

Start-up loans heat up as sauna entrepreneur takes ambassador role

20 October 2026



A Government-backed loan scheme which has already helped more than 100 businesses in Epsom and Ewell has chosen a sauna entrepreneur as its new ambassador for the South East.

Amelia Sweeney, founder of Ojas Sauna, has been named the 2026/27 South East Ambassador for the British Business Bank's Start Up Loans programme.

Sweeney left an 11-year career in construction project management after turning what began as a weekend interest in saunas and cold-water swimming into a growing business.

She launched Ojas Sauna in 2024 after obtaining a £13,000 Start Up Loan, supplemented by her own savings. She initially continued working full-time while establishing the business before leaving her previous career as demand increased.

A second Start Up Loan, together with profits reinvested from the business, subsequently helped finance another venue. The company now offers communal and private sauna and cold-plunge sessions as well as a portable operation used for home hire, retreats and festivals. It employs eight flexible sauna hosts, while its established Buckinghamshire site can accommodate up to 50 customers a day at weekends.

The ambassador scheme is intended to put successful recipients of Start Up Loans in front of prospective entrepreneurs so they can pass on some of what they learned while establishing their businesses.

Sweeney said perseverance had been particularly important. Before securing a site she approached around 450 possible venues looking for somewhere from which to operate.

Her advice to would-be entrepreneurs was essentially not to be discouraged by rejection: eventually, she said, "one person will say yes".

£20 million lent in Surrey

The announcement has a more local relevance than the sauna business itself.

Figures published by Start Up Loans in July showed that more than £20 million had been lent to Surrey entrepreneurs since the programme began in 2012, through more than 1,500 loans.

Epsom and Ewell borough accounted for **116 loans**, equivalent to 126 loans for every 100,000 residents. Elmbridge topped the Surrey table with 241 loans.

Separate British Business Bank figures, calculated by parliamentary constituency rather than borough boundaries, record **145 Start Up Loans worth £1,702,161 in the Epsom and Ewell constituency** up to June 2026.

Across the South East as a whole, more than £150 million had already been lent to almost 14,000 entrepreneurs by March this year. Surrey was then among the three counties with the largest numbers of recipients, alongside Kent and Hampshire.

The latest ambassador announcement says the regional total has since passed **£170 million**.

Nationally the Start Up Loans programme has provided more than £1.4 billion in finance since its creation in 2012, according to the latest figures supplied with the announcement.

What is a Start Up Loan?

Despite its name, the scheme does not simply distribute Government grants.

It provides **personal loans for business purposes**, together with business-planning assistance and mentoring. First and second loans can be worth up to £25,000, and eligibility for a first loan has been extended to businesses which have already been trading for up to five years.

The programme is operated by the Start-Up Loans Company, a subsidiary of the Government-owned British Business Bank.

The Bank says repayments and interest received through the programme are recycled to help finance further businesses.

Sweeney is one of 14 entrepreneurs selected as ambassadors for 2026. They are expected to spend the coming year sharing their experiences with people considering starting or developing their own businesses.

Lionel Blackman

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Photo: Amelia Sweeney, founder of Ojas Sauna