

251210 (211) FOI Funding Provision

From: Freedom of Information <foi@sose.scot>
Sent: 10 December 2025 17:03
To: [REDACTED]
Cc: Freedom of Information <foi@sose.scot>
Subject: FOI Funding Provided to Female Founders

Dear [REDACTED],

Thank you for your Freedom of Information request of 20 November 2025. We are responding to you under the Freedom of Information (Scotland) Act 2002 [FOISA].

FOI REQUEST (20 November 2025)

Please provide the following information for the last five financial years, or the most recent period for which data is available:

1. The total amount of funding provided to female founders, broken down by:
 - Micro loans
 - Start-up loans
 - Growth or development loans
 - Any other relevant loan categories used by your organisation
2. The total amount of funding provided to male founders, broken down using the same loan categories as above.
3. The number of recipients (male and female) within each loan category listed above.
4. The ratio of funding awarded to female founders compared with male founders, presented annually for the period requested.
5. If available, please also provide:
 - (a) Any internal assessments, reports or analysis relating to gender disparities in business lending or support.
 - (b) Any policies or initiatives specifically aimed at supporting female founders.

CLARIFICATION RECEIVED (28 November 2025)

In absence of data held for female founders, please proceed with the definition as suggested.

Definition - 'female led' organisations which is defined as 'the organisation is female owned or is owned by a partnership of people including a woman, or over 50% of owners or board members are female'.

RESPONSE

Q1, Q2, Q3 and Q4 responses are shown in the table below –

Please note the following –

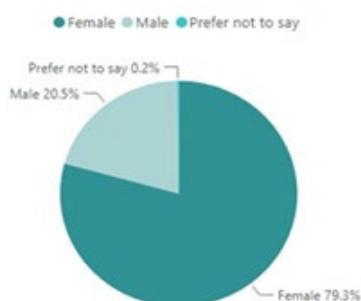
- Female led organisation - if owned by a female or owned by a partnership of people including a female, or over 50% of owners or board members are female.
- Non-Female led organisation - if the organisation has not indicated they are female led, it is captured as a non-female led organisation and it is not assumed it is a male led organisation.
- SOSE does not categorise loan type.

	2021/22	2022/23	2023/24	2024/25	2025/26 (up to end Nov 2025)	Totals
Number of loans to female led organisations	1	2	2	0	0	5
Value of loans to female led organisations	£62,000	£117,500	£302,000	£0	£0	£481,500
Number of loans to non-female led organisations	5	0	7	6	4	22
Value of loans to non-female led organisations	£2,015,197	£0	£1,397,974	£710,000	£1,360,000	£5,483,171
Ratio of loans - female to non-female led organisations	1:5	2:0	2:7	0:6	0:4	5:22

Q5

(a) SOSE does not hold any internal assessments, reports or analysis relating to gender disparities in business lending or support. We therefore apply Section 17 of FOISA to advise you that SOSE do not hold the information that you have requested.

We do have information on the gender split for access to SOSE's Pathways Project coaching support to entrepreneurs as shown below -



(b) SOSE runs a number of entrepreneurial place-based events and programmes across the year, some of which are focussed on female led businesses -

- 2024/2025 – 632 females engaged
- 2025/2026 to date- 405 females engaged

You have the right to request a review of the way in which this request has been processed. Should you wish to exercise this right, you will need to contact us within 40 working days of receipt of this email.

If you remain dissatisfied on completion of the review, you have the right to appeal to the Office of the Scottish Information Commissioner and thereafter to the Court of Session on a point of law only:

Scottish Information Commissioner

Kinburn Castle

Doubledykes Road

St Andrews

Fife

KY16 9DS

Telephone: 01334 464610

www.foi.scot

or for online appeals:

www.foi.scot/appeal

Regards,

SOSE Corporate Governance Team

Email - FOI@sose.scot



www.southofscotlandenterprise.com