

# **Transcript**

# **Accessing Free Money - Ref 299**

## Steven Bruce 7:56

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 is 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're gonna have a 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 you 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 the 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, other you said you have something like a 95% success record in getting people grants. Is that correct?

# Gordon Brady 9:32

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 that one failed.

# Steven Bruce 9:41

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's can't be held against

# Gordon Brady 9:49

you really invariably people putting a grant and say I just want to give the money to my friend if I can, rather than three general general quotes that are realistic

Steven Bruce 9:58

about every cup of questions to start 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. So

#### Gordon Brady 10:13

fair question. So universities do three things. They do research, because if we're just teaching, the IEA 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 what 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 11:10

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

# Gordon Brady 11:28

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. Yeah. 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 Al. Obviously, everybody's heard of all the data and Al 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 well as 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 12:44

You did kind of set my expectations a bit low. And before we started this, because you said that when I 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? Well,

## Gordon Brady 13:01

EU funding as well as it 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 is 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 finish 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, but probably not. So the

# Steven Bruce 13:44

sort of we're getting into the detail of these shortly. The sort of things that that I got money for, which is you know, a lot of it's pointing at you and me right now in the studio, that sort of that sort of money might well become available again in the future. Definitely. Well, when when will the bidding process start? Will that be a year down the line from now?

# Gordon Brady 14:03

There is still money available right now? Yeah. For business support? Yes. 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 strength in places strengthening places like funnelling 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 form look like that sort of stuff. I suspect those will start launching end of this year, certainly March next year. Okay. There is still things available now.

# Steven Bruce 14:39

Okay, so, in which case, there are sort of three sort of 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 14:54

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

# Steven Bruce 15:01

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 he was too damn good at that. But it was it was great to have somebody fund a member of staff to come in and, and do that for us at the time, because it was something we couldn't do. There were limitations on that, which perhaps I don't even go into now. But perhaps you can tell us what we might get for staff development and stuff, placements. And so

## Gordon Brady 15:36

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. But we would, 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. And we had, maybe we'll say, you know, the student and we'll 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 mention their name, let's call them first name of North and the end name ampionship will protect their identity, but they've got 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 things, you 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 lip, and they have particular workshops directly aimed at sorting out your marketing problems. These are all things that are alive right now. And they're probably live everywhere across the country. Right? Okay.

#### Steven Bruce 17:05

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

# Gordon Brady 17:18

driven so that's the driven programme from Northamptonshire. But for instance, we look working with the academics from the University of Bedfordshire. No, they're 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 marketing, digital apprenticeship in marketing, their digital apprenticeship in marketing, probably something like eight 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 salary of somebody, sorry, 5% of the apprenticeship gospel 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 as a three year in 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 cut 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. Right? 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 18:48

how might it apply? Let's say I run a practice and I've got five chiropractors, five osteopaths and five physiotherapist on my team, I would apply if I said I will 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 19:03

So an MSc have taught master's programme? Probably not a lot of funding around for that at the moment, okay. But if you want to do a research programme of 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, right 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 It's already they'd get 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 your demo, I've discovered that other people get that for free.

#### Steven Bruce 20:19

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 that we you know, big format as yet don't do that sort of thing. 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 20:46

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. Yes, 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? Yes, if there's some funding around in healthy ageing, and

## Steven Bruce 21:14

so you mentioned Ukri, let's talk me through what Ukri is,

# Gordon Brady 21:20

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 the I want to grow my base, as you've done here, yeah, I want to take my business in a slightly different direction, develop a new product process service, something like just before

## Steven Bruce 21:45

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 webs, web addresses, and so on, and the detail of what we discussed will come out later on. So don't worry about not being able to track them down straight away. Sorry,

# Gordon Brady 22:02

not. If we pop back to the other, 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 are this and this is one of their long running grant programmes. Yep. So this one is, I want to invent a new thing, I want to create a new product, a new protests 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, 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, which we will do any screen moves as if by magic and stuff in a project size. 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. The if you don't know quite how to do it, it's a bit uncertain. So that's going to cost 100,000.

#### Steven Bruce 23:12

This is scary, though, people are gonna say, Well, this only affects projects between 105 100,000 pounds, that's a lot of money. I don't think I can do a project that it's

## Gordon Brady 23:19

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 underground can you get from the government? Those are fairly standard rates across all programmes. Right? So it's worth knowing if you were looking at 100,000 pound project, how much funding can you get? And if we get back to the next tab, the eligibility tab, clicking like that, 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 pounds, and you're a small organisation, so you've got less than 10. Staff. Yep. 70% funding. Yeah. Now that's for that 100,000 pound level project, if you're doing a much bigger project, than the rates are different, but you're probably not talking about over a million pounds for most what's

#### Steven Bruce 24:17

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. Yes. Does that includes personnel, staff costs? Yes, sir, actually, salaries as

## Gordon Brady 24:30

well as the project costs, rather than I'm buying in that thing from that person. So you'd 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've, if you're doing a bit like that, usually having University on board is quite helpful because they'll know how these how these things work, and they will help you write a better bit.

# Steven Bruce 25:07

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 25:13

That's always the point. Yeah, most of that 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, that's business as usual. Get the funding for it. It just eases your cash flow that little bit.

#### Steven Bruce 25:35

Couple of questions have come in to hear. Marian has said she hoped I'm okay. Because apparently I have a James Bond voice today. And and you're absolutely right, Mary 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 clinical or when I can. Somebody who's Anonymous has any funding for some practitioners, because he's chiropractic table needs replacing now, nobody's gonna give you money just to replace a table that's worn out. But how do we how do we find something that will help in this regard.

# Gordon Brady 26:11

So this is 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, 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 think of it that way. But if they're working with a sole practice, 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 so we

#### Steven Bruce 26:57

could possibly talk about the pros and cons of being a limited company. Because as 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 your very concise accounts published.

# Gordon Brady 27:12

But it's about 100 quid to be a limited company. It's small, isn't it? 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 27:32

So perhaps the lesson is, it's worth thinking about whether being a limited company is useful to you and yes, receiving money in the long

# Gordon Brady 27:38

term. But to answer the core question, there, there will never fund business as usual. Because the aim is grow. Yes. If it's I had

## Steven Bruce 27:48

10. So if you said, Actually, I'm gonna have another chiropractor, I need another 10. Now, yes. Now, are we looking at some? Yes,

# Gordon Brady 27:53

absolutely. There, 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 and effectively you've created a job, here's 5000 pounds. And it was as simple as that.

#### Steven Bruce 28:13

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

# Gordon Brady 28:19

this, nobody's listening.

Steven Bruce 28:22

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

## Gordon Brady 28:35

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

#### Steven Bruce 28:40

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

# Gordon Brady 28:49

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

#### Steven Bruce 29:01

I need to digress for a second. Sarah, you asked what the changes to the COVID guidance. Were we 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 looked 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? But no, there was an interesting one that came up a moment ago with 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? It's never that simple. It's amazing how difficult the government is make it to find a that's a little bit true. But be That's like asking for a list of all The people who live in sorry, all the people who are in the town centre.

# Gordon Brady 30:04

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. Yeah, it is.

# Steven Bruce 30:17

In addition to what you just showed us three primary sources to look at things that are available,

# Gordon Brady 30:21

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, 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 are gonna go and bird dog for you. Do that sort of stuff. Yeah.

# Steven Bruce 30:52

Okay. We'll get on to the other two sites, sites that you're going to mention. 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 31:09

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 instal solar panels in my workspace, I need to insulate I need to put some Evie 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 pounds. So and they're very, very easy to get they apply to most of the country.

#### Steven Bruce 31:42

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

# Gordon Brady 31:48

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 32:27

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

# Gordon Brady 32:38

yes. So there was a programme called help to grow digital, which was literally there to help people access software, half and half a billion pounds. The aim was to help 100,000 businesses be more productive. And you'll be amazed at how unproductive UK businesses really are, we still think send an email to sales out and 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 pounds 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. And

#### Steven Bruce 33:24

this is 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 you don't want to lose it, it's gonna go somewhere else. The whole thing will be scrapped. You know, it was it was hard not to take money from you at the time. It's a little bit more difficult to appreciate. But where the money is still Yeah,

#### Gordon Brady 33:42

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

## Steven Bruce 33:50

Right. And we just have a quick look at another couple of questions before we move on to oh, now this one is relevant to one of your, your slides. You Katerina 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 34:05

It's absolutely the first one happy to do that. So

#### Steven Bruce 34:08

let's go to our third. Thank you, Justin. So my magic as if by magic, we have the government contracts finder.

# Gordon Brady 34:15

Can I talk you through this page? Yeah. And I want to talk you through one, 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 pounds, 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 or 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. Because they're propping up the cash, they're coughing up the cash. Yeah, the customers who 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 for things on your website before they can give you money? It's probably not an 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, maybe 138,000 pounds 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 we'll just stick with the contracts for a moment. And if we click the Start Now button, it is as simple as we have look for physiotherapy. Let's

Steven Bruce 36:28

look for physiotherapy physiotherapy that we all

Gordon Brady 36:34

look at that. You wouldn't use it once before.

Steven Bruce 36:38

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

# Gordon Brady 36:48

though in on the left that these are opportunities there 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 if the Denver shear government, local authority issued a contract for x y Zed, chances are that the government can go the local authority and Cornwall is going to do the same thing at some point. And the one in Northamptonshire and the one elsewhere, I swear, so it's worth looking at the past. Here we go request for quotation for physiotherapy services provision of rapid access physiotherapist, what we've got for here.

# Steven Bruce 37:22

We've got down Oh, hang on stop that was that when the corporate

# Gordon Brady 37:25

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 key property osteopathy.

#### Steven Bruce 37:45

Doesn't say chiropractic, but there might be some other specified contract value between 80 and 90k. Yeah,

## Gordon Brady 37:53

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 38:00

Yeah. So hopefully, that's your Katerina is going to be interested in in this sort of thing. And you can try different search terms and see what comes up on you. Yes. But also, there'll be lots of other people who might be thinking, well, actually, I think 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 38:22

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 via this website is the central place to go to find all of that sort of stuff.

# Steven Bruce 38:37

And that, you know, we didn't come to that by accident, we spent five minutes before we went on air and came to that osteopathy mentioned 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.

# Gordon Brady 38:59

Yes. Other therapies. Far be it from me to say, 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. Right. But lately.

#### Steven Bruce 39:21

We've come and mentioned it again, nine months time. Yeah. Okay. Anthony's. And this is again, there's some really nice questions coming in. Anthony wants to know, how about funding of falls clinic, we talked about healthy ageing Falls is important. Now, was it does it have to be innovative in some way?

# Gordon Brady 39:38

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

Steven Bruce 39:48 while there might be 115 20 miles away,

# Gordon Brady 39:52

if there's not one in your local authority area. That's okay. So that's an innovation. It might be that you're providing that service in a slightly different way. Hey, Jerry, 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 full 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 pounds is fairly straightforward. It's really quite easy to get right maybe it's something that is of community benefit. And I'm gonna 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 if you don't want to work with a university or or go through you, it's one of those words to look up grant making organisations. Luton airports, money goes into something called the Bedfordshire in Luton Community Foundation, which is anything to help the community in Luton and Bedfordshire. A full clinic is going to help the community in Luton and Bedfordshire. Yeah, there you go. So you could get funding for that. Maybe you want to, we might, we might use the Ukri. website for this. Maybe you want to, we already know what a false clinic false 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. Yeah, 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 they will always be dozens of them. So if we looked at the sectors that are involved here, we've just got we've 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 Stephen Far be it from me to mention access and capacity in occupational health. And I knew there was some way of delivering occupational health remotely through some

sort of camera system. This is a sort of thing that you could use your existing capacity and capability and say, Well, how else could I do this,

Steven Bruce 43:01 but he closes on the 15th of March,

Gordon Brady 43:04

there'll be others. Those are always at the end again, you can you

Steven Bruce 43:09 still showing if they will literally close

# Gordon Brady 43:11

I think we may have we may have chosen a particular Okay, so order to look at things in one way or the other artificial intelligence in health and care awards. Maybe you've got a false clinic. But maybe you don't have a false 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 false clinic with AI involved

#### Steven Bruce 43:40

is read that a total of 140 million pounds in funding over three years to support the use of AI in NHS health and care with so NHS health and care. And so assuming that might mean two different aspects. And different phases, depending on technology readiness level, whatever the hell that means. So,

# Gordon Brady 43:59

technology readiness levels are quite simple. There are it's a phrase used by NASA 10 of them. Level 10 is we have invented the pen, we use the pen the pen is here. We know how 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 are all exciting.

# Steven Bruce 44:40

I've just realised how close we are to running at a time was about nine minutes left, but we haven't touched on your third resource that we were going to put up halfway. Let me just 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 Daniella and yes, but then why be a sole practitioner might be a question You'd want to address centimetres, are they in salary? Olivia says, Are there any other sources of funding like the WHO un UNICEF? I mean, there are obviously lots of sources. I mean, how do we, how can you just have to go to each individual organisation and look

# Gordon Brady 45:16

to 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. Right, as part of the funding fee. That's part of everything else. They're being phased out and change, change 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 lip, or the National Lottery. Talk to your local university or talk to you go. Right.

Steven Bruce 45:54

Right. So if we can find one of you at the local university, then better looking

Gordon Brady 45:59

and more helpful. Yes, yeah. Okay.

Steven Bruce 46:03

Phil's asked whether Philips asked whether we can get a grant for ultra fast broadband in their area

## Gordon Brady 46:09

without knowing where Philips area is, but almost certainly yes, because one of the things that has held the UK back is a it's 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 five or 10,000 inquiries a day, automatically. Yeah, much more efficiently. And if your conversion rate is 1%, well, it's much better to convert 1% or 5,001%, or five.

## Steven Bruce 46:48

Before we move on to any more, let's have a look at your third site. The one the third resource you are going to show us which was I think, I think we've

# Gordon Brady 46:55

looked at the the important ones. So we looked at Ukri. We've looked at Innovate UK, I think the third one that we're the only one that we wanted to really look at other than that, Oxfam, we looked at contracts finder. Right. So the other one was the tennis what help you need, which is how my university works. Okay, which is a fairly stroke a

## Steven Bruce 47:11

work visa is good, because that means I can I can get on to this. Charlotte says, Are there any startup grants for a sole trader who were working from home? I know you said sole traders are difficult. But if I set up as a limited company from the outset, maybe? Well,

# Gordon Brady 47:25

yes. That was absolutely. There are always grants to help people start up there. Again, it's it's a little bit of knowing the landscape. So depending on age, there are always grants from the Prince's Trust, to to help people of a certain age, sadly, more useful 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, right? They used to be called leader funding for some reason. So there's all sorts of criteria. And it's, 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 48:14

And so, 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 we passed our degree, we've 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 in myself. But again, I just think it's the

# Gordon Brady 48:48

big, big difference between a sole trader and limited company that 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, or whether Cash Wise it's can they dip their hand in your wallet, or only in the companies? We'll get right.

# Steven Bruce 49:13

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

# Gordon Brady 49:25

so probably not a kind of 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 the receptionist? Could that receptionist be you've hired someone or you funded someone to do a master's by research for example, and Pa 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 get there. But that's part of the part of what they were funded to do.

# Steven Bruce 50:12

Okay, so there are ways around that it's thinking, we get lots of sole traders, not surprising. Mick says he's a sole trader with a desire to expand and build purpose built a purpose built clinic on his land, would there be scope for this? Now, 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 50:33

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, right, 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 million pounds to do such and such a thing. And they've spent 3.8 million, another 2 million quid on some another sorry, 200,000 pounds on some sort of infrastructure is probably a bit of leftover cash. So it's definitely worth talking with sorry, it's definitely worth looking through your local enterprise partnership first, and ask him what sort of local growth funding they've still got,

# Steven Bruce 51:13

even though this will end up being owned by MC. They won't care as long as it is local facility isn't creating

## Gordon Brady 51:18

new jobs, is it creative? You're building them by somebody? Every building is owned by somebody here

#### Steven Bruce 51:24

indeed, good. Pepper says, Where would you get funds for grants toward staff training, and I think that's what you've just, you've just covered that really haven't, you've got it, you can't call it staff training, to do the receptionist job, but you could make it do something. And research

# Gordon Brady 51:38

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 more we earn more

#### Steven Bruce 52:04

taxes, 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 52:17

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. So

# Steven Bruce 52:46

you could have three quotes for an Apple Mac from different sources. Yes, yes. So it's the same thing.

# Gordon Brady 52:49

You can have three from the difference. It's, it's literally having three from different sources, you 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

#### Steven Bruce 53:24

a final question is coming from Marty says our partnerships consider the same as limited companies. I imagine if it's an LLP, a limited liability partnership, then it would be

# Gordon Brady 53:31

an LLP is fine as a limited company. Yes, yeah. Because you've, you've constructed a legal entity.

Steven Bruce 53:37

Good. 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. And 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 is 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, 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 you 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. Anyway, you can tell us what help you need. Yes, yes. And I will share the tell us what help you need. And can everybody go to Bedford University regardless of whether you're in Aberdeen? Oh, yes. Yeah, yes. So they were 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 we're giving up your time as well as he was nice to see it. It's lovely. It's nice to see what your where your money went or your money but the money you help us exactly. Well, they will. Hopefully that's a useful Programming, 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, as you know what our role is here, our aim is here at APM is 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 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 at 730 till nine o'clock next Wednesday evening, the third of me till then have a good time. See you then. Bye bye