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Epsom banking on more women business owners

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Epsom Metro Bank’s Local Director, Sammie Zejnuli champions the need for more women business owners

Women-owned businesses are a significant and growing force in the economy, with women entrepreneurs leading a diverse range of industries and contributing to innovation and economic growth. In 2022, the Rose Review reported that a greater number of women in the UK founded more businesses than ever before, despite immense economic uncertainty.

While over twice as many female-led businesses were founded in 2022 than in 2018, we still need to go further because female entrepreneurs represent huge economic potential for the UK: £250 billion could be added to the UK economy if women matched men in starting and scaling businesses.

The Rose Review identified four key areas that women reported they needed more support in to be successful in business: mentoring, access to funding, networking and childcare.

I have witnessed first-hand some of the issues that women face when starting up a new business – particularly around access to funding. Women-led businesses often struggle to secure funding compared to their male counterparts, facing a “funding gap” at every stage of their business journey, and women are often more reluctant than men to take on debt to start up their own business.

There are organisations which can exclusively help women starting out. Both the Women in Business – the UK’s leading women in business network – and many chambers of commerce have women in business groups centred around local meetings. While the Women’s Business Network hosts online meetings every fortnight. For start-up funding there is the Female Founders Fund, Innovate UK and the Enterprise Hub, but grants will be subject to criteria.

My role is all about relationship banking which is central to the customer service we offer at Metro Bank. We have local directors and local business managers in each of our stores just to support the local businesses in our communities. We are active in our local communities and offer a unique perspective – working with key business influencers to help our business customers access what they need to grow and succeed.

Personally, I have seen that women in business prefer a warm introduction. Having someone they can talk to face to face about any business concern is really appreciated by our female customers. We can help our female business customers create warmer introductions to the advisers they need – be that angel investors, accountants and solicitors, to name a few.

Here in Epsom, some of the most successful women business owners are solicitors, as well as those in tech and the beauty industry.

We regularly hold networking events in our stores for local business owners and I would encourage any woman thinking about starting up a business to come along and have a chat with the women who have made the leap and can offer help and advice at every stage of business development.

Our experience also shows us that women can prefer to deal with women. Emergent female business owners often speak of their frustration at not being understood or even believed by the men they have dealt with in trying to get their new business off the ground.

We know our focus on a more personal approach is working and our relationship banking has helped us cultivate more female business customers – one in four of our sole proprietors are women and nearly one in five of all new business current accounts were opened by women last year.

Every woman’s path is different and the hard work and challenges should not be underestimated. But the chance to be financially independent, in control of your work-life balance, and the immense job satisfaction is surely worth the chance. So, if that business idea has been buzzing around your head and you are thinking about taking a leap – go for it.

Sammie Zejnuli, Local Director, Epsom Metro Bank

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