



Building Up Business

April 2026



MONEY
ADVICE TRUST

**BUSINESS
DEBTLINE**

AVIVA



What is Building Up Business?

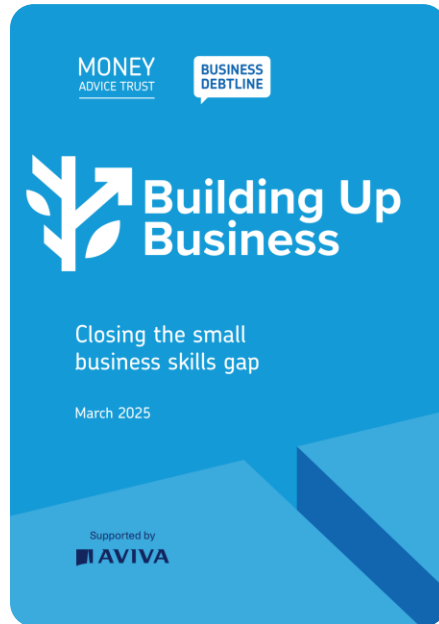
Innovative programme combining new research with the development of a practical, free virtual learning resource.

The programme focuses on increasing small business owners' knowledge, confidence and skills on key business finance aspects. Through doing so, we aim to support more businesses to thrive and build their financial resilience for the future.

Report

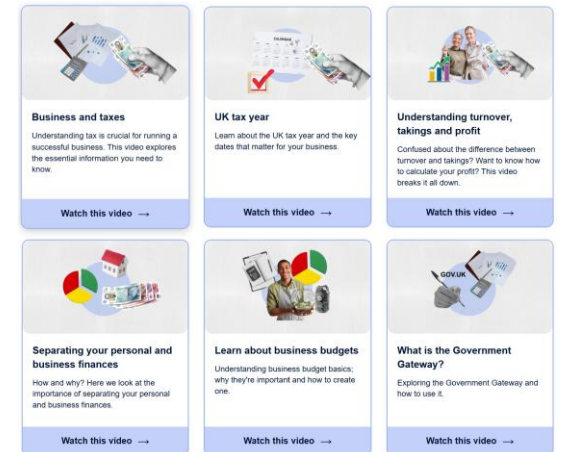
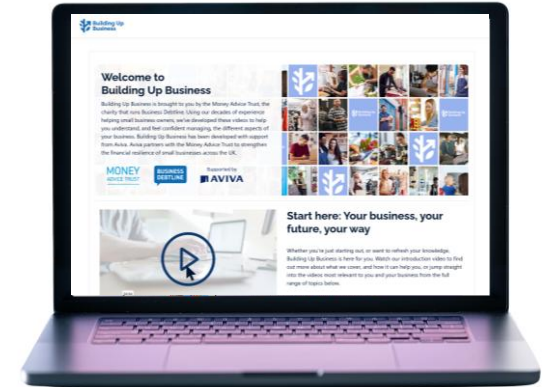
Ground-breaking research culminating in the publication of 'Building Up Business: Closing the small business skills gap', setting out clear findings, practical design principles and policy recommendations.

- **22** in depth interviews with small business owners
- Surveying **391** Business Debtline clients
- Polling of **1,000** small business owners across the UK.



Virtual learning

Drawing directly on research findings, we worked with subject matter experts from Business Debtline to create 19 bite-sized educational videos. We identified topics that small business owners most commonly experienced difficulty with (based on research findings and frontline insight); topics like tax, trading statuses, personal guarantees and cashflow.



Findings from the research



Crucially, our research with small business owners across the UK demonstrated how a lack of skills and confidence can hold small businesses back.

Impact of low confidence



2 in 5 Business Debtline clients **do not feel confident** navigating their business finances

Among those not confident managing their business finances:



18% had **delayed business growth or investment opportunities** as a result



14% had a **missed a tax deadline** as a result

Support barriers



Just **2 in 5** micro-business owners **felt there was good support available** for people like them

This reflects the need for a **practical, free resource grounded in their needs, and focusing on the areas they most struggle with.**



Only half of micro-business owners **would know where to go if they needed support** with their business finances



Read the full findings and recommendations at moneyadvicetrust.org/building-up-business

Findings from the virtual learning



Throughout the pilot, we've seen strong demand for the type of support offered by Building Up Business, and positive feedback from users and stakeholders.

We've also collected significant insight on enhancements that small business owners would like to see, including suggestions for additional content and functionality.

Strong engagement



The learning site attracted **16,600 unique visitors** and **581 registered users**, exceeding the target by **66%**

Marketing Impact



The marketing campaign delivered **1.3 million impressions** and **28,000 clicks**, with a cost per click significantly below benchmarks

High quality learning experience



90% of users agreed the videos were the **right length and easy to understand**

Positive User Feedback



Users gave a **Net Promoter Score of +60 among registered users** and **+38 among Business Debtline clients**



“Great and easy products with simple instructions. Very easy to navigate with good info helping people unpick the steps to go self-employed.”

“Easy to use product you can dip in and out of and its FREE.”

- Stakeholder survey respondents

A pilot delivering reach, quality and measurable impact.

What's next?

Building Up Business is part of a wider partnership between the Money Advice Trust and Aviva to support small businesses, including through our Business Debtline service.

As part of our ongoing partnership, we're excited to be working on phase two of Building Up Business. Through this, we'll be working to extend the reach of the programme and enhance its content and functionality, building on the learning from phase one and utilising direct insight from small business owners.

If you're an organisation or firm working with small business owners, and would like to talk about how you can signpost to the Building Up Business learning, please get in touch:

Jenni.Buckland@moneyadvicetrust.org.

<https://building-up-business.org>



"I found myself struggling to pay my mortgage, credit cards and other expenses as I tried to prop up my business. After a while, unsure of what to do, I contacted Business Debtline. They helped me put together a budget and a repayment plan that worked for me. This level of support really took away a lot of stress for me and my wife and reassured us that there are always steps you can take to alleviate your debt.

My business is now doing well, but I wish I'd known more about different elements of business finances at the outset. You make decisions based on what you think you know, but if there was more support to understand different things, like trading statuses, I would have understood all my options. When I was starting out, I didn't know what I didn't know and that made it harder to cope with the impact of the pandemic until I reached out to Business Debtline."



Graham – **Business Debtline Client**