. Maybe it's something that is of community benefit. And I'm gonna take Luton as an example. We've got an airport and the airport is actually owned by the local

authority, which means some of the money generated by the airport goes into local grant making organisations. Again if you don't want to work with a university or go through you, it's one of those words to look up: grant making organisations. Luton airport's money goes into something called the Bedfordshire and Luton Community Foundation, which is anything to help the community in Luton and Bedfordshire. A falls clinic is going to help the community in Luton and Bedfordshire. So you could get funding for that. We might use the UKRI website for this. Maybe you want to, you already know what a falls clinic can do, but I want to extend the service in some way, I want to wrap around another service or see if there's a way that it particularly affects left-handed people or right handed people. There's a research project to do here. Maybe you don't just do a co-funded Master's by research. But if we look at something like the UKRI website, so UKRI is UK Research and Innovation, there are eight or nine different research councils. One is to do with research on health. One is research about the economy. One is research in social care. One is research on the physical environment, all sorts of things like that. So they're broken down on the left hand side. But fundamentally, all of the things that they want to do research on are on this one UKRI Innovate UK page. Again, we'll send out a link. These will change every day. The Innovate UK ones will probably change every two weeks, three weeks, something like that, these will change everyday, and there will always be dozens of them. So if we looked at the sectors that are involved here, we can do a quick search for health, mental health challenges. So we want to do some research in mental health, we scroll down a little bit. See what we've got here, occupational health, increasing access to. Steven, far be it for me to mention, access and capacity in occupational health. If only there was some way of delivering occupational health remotely through some sort of camera system. This is the sort of thing that you could use your existing capacity and capability and say, how else could I do this?

**Steven Bruce**

Bloody closes on the 15th of March.

**Gordon Brady**

There'll be others. There are always others.

**Steven Bruce**

Why they still showing? I think a lot of these have closed already.

**Gordon Brady**

I think we may have chosen a particular sort order to look at things in one way or the other. Artificial intelligence in health and care awards. Maybe you've got a falls clinic, or maybe you don't have a falls clinic, but you'd like to do some research in whether artificial intelligence could improve the rate of recovery, or prevention of falls. So I'm going to need some funding to build a falls clinic with AI involved.

**Steven Bruce**

Let's just read that "a total of £140 million in funding over three years to support the use of AI in NHS health and care." So NHS health and care, I'm assuming that might mean two different aspects. "And different phases, depending on technology readiness level." Whatever the hell that means.

**Gordon Brady**

Technology readiness levels are quite simple, it's a phrase used by NASA. Ten of them, level 10 is we have invented the pen, we use the pen, the pen is here. We know how the pen works and everything else. Level zero, I wonder if there's some way of capturing my thoughts permanently? I haven't invented the pen yet. I've got no idea. I've got to go and find out what a pen might be. And then it's have you tested? Have you got a concept? Have you tested it in a lab? Have you tested out in the wider world? Can you manufacture it, etc, etc. Those are the kinds of 10 levels TRL levels. All exciting.

**Steven Bruce**

I've just realised how close we are to running out of time, we've got about nine minutes left, but we haven't touched on your third resource that we were going to put up, have we? Let me just quickly touch on a couple of the questions that have come in. Daniela says, does a sole practitioner have less chance of getting funding? We've already addressed that, Daniela, and yes, but then why be a sole practitioner might be a question you'd want to address. Olivia says, are there any other sources of funding like the WHO, UN, UNICEF? I mean, there are obviously lots of sources. I mean, do you just have to go to each individual organisation and look?

**Gordon Brady**

Generally, talk to your local university, talk to your local authority, talk to your Local Enterprise Partnership. That's a specific word, Local Enterprise Partnership, LEP, those are being phased out as part of the funding phase out, as part of everything else, they're being phased out and changed to local authorities. Local authorities, as yet don't know too much of this, but they're learning as they go along. Things like UN funding often are directed via your local authority or your LEP, or the National Lottery. Talk to your local university or talk to UKRI.

**Steven Bruce**

Right. So if we can find one of you at the local university.

**Gordon Brady**

But better looking and more helpful, yes.

**Steven Bruce**

Philip's asked whether we can get a grant for ultra-fast broadband in their area?

**Gordon Brady**

Without knowing where Philip's area is, but almost certainly yes, because one of the things that has held the UK back is a) not having the access to broadband. I'm sure you're making fantastic use of broadband here. But also, people not knowing what to do with it. And once you understand some of those productivity solutions, even as a one-man band, even as a one person business, you can be dealing with 5,000 or 10,000 inquiries a day, automatically. Much more efficiently. And if your conversion rate is 1%, well, it's much better to convert 1% of 5,000 than 1% of five.



**Steven Bruce**

Before we move on to anymore, let's have a look at your third site. The third resource you were going to show us, which was...?

**Gordon Brady**

I think we've looked at the important ones. So we looked at UKRI, we've looked at Innovate UK. I think the third one, the only one that we wanted to really look at other than that, oh sorry, and we looked at contracts finder. So the other one was the "tell us what help you need", which is how my university works. Which is fairly straightforward.

**Steven Bruce**

That's good, because that means I can get on to this. Charlotte says, are there any startup grants for a sole trader who would be working from home? I know you said sole traders are difficult, but if I set up as a limited company from the outset, maybe?

**Gordon Brady**

Yes, absolutely. There are always grants to help people start up. Again, it's a little bit of knowing the landscape. So depending on age, there are always grants from the Prince's Trust, to help people of a certain age, sadly, more youthful than me. There are grants depending on the particular area. So if you're based in a rural location, there's often rural location funding. They used to be called leader funding for some reason. So there's all sorts of criteria and it's more a case of talking to someone who knows what they're talking about, who can then say, ah, because of this other thing about you, that you weren't even thinking of, that makes you eligible for another piece of funding over there.

**Steven Bruce**

And Charlotte, I hope I'm not trying to teach granny to suck eggs, but I can remember when Claire and I set up our first limited company, which was the Ashgrove Health company, we felt when we were accepted as a company that we'd suddenly passed our degree, we'd gone through our final exams. It's dead easy and it doesn't cost very much money. And it does come with some legal obligations, but they're pretty damn simple and you're probably meeting all of them anyway. And if that opens you up to more funding, well, I think it's really well worth considering. And I would defer to somebody who's got more experience with these things than myself.

**Gordon Brady**

The big difference between a sole trader and limited company, the absolute big difference is, if something goes wrong, somebody trips over on the way in, smashes their head open, if it's a sole trader, they can take your house. If it's a limited company, the limited company doesn't own your house. So it's whether you're personally liable. Cash-wise it's can they dip their hand in your wallet or only in the company's wallet.

**Steven Bruce**

Interesting one here. Sophie wants to know if she can get funding for a receptionist. I suspect there might be, you couldn't do it if you expressed it in quite those terms, but possibly there is a way.

**Gordon Brady**

So probably not "Can I have funding for a receptionist?" because that's business as usual. So you're not creating something new. But can you get funding to employ a young person? Almost certainly. Could you hire somebody through a degree apprenticeship post so that it's going to cost you less? Almost certainly. Could that receptionist actually not be a receptionist? Could that receptionist be you've hired someone or you funded someone to do a master's by research for example, and part of their role is that they're going to sit at the front door of the office and that's where they're going to be stationed while they work. They may have to deal with reception inquiries while they're there, but that's part of the part of what they were funded to do.

**Steven Bruce**

Okay, so there are ways around that. We get lots of sole traders, not surprising. Mick says, he's a sole trader with a desire to expand and build a purpose-built clinic on his land, would there be scope for this? And now we're talking about building a structure, which I think is one of those things, which is difficult to fund isn't it?

**Gordon Brady**

It's actually not as difficult as it sounds. Right at the moment, this new programme called Strengthening Places, most of the funding has gone into infrastructure, which means the local council is using it to build new roundabouts, or build new bridges and that sort of stuff. And those are big projects. Very often, they'll have £4,000,000 to do such and such a thing. And they've spent 3.8 million, another £200,000 on some sort of infrastructure is probably a bit of leftover cash. So it's definitely worth looking through your local enterprise partnership first and asking what sort of local growth funding they've still got.

**Steven Bruce**

Even though this will end up being owned by Mick? They won't care as long as it's a local facility?

**Gordon Brady**

Is it creating new jobs? Your building them by somebody. Every building is owned by somebody.

**Steven Bruce**

Indeed. Pippa says, where would you get funds for grants toward staff training? And I think that's what you've just covered really, haven't you? You can't call it staff training, to do the receptionist job, but you could make it some sort of research or...

**Gordon Brady**

Depends entirely on the staff training. So if it's specifically around the medical side, then you're probably looking at going down the road of co-funding Masters by research, that sort of stuff. Because training staff to do their job is business as usual. So you shouldn't be getting funding to do that, because that doesn't grow the economy. If you grow the economy, Britain earns more, and the more we earn, the more taxes we pay.

**Steven Bruce**

And sometimes growing the economy just means adjusting the wording on your form. Which leads me to my final question, which is, and it's gonna have to be quick, I'm afraid: what sort of things are people going to need to have at hand to put onto an application form for a grant? And I know they will differ, but...

**Gordon Brady**

The thing that prevents most people applying for a grant is that they don't want to get three quotes. I've decided I want an Apple Mac, and I want it from the Apple shop and that is the only quote I'm going to get. Well, you have to think the auditor, the person giving out the money is going to talk to the auditor, and the auditor is going to say, that Apple Mac, is that reasonable price for an Apple Mac? It's not my job to show that, I just need to show three quotes to say yes, it's a reasonable price.

**Steven Bruce**

So you could have three quotes for an Apple Mac from different sources?

**Gordon Brady**

Yes, yes.

**Steven Bruce**

So it's the same thing.

**Gordon Brady**

You can have three from different sources. It's literally having three from different sources, you don't have to pick the cheapest. It's just to show a reasonable understanding. So I could get someone to paint this room. Maybe I could get somebody from India to advise on how to paint this room for two quid and somebody from Northampton for 200 quid. Yes, India's cheaper, is he really gonna be able to do that advice over the phone? No. So there's a reason why you reject the cheapest quote, it's just showing that you went to the effort of showing what's reasonable.

**Steven Bruce**

A final question has come in from Marty, who says, are partnerships considered the same as limited companies? I imagine if it's an LLP, a limited liability partnership, then it would be, yes.

**Gordon Brady**

An LLP is fine as a limited company, yes. Because you've constructed a legal entity.

**Steven Bruce**

Gordan, we've had 475 people watching, which is a decent number for a lunchtime show. And I suspect a lot more be wanting to watch the recording. Just a bit of a reality check for you, I talked about all the money that we got in APM and in my own clinic, thanks to Claire's research in the first place, but also Gordon's efforts on our behalf. We did also put in some bids that didn't succeed, we put in one bid that didn't succeed. And that didn't succeed because we didn't take advice on how to put the bid in. So there's a bit of a clue in that, go and find the people who can help you out with this. And one of the people that

you can find now to help you out with this, or one of the groups, is APM. Because, as I said at the beginning, if you're an APM member, we will work as hard as we can to help you get your hands on money like this. But you need to help us by telling us what it is you want. And we'll try and find imaginative ways to make sure that you can look for the right sources from the right place and eventually get that money.

**Gordon Brady**

You can tell us what help you need.

**Steven Bruce**

Yes, yes. And I will share the Tell Us What Help You Need. And can everybody go to Bedford University, regardless of whether they're in Aberdeen?

**Gordon Brady**

Oh, yes.

**Steven Bruce**

So there we are, we've got another offer of help from Bedford University. It's been great Gordon, thank you very much. I mean, it's lovely of you to come up here and I'm considering that you've been responsible for getting us all this money and now you're giving up your time as well.

**Gordon Brady**

It's nice to see it. It's lovely.

**Steven Bruce**

Well, it's nice to see where your money went, or not your money, but the money you help us get. Well, they you are then, hopefully that's a useful programme in helping you get your hands on money that can drive your businesses forward. Gordon can't help everybody, obviously. But if you are an APM member, we will do our very best for you, as I've just said. You know what our role is here, our aim is here, at APM, it's to do everything for you so that you can just get on with being a great practitioner. If you're not already a member of APM, and I know there are a few watching today, well, you know what to do. There's a link in the screen, I hope and if you have any lingering doubts, just give me a call. I'm not a hard sell agent, I'll just explain exactly how you can benefit from being part of this great community that we've set up here. Quickly looking ahead, do join me next Wednesday evening, I've got Victoria Smith here in the studio. She's going to be explaining five key factors in gluteal tendinopathy, the specific tests that you need to know and how you go about treating the problem. That's 7:30 till 9:00 next Wednesday evening, the 3rd of May, till then have a good time. See you then. Bye bye.