3. Uniform2Go, established by 26-year-old Emma Staple in April 2009, manufactures, wholesales and embroiders school uniforms. Since opening for trade in April 2009, it has seen steady growth and now supplies over 250 schools from the factory unit in Bridgend. In addition, the business is selling an increasing number of uniforms online.



"It was a really hard time to start a business. The banks weren't lending and I struggled to secure funding to get the business off the ground." Through Venture Wales, the leading business support organisation in Wales, Emma was able to tap into a team of advisers who helped her draft a business plan, organise her finances and prepare the information that banks would require to consider a loan. She explained:

"I was prepared at the interview and had a well crafted **business plan** which meant the bank listened and agreed to lend me the money which was a great feeling. This meant that I could borrow £30000 to buy the latest eight-headed embroidery machine. Without it I just couldn't get started."

Source: Workingword PR

(a)	Explain one advantage and one disadvantage to Emma of borrowing £30000 from the bank. [4]	
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	(b)	Explain how the use of technology may have helped Emma in making her business more successful. [4]	Exam on
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