

Birmingham Business

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November/December 2025

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magic
to the
region**

**APPLE PREMIUM
PARTNER LAUNCHES
IN MERRY HILL**

PLUS:

**Spotlight on family and
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Birmingham Business

Welcome

Why is it that good news across both mainstream and social media gets buried beneath the thundering headlines and general pall of gloom?

Well, we know the answer. Bad news sells, and it has always been thus. I don't know about you but I find good news to be anything but boring, and the more relevant to the consumer the better. In fact I find it uplifting and even exciting, especially when it's authentic and 'un-spun'.

Which is why – even when the UK economy is creaking and frankly much of what is going on in the world is a mess – putting this issue together has quite lifted the spirits.

There is real belief in Birmingham and wider West Midlands. Actions, not words, back up this claim.

The cover story is an interview with the boss of Select Technology, the retail group and Apple Premium Partner which is launching an outlet in Merry Hill. Looking and feeling just like an Apple store, this is a first for this region and it opens up a wealth of new opportunities to B2B and education partners, as well as consumers. No wonder MD Ciaran McCormack has been willing to bide his time until the right unit became available.

Our lead news feature on the following pages spells out with clear facts, figures and case studies the allure of Birmingham to foreign investors as a place to commit to for the long term. It's quite a roll call. Investment house Knighthead Capital, tech giants Cisco and Aptos, real estate investor Hines . . . these are all global players, and when they look at Birmingham they see opportunity.

There are few industry sectors on shakier ground right now than hospitality, what with the increased operational costs, tax pressures, labour challenges and cost of living squeeze.

Try telling that to Glynn Purnell and Phil Innes. The feted chef and independent wine merchant have joined forces to bring a new restaurant to Snowhill. Trillium – which, we are promised, will provide a new dining experience for the city centre – officially opens in December.

Jon Griffin has been busy of late, interviewing both Tom Clarke-Forrest, the visionary behind charity Sport 4 Life, and also the engaging father-and-daughter team behind Multimac, which designs and produces pioneering car seats for multiple children. This feature also forms the centrepiece of our spotlight on family and owner managed businesses.

There is of course much more, but we'll be back in January, and until then we wish all our partners and readers a very happy Christmas.

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Vote of confidence

The last 12 months have seen a steady stream of major investment commitments into the West Midlands made by a multitude of contrasting heavyweight organisations. HENRY CARPENTER reports on a year's activity which has seen several noteworthy outcomes.

In November, the news broke of industrial engineering company Smiths launching a new office in Birmingham, with 50 roles being created in the process.

Good news for sure, but taken in isolation it is hardly earth shattering.

But when you consider that it is just the latest in a procession of announcements of big players investing significantly in the city, this is surely yet another shot in the arm for the region and testament to the fact that it offers a compelling opportunity for growth.

In October, tech giant Cisco formally launched its new regional hub at BCU's STEAMhouse innovation centre, and hot on its heels another major player in the tech sphere, Atos, committed to a new technology centre in Solihull as part of a £10 million investment.

These are part of a flow of other such announcements which have been made over the last few months with operators from varying sectors taking root for the first time in locations across the West Midlands.

So why Birmingham and the wider region?

This is what Roland Carter, chief executive officer of Smiths, had to say: "The opening of our Birmingham office gives us access to world-class talent, a thriving business community and a central location with direct links to other major UK cities, including our London HQ. We see significant opportunities for growth, talent development, and regional rebalancing.

"Birmingham's access to a strong pipeline of talent due to the concentration

of leading universities nearby, and its central location provides excellent connectivity. This strategic milestone will strengthen the company's diverse and skilled recruitment process, foster a functional centre of excellence and position Smiths strongly for future growth."

Glowing words, and ones which echo the sentiments of so many other corporate investors.

Earlier in the autumn the city celebrated

playing host to the Regional Investment Summit. The conference at Edgbaston Stadium was held up as a notice board for the West Midlands' role as a preferred destination for global investors seeking strong returns and long-term growth.

Almost £800 million of investment was announced at the summit where 350 business leaders, investors and local mayors met to announce £10 billion of new investment for key growth sectors around

"When Harvey Norman invests in a location, it's for the long term. This makes it essential to choose an area with clear growth potential, including high-grade retail space, a supportive economic environment, exceptional connectivity and the right talent on our doorstep.

"Combining all these strengths and more, the West Midlands stood out as the ideal entry point to the English marketplace. Following on from the launch of our flagship store at Merry Hill in Dudley last year, we recently announced Birmingham's Sutton Coldfield as the home of our next store and new UK headquarters. We see the region continuing to be a vital component of our global expansion plans."

Katie Page, CEO at Harvey Norman



Richard Lawrence, left, and CEO Roland Carter cut the ribbon at Smiths' new office in Birmingham

the UK, delivering on the Plan for Change to create new jobs and opportunities for people in every region.

Commitments to the West Midlands include real estate investors Hines and Birmingham's own Woodbourne Group announcing a £400 million investment to support the £4 billion Birmingham Knowledge Quarter, a centrepiece of the West Midlands Investment Zone. Blackstone, the world's largest alternative

asset manager, is set to put £200 million into the NEC, the live events venue it owns. What else?

Building on the UK-India free trade agreement, the Indian parent company of Freshway Dairy will also invest £25 million constructing a new processing facility in West Bromwich, creating at least 200 new jobs and enabling them to process 25% more milk.

In a boost to the Industrial Strategy,

the Government is also announcing that Sterling Pharmaceuticals will receive a share of £30 million of Life Sciences funding, which will help them build a 60,000 sq ft centre in Birmingham, creating 48 jobs and boosting UK production of medicines for the NHS and sales overseas.

And of course, earlier in the year was possibly the headline announcement of the last 12 months when Knighthead Capital outlined plans to invest at least £3 billion in a new Sports Quarter in Birmingham, which will feature a new 62,000-capacity stadium, new sporting facilities as well as entertainment and residential spaces, creating 14,000 jobs – up from initial projections of 10,000 – and providing a £700 million boost to growth.

Birmingham Airport will invest £300 million over four years to upgrade baggage, immigration, retail and airfield infrastructure.

The list really does go on.

As the organisation created to promote economic growth and investment in the region, the West Midlands Growth Company has been working feverishly



Pictured from left, John Southall, Katie Page and Lachlan Roach of Harvey Norman outside the Gracechurch Shopping Centre in Sutton Coldfield

in the background to secure these partnerships.

It has supplied a few facts and figures regarding foreign direct investment (FDI) which underline the region as one which is performing strongly against a challenging national backdrop.

According to official data from the Department for Business and Trade, 130 FDI projects landed in the region during the 2024/25 financial year – more projects than Northern Ireland and Wales combined. This represents 9.4% of the UK's total FDI wins – the largest share of all UK regions outside the capital.

With almost 6,000 jobs created by overseas investors during the same period – more FDI jobs than the south east and south west combined – the West Midlands was also the second highest performing region for job creation, after the north west.

Neil Rami, chief executive at the West Midlands Growth Company, said: "With distinct sectoral capabilities, an ongoing commitment to infrastructure and skills and a focused investment strategy, it's no surprise that the West Midlands is consistently crowned the top UK region for attracting foreign direct investment.

"These strengths are reinforced by notable recent announcements such as digital transformation leader Atos's investment at Birmingham Business Park, cementing our region's role at the heart of the UK's AI-led digital future.

"According to the UK's latest official FDI report, the West Midlands trailed only London on inward investment projects secured last year – more than Scotland and Wales combined. These projects supported the region's commitment to driving inclusive growth, creating 5,821 jobs for local people.

"Hosting the inaugural Regional Investment Summit in Birmingham enabled us to build on this strong track record by showcasing everything that makes the West Midlands an ideal location for foreign businesses to launch, expand and thrive.

"It's important to emphasise that this strong performance was achieved in the face of challenging macroeconomic headwinds. In order to keep up the positive momentum, it will be vital to build business confidence by focusing on innovation and green skills, addressing structural challenges and improving regulatory certainty.

"It will also be important to make the most of valuable opportunities on the horizon such as the West Midlands' upcoming trade mission to India, which aims to strengthen bilateral relationships and reaffirm the region as an advantageous UK entry point for ambitious global businesses."

Inward investment projects secured into the region in 2024/25 include multinational



Chief executive for the UK and Ireland, Sarah Walker, left, and managing director for public sector Adele Every outside Cisco's new hub at STEAMhouse

"The recent expansion of our manufacturing and testing facilities at University of Wolverhampton Science Park will enable us to keep up with growing global demand for our unique network isolation controller, FireBreak, across a range of sectors and areas.

"Since landing in Wolverhampton, the West Midlands' collaborative £15 billion tech community, world-class STEM talent and joined-up manufacturing supply chain have played an important role in our success. We remain committed to the region as we move into the next chapter of our growth story."

Stephen Kines, co-CEO at Goldilock



Neil Rami

retailer Harvey Norman, which announced Sutton Coldfield as the home of its new store and UK headquarters, Canadian cybersecurity company Goldilock, which expanded its manufacturing and testing facilities at University of Wolverhampton Science Park, and EcoFlow, a global pioneer in portable power and home energy solutions, chose Birmingham as the location for its new UK headquarters, where it plans to create 35 new jobs.

The Growth Company said its West Midlands Global Growth Programme, which helps to streamline the UK investment process for international businesses, assisted 17 innovation-led, high-growth international companies to create over 300 jobs in the region last year.

What is noticeable is that there is no discernible concentration in either market sector or geography within the region when it comes to the proliferation of investment commitments.

Heavyweight representatives from the worlds of tech, engineering, retail, manufacturing and real estate sectors jostle with other sectors in gaining – or expanding – their presence right across the West Midlands.

Long may it continue.



Pictured from left are West Midlands mayor Richard Parker, consul-general Sarah Mann, and EcoFlow global marketing officer Jenny Zhang

"As well as being positioned at the centre of the largest manufacturing cluster of any UK city region, being in close proximity to the West Midlands' world-class R&D assets will support us in pioneering the next generation of protected 4x4 military vehicles, ensuring that valuable intellectual property is retained in the UK.

"We look forward to continuing our expansion here while supporting local people to develop skilled careers in manufacturing."

David Zevulun, UK country director at NMS UK



Ross Blair, country head UK and Ireland, of Hines, John Cotton, leader of Birmingham City Council, and Tani Dulay, CEO of Woodbourne Group, at the Regional Investment Summit



Investor forum unpicks the region's growth landscape

More than £4 million has been raised by firms in the region after tapping into support from the Business Growth West Midlands' Investment Readiness Programme.

The findings were announced at a major investor forum held in 103 Colmore Row where 60 high profile local entrepreneurs met with investors from DSW Ventures, Minerva, Seedlegals and the West Midlands Co-Investment fund to unpick the current growth landscape in the region.

They heard how the initiative, which is delivered by Oxford Innovation Advice and funded by the West Midlands Combined Authority, has given 2,000 clients more than 10,500 hours of tailored support since October 2023 in a bid to accelerate their funding journeys.

This could involve help with writing business plans and completing detailed financial forecasts, to creating pitch decks and exploring different types of finance – including asset, crowdfunding, debt (loans and overdrafts), grants and equity.

Oxford Innovation Advice has also created and trademarked its Founders' Collective brand, an investment readiness



accelerator that has been rolled out in both the West Midlands and Cornwall.

Managing director of Oxford Innovation Advice, Jane Galsworthy, said: "The West Midlands is alive with lots of great start-ups, dynamic young companies and established businesses, and the one big thing they tend to need help with is securing the finance to match their ambitions.

"This is where we come in with the Investment Readiness Programme. Over the last two years, we have created a

team of business finance specialists who can take the entrepreneur or senior management team through the funding journey.

"The impact we have had across the West Midlands is huge and I'm delighted that we've helped these firms raise more than £4.2 million, which in turn has boosted the local economy and created jobs."

The forum was the latest event hosted by the BGWM Investment Readiness Programme and Oxford Innovation Advice.

Future Planet Capital's Rupert Lyle gave the keynote address and highlighted the importance of collaboration across established advisor bases to ensure the long-term success and growth of the West Midlands.

Ian McLaughlan, lead for Business Growth West Midlands at the WMCA, said: "It was a fantastic event highlighting the creativity, talent, and sheer resilience of the businesses that have raised significant sums and created many jobs, often after several setbacks.

"The Investment Readiness Programme has opened doors for them and showcased the West Midlands as the place to invest."

Pertemps chair wins industry impact award

The chair of Pertemps Network Group has been honoured with the Recruitment Impact Award at the Recruiter Awards 2025, recognising the contribution to her industry over several decades.

Carmen Watson has been with Meriden-based Pertemps since the 1970s, starting as a secretary and steadily working her way up through the business. By the age of 30, she was appointed to the board of directors.

Throughout her career she has been a passionate advocate for equality and diversity, firmly believing that everyone deserves an equal opportunity to succeed and progress.

Judges commended her for not only driving business growth but also setting new standards for fairness and inclusivity within recruitment.

Mrs Watson said: "Coming home with the Recruitment Impact Award made the evening truly unforgettable. I'm deeply honoured to be recognised in this way.

"Reflecting on five decades in recruitment, I've witnessed an extraordinary transformation. From ring-binders to AI, our industry has evolved, adapted and professionalised, and that progress is thanks to the incredible people who work



Carmen Watson

in recruitment who've not only embraced change but driven it forward.

"We've all raised standards, challenged norms and led the way. I'm proud to have

been part of that journey, and prouder still of my colleagues, industry peers and professionals who continue to shape our future."

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A new retail experience

Select Technology Group has been a little-known name in the West Midlands – until now. The Apple Premium Partner has just launched a flagship outlet in Merry Hill, but as its managing director explains to HENRY CARPENTER, this is more than just a shop.



Select Technology Group's managing director Ciaran McCormack

There's a new member of the Merry Hill retail family – and it's quite possibly the most significant for some time.

You might not have heard of Select – the name above the door in the shopping centre – but within the store you'll find a panoply of items from arguably the world's most recognisable and iconic tech brand, Apple.

The Select Technology Group is a premium partner of the tech colossus and it's a mono-brand partner, meaning it is aligned to Apple products.

And when we're talking premium partner, in terms of retail experience, the Select APP (Apple Premium Partner) stores are the highest level of partnership in the UK. In fact, there's only one such store currently on the UK mainland designed to the same stringent Apple spec, and that's in Selfridges in London.

So the fact that this is opening in Merry Hill is big news for the shopping centre, it's big news for the region, and it's also big news for Select.

Before we examine the whys and wherefores of the move, it's worth gaining a clearer idea of what Select is, as it's not a name seen before in Merry Hill.

It is made up of two key retail brands – one being the Apple Premium Partner, and the other a retail organisation called DID Electrical, which might be described as the Irish equivalent of Currys.

With the two combined, we're talking about a 310 million euro company, with 22 Apple-focused stores in the UK and Ireland, and 24 DID stores in Ireland.

It'll come as no surprise then to learn that the group's headquarters are in Dublin, Ireland, which is where we find Ciaran McCormack, the group's managing director, who's in a decidedly chipper mood a couple of days before launch.

First off, why was Merry Hill chosen as the location for Select's first foray into the Midlands rather than, say, a city centre?

"It's been on our radar for quite some time," says McCormack. "Not only is it the eighth largest shopping centre in the UK but when you look at the demographic of the area it is a significantly important location. There are something like 2.8 million people within a 45-minute drive.

"Add to that the fact that it houses about 250 retail stores, approximately 18 million people pass through it every year and then layer in its 10,000 parking spaces, and it makes for a very interesting proposition.

"Merry Hill is certainly a prime location. The problem with prime locations is that



Pictured here and overleaf the newly launched Merry Hill store

they can take a while to become available. You have to wait, you have to be patient, and you have to wait for the right location to open up."

Before we look deeper at the store and what it means to its regional consumer, business and education customer base, it's worth noting the history of the MD himself. Not only is his an interesting path but it also goes some way to explaining the partner landscape which Select occupies.

Ciaran McCormack has had a different career path than you might expect. He started professional life as a magician. He paid his way through college doing magic shows, and after a few twists and turns, ended up working in education, designing learning programmes and projects within schools using Apple technology.

It seems strange to think that even 20 years ago, iPhones and iPads didn't exist, but the young McCormack was already a devotee of Apple technology.

He designed a number of projects using the tech in schools. With his education hat on, he became a consultant with the brand and eventually joined Apple as a commercial channel manager, looking after the resellers in Ireland.

After a few years he left Apple to become the CEO of Select, which has gone through various iterations – with him

at the helm – leading to the current status quo.

In short, McCormack lives and breathes Apple, and there's no mistaking the passion in his voice when he outlines what visitors to the Merry Hill store will find.

"Everything you touch and feel in any of Apple stores is premium," he says. "What sets the retail experience apart is that you can hold and feel the device you're about to purchase and that is vital when making a considered purchase like an iPhone or MacBook.

"Alongside the core Apple products we deliver supplementary products that work with the main Apple device. It could be a case, cable, pencil or something that even connects to an iPhone, like a massage gun or portable projector.

"Behind the scenes there is a completely authorised service centre. Our qualified engineers are on site to provide repair solutions either within a warranty scenario or for just an old-school screen replacement."

As a premium partner, Select have the widest range of Apple products available in Merry Hill.

However, as one of the largest companies in the world, Apple has incredibly high standards, and that's what it expects from its premium partners as well

– setting Select apart.

“We build the store in collaboration with them,” explains McCormack. “We offer feedback but it is an Apple design. They have their own very brilliant ideas around the way retail should work and we adhere to those guidelines. They design the guidelines of the experience that they expect – how it looks, how it feels, and we execute as per the plan.”

While he speaks so enthusiastically, lovingly almost, about the in-store retail experience, we go back to another key reason for identifying Merry Hill as a premium site and that is its proximity to the Birmingham and West Midlands business and education communities.

Select does not just partner Apple in the consumer retail sphere, it is also an education and B2B partner,

Apple goods, particularly iPads, are sold by Select to schools to help students with their learning journey.

“It’s quite a special relationship because the devices have to be managed from a security perspective, to make sure they’re safe and protected in the classroom,” continues McCormack.

“We have Apple premium education partner status, and we also have a B2B reseller status in both the UK and Ireland.”

Select sells to SMBs and enterprises for the use of employees working either in the office or at home. While they are often sold through dedicated reseller account

managers, the retail site is also key – not just on an experiential level but also because of the servicing capabilities which are on site.

“We have trained all of our retail staff to be what we call ‘select gurus’. If we have a walk-in from a B2B or school customer, we are able to support them in the retail, learning or service repair environments.

Our strategy is to ensure all our retail stores can support our B2B customers and their education customers.”

When asked what industry sectors benefit businesses most from embarking on a relationship with Apple, McCormack can’t answer – not because he’s stuck for words but because he says it’s impossible to pigeon-hole partner profiles.

“We’ve dealt with major airlines that have implemented iPads for their electronic flight bags in the cockpit,” he says by way of an example.

“We’ve partnered with printers and designers who use them in their everyday business, accountants find them ideal machines to use, they are popular with architects and agencies . . . the list goes on.

“And while there might be devices out there that on the face of it are cheaper to buy, the total cost of ownership is actually lower than other products because Apple’s keep a residual value over several years. So the devices are an investment which also helps when you are looking to finance them.”

Flexibility is clearly a watchword when it comes to the attraction of the Apple reseller to B2B customers.

“We work with the business,” says McCormack. “If a business is looking for an easy device to use to take the business to the next level, Apple fits right in there.

“If a business is looking for something

that’s going to last a long time and is heavily involved in what we call total cost of ownership – in other words how much it costs to own the device over its full term in real terms – then we can help with that by building the residual value of the device into the finance offering.

“We have our dedicated teams who are there to help businesses and their people navigate how best to use a Mac or other equipment in their place of work. That can range from how they might want to best deploy the product and how they connect to their VPN, to what system to use, whether its Microsoft Office or Google Workspace. And then of course there’s the crucial element on how best to manage security.”

McCormack sees finance packages as one of the key attractions for B2B customers. Many businesses in Birmingham and the West Midlands will have come across Propel Finance. The asset lender, which helps SMEs acquire business-critical equipment quickly and easily through their lease programmes, says it is proud to have recently partnered with Select and Apple with their new embedded finance product for business customers.

Select’s small business customers purchasing Macs, iPads, iPhones, Apple Watches and accessories will be able to access finance digitally, with various options available for multiple products

“If we have a walk-in from a B2B or school customer, we are able to support them in the retail, learning or service repair environments.”



Julie Warren of Propel Finance

through Select’s new business pay monthly offer.

As marketing and partnerships director for Propel, Julie Warren is a well-known and respected figure in the region’s corporate financial circles.

She says that the finance offering agreed with Select provides businesses with access to creative finance propositions, including equipment add-ons, upgrades, end-of-term trade-in and certified recycling.

“We are delighted to work with Apple’s channel partners in offering embedded finance propositions to their SMB customers,” she says.

“In short, our partnership enables businesses to access the latest Apple technology through affordable and adaptable payment options that align with their budgets and growth ambitions.

“With flexible terms of up to four years, customers can manage cashflow more effectively while staying at the forefront of innovation.

“The full proposition will be available through Select’s online platform, in-store and through Select’s small business team. It is done through a monthly payment model over 12 to 48 months, with no fees, real-time application decisions and credit availability for future device purchases.

“We’re really proud to support the launch of the new Select store at Merry Hill and wish the team every success.”

So there we have it, all bases covered: world-leading products for consumer and business in a prime location, with staff on hand – whether in advisory or servicing capacities – and flexible, creative financing options, all established and ready for customers.

It will be a busy Christmas for Select, and the launch at Merry Hill might just mark the beginning of a special relationship with the region’s business community.





Intercity team celebrates joining software development ecosystem

Birmingham tech firm Intercity has become a member of the Microsoft Intelligent Security Association, an ecosystem of software development companies and security services partners.

These organisations have integrated their solutions with Microsoft Security technology to better defend mutual customers against a world of increasing cyber threats.

The Intercity-managed security operations centre delivers constant protection, defending against threats with SIEM (security incident event management) and XDR (extended detection and

response) while ensuring identities and access remain secure.

This is achieved through robust defensive capabilities within the Microsoft Security stack.

Charlie Blakemore, Intercity's chief executive officer, said: "Joining MISA is a great milestone for us because it underlines the work our team is already doing every day to keep our customers safe."

"With the threat landscape evolving so quickly, and more businesses impacted daily, this has never been more important. Working together with Microsoft means we can contain and isolate potential breaches

before they spread.

"For our customers that means they can focus on running their business, knowing their people, data and systems are more secure."

Established in 2018 to bring together Microsoft leaders and security vendors, MISA focuses on collaboration to combat security threats and create a safer environment.

Its mission is to provide intelligent, industry-leading security solutions that work together to help protect organisations at the speed and scale of AI in an ever-increasing threat landscape.

Young legal star clinches coveted award



Becca Horley

A rising legal star who sought justice for victims of surgeon Ian Paterson has been crowned Greater Birmingham Young Professional of the Year 2025.

Becca Horley, medical negligence associate at Fletchers Solicitors, clinched the coveted title at the awards ceremony held at the ICC Birmingham in front of over 500 guests.

Becca, who also triumphed in the legal category, advocates for individuals and their families who have suffered life-changing injuries.

Her work involves advising on complex serious injury matters including brain, birth, ophthalmic and orthopaedic injuries, psychiatric and fatal cases.

Becca represents victims of Ian Paterson, the breast surgeon who was jailed for 20 years for 17 counts of wounding with intent after subjecting more than 1,000 patients to unnecessary and damaging operations.

She sought justice, accountability, an apology and compensation on behalf of her clients.

Becca also represents a group of former patients of Mian Munawar Shah, who were recalled by Walsall Manor Hospital following concerns regarding his treatment, some of whom have sustained permanent and life changing disabilities.

She has also acted on behalf of clients who have suffered permanent blindness and severe visual impairments due to delays at West Midlands based ophthalmology services.

Passionate about the impact of colourful fashion on confidence, she authored 'Dress to Progress' for Shoosmiths, encouraging self-expression and making a good first impression.

Her article sparked discussions on authenticity and inclusivity and was featured on industry website Legal Cheek.

Becca has also been awarded the title of Solicitor of the Year 2025 at the Birmingham Law Society Awards and recognised as a 'key lawyer' for clinical negligence in the West Midlands in the Legal 500.

Bridging the benefits gap

What employees value today and how employers can respond

Across the West Midlands and beyond, family firms of all sizes are rethinking how they attract, retain, and engage their people. With cost pressures mounting and employee expectations shifting, many employers are discovering a growing gap between what they think their people value and what employees need.

That gap is shaping the future of work and how benefits are designed, delivered, and experienced.

The new benefits reality

Rising costs, changing workforce demographics, and a sharper focus on wellbeing have created a moment of reset. Recent employer research* is telling us that, two thirds of employers in the UK say rising benefit costs are their top concern, while 57% plan to redesign their benefits strategy in the next two years to improve value and flexibility.

Employees, meanwhile, are becoming more selective. They want benefits that reflect real life: access to healthcare, help managing finances, support for mental wellbeing, and flexibility to choose what works for them. Employers recognise this shift but often find it difficult to balance evolving expectations with tight budgets.

It's a shared challenge and one that calls for smarter, more agile approaches to benefit design.

Closing the perception gap

In contrast recent employee research* portrays a different picture. While many UK employers believe their benefit programmes effectively support wellbeing and engagement, just 54% of employees say their benefits truly meet their needs.

Financial wellbeing is one of the fastest-growing areas of focus, reflecting the pressure many households face in today's economy. The research shows that 89% of employees report feeling financially stressed, yet relatively few employers currently rank it among their top priorities, in terms of support mechanisms & initiatives.



By CHARLOTTE McINTOSH,
WTW health and benefits consultant

"Employers are increasingly focused on creating benefits strategies that reflect their culture and values — supporting employees in ways that make sense for both people and the business."

Such as educational programmes or money saving opportunities, such as discount saving schemes or car sacrifice schemes.

As organisations strive to attract and retain talent, offering relevant benefit packages that employees value, directly impacts employee wellbeing. Additionally, through listening to their people and tailoring programmes accordingly, organisations are seeing measurable returns in engagement, loyalty, and performance. Everyone becomes a winner, the company and the employee!

Smarter strategies for today's workforce

Across the UK and particularly in regions like the West Midlands, where business diversity is growing rapidly, forward-thinking employers are moving toward flexible, data-driven benefit models. Many are simplifying administration, adopting digital platforms, and using analytics to understand which benefits deliver the most value. For example, understanding absence trends to introduce appropriate support services, such as access to physio treatment for higher levels of musculoskeletal absence.

The goal isn't to spend more, it's to spend smarter. Employers are achieving this by integrating wellbeing initiatives into their core benefits, offering more choice through flexible benefits programmes, and communicating clearly to boost understanding and appreciation.

Companies who communicate well about their benefits programme are twice as likely to report strong employee engagement as employees as increase their understanding of their benefits and the value they bring to them.

Research shows that designing benefits which evolve with employees' lives can help create a stronger sense of ownership and belonging.

FIVE WAYS TO BRIDGE THE BENEFITS GAP

- 1. Listen first. Use employee insights to shape your benefits priorities.**
- 2. Focus spend where it matters. Direct investment toward the benefits employees' value most.**
- 3. Make it simple. Streamline choice and communication to improve clarity and take-up.**
- 4. Leverage technology. Use digital platforms to enhance access, data, and decision-making.**
- 5. Measure and adapt. Review usage and satisfaction regularly to ensure continued relevance.**

* WTW 2024 Global Benefits Attitude Survey & WTW's 2025 Benefits Trends Survey

Building benefits that grow with your business



No matter the industry or size, the message is clear: when benefits align with what employees truly value, everyone benefits. The key lies in closing the gap between intention and impact whilst combining flexibility, insight, and thoughtful design.

WTW's Optimal Benefits solution helps employers do exactly that, making it easier to build benefits that are scalable, cost-effective, and meaningful to today's workforce.

Speak to a WTW specialist for more information, or request a complimentary benefit modernisation assessment to better understand how your current benefits strategy compares with your industry peer groups.

To arrange this, contact any of the following: Charlotte.McIntosh@wtwco.com optimal.benefits.gb@wtwco.com

Start-up stasis

There's an inertia in West Midlands entrepreneurial activity which some might find hard to fathom given that so many of the key pillars of support exist in the region – financing, universities, mentorship and so on. HENRY CARPENTER asks three founders of contrasting organisations where they consider the problems lie.



TARA ATTFIELD-TOMES
Founder of comms agency East Village and the 51% Club, the membership organisation set up to help female founders scale



ALEX COLE
CEO of TIN Ventures, the venture-building consultancy he founded in 2015



PROFESSOR MONDER RAM
Director of the Centre of Research for Ethnic and Minority Entrepreneurship at Aston University

Henry Carpenter: Is the start-up landscape as tough as it's ever been?

Alex Cole: I would say it's tougher than ever in the West Midlands region, and it's a multi-layered problem.

There are several good universities. The infrastructure is here, and so is the money and the supply chains. But investors are not coming to the region. The quality of deal-flow from their point of view isn't here.

There is the gap between ideas which sit in incubators and accelerators and investible viability. But nobody's testing viability. You can do that quickly, thin the herd and identify who's right to take that business forward and then face the reality of getting customers.

Monder Ram: There have been changes to the start-up ecosystem since I started CREME in 2004, but it continues to be fragmented.

I got a stark illustration of this just a matter of months ago. I'm on the advisory board for a loan fund with plenty of money to allocate to entrepreneurs, but no one's applying. It's as if the businesses aren't there.

But then a few weeks later, I attended an event which was brimming with high-calibre businesses from a variety of different sectors, all who had done incredibly well and were really open to growth and engagement.

It made me think that these two events were only a couple of weeks apart, but why is this disconnect still persisting?

While we are very limited in terms of what we can do about global forces, I do think this disconnect is something we can exercise some agency over.

We need to identify the issues correctly. How do we bring different parties together? How do we include them in debates that we regularly have? How do we make sure that those decisions are automatically connected with a commitment to inclusion?

We need to invest in innovation. If we ensure that the kinds of initiatives that are going to determine the success of this region are in lockstep with the commitment to inclusion, then I think we have some answers.

Tara Attfield-Tomes: We need to understand that entrepreneurs sit in different buckets.

If we just want to be an environment where small businesses can thrive and access the business support and the funding we need, that's one thing. Or do we want to be a region that has super-exciting brands and businesses coming out of it?

That requires a totally different infrastructure.

The education piece is extremely important, and it's something that Melissa Snover, for instance, does really well. She shares her journey of growing a business, of what it is like to come to a region, be proud of that region and seek investment. That sort of education is something that women haven't had.

When people say they need investment, I challenge it first off and ask what their exit strategy is. They often don't have one because no one ever talks to them about what investment actually means.

Not all businesses should be going on investment journey. There's often a lack of understanding about what cash is out there, but also many people are missing the point of the importance of selling, making revenue and using that revenue to re-invest back in.

Accelerators and incubators talk about

investment, but it is investment many frankly shouldn't be getting.

We have to start with the question, where is your revenue coming from? Have you got something where you can just start selling products and services and bringing ready revenue? When do you need the extra injection of money?

Not everyone should be an entrepreneur. Not everyone has the resilience to run a business. It's really tough and not enough of that is being spoken about.

It's about education, it's about accessibility of entrepreneurialism on the whole and also encouraging people to be more entrepreneurial.

HC: How important is the issue of access to funding?

TA-T: We've got to get away from this reliance on external funding. If you start a business you have to have customers who will buy your product or service or you have no business.

Grants should be there to give you the initial injection to do something you otherwise couldn't do. For instance, you might have a business that's at ideation stage but you can't build the tech platform that you need for your business to have an impact.

Equity investment is about optimising for growth. That's totally different. That's to give you scale and speed. And that's the reason investors come into your business because they believe you can create that scale in a short time period. It's why tech businesses tend to get more investment than something like consumer goods.

But funding is absolutely not the lifeblood of businesses. What's important is the access to the right information, the right network and the ability to sell.

AC: Education is a key part of the issue. I have children and grandchildren going through a system which isn't preparing them properly. Young people are just falling off a cliff, so we have to get this right.

At school, you learn subjects, but none of them come together until entrepreneurship is brought up. And this is why I love entrepreneurship because it allows you to say, why am I doing maths? Why am I doing science? Why am I doing English? What's it for?

Oh, I could solve a problem and people would could pay me. And now I suddenly don't care about maths but I do care about making money. And that now engages me instead of wasting my time.

Let's talk about talent. What we're doing through schools and universities is identifying people who have a talent.

It's about getting experience to demonstrate those skills and then creating value. Once you start to understand and showcase that for someone, at any age, then you are starting to give them tools to survive and thrive.

So I think everything Tara said about education is absolutely 100% correct. And her test on whether you should be an entrepreneur or not is if you can't come up with an idea or concept, convince someone to give you a pound for it and then give it to you again the following month, then you're probably not going to make it as an entrepreneur.

Either your starting position is wrong or you haven't created any value.

You need to think about something, learn what the gaps are in what you're doing. If you close the gap and do that really fast, that's what's called innovation.

If we could just do that in a systematic structured way in this region and allow people to fail fast but for real, then I think we would have something.

We are tripping over people who have really great, change-the-world type ideas, and are actually very good at explaining these ideas, and people will invest in them. That's when we get the rock stars. Those rock stars need to be encouraged to tell their story to help other people, to coach and to mentor, and also come back and invest their money in the next group.



“There’s a really tight connection between the public and private sector, and when all of those different parts of the system work together and an enlightened person takes advantage of those assets, it creates something really distinctive.”

I think there are three things you do with your working life – you are employed, you serve and then you give back.

HC: Monder, how do we get the rock stars on stage?

MR: That's an incredible challenge. Better minds than mine have patently failed to do that.

But we do need to be realistic and that's why this educational piece is of critical importance.

We talk about rock stars, we talk about heroes and we talk about individuals, but if you peel away at the story of some of these people, you'll quickly find that they're in the midst of a really complex ecosystem of larger firms, smaller firms, finance providers and support providers.

There's a really tight connection between the public and private sector, and when all of those different parts of the system work together and an enlightened person takes advantage of those assets, it creates something really distinctive.

Of course the individual is of critical importance, but if those other structural components aren't there, then however heroic that individual is, he or she won't succeed.

Also, it takes a lot of time to invest in a region to create critical mass. The German system has very strong regions with strong regional banks, which means that their industry is dispersed. It's not just concentrated solely in their capital. And that's because people have invested over time in particular regions and created strong regional ecosystems which have allowed businesses to flourish.

In the West Midlands we can talk about the education piece and we can talk about entrepreneurial skills, but they need to be seen as part of a wider approach to skills and development.

And as for Tara's point about not everyone being cut out to be an entrepreneur, that's profoundly right and

we should say that with particular vigour.

If you look at the evidence, if you're an entrepreneur you're not going to earn as much as someone in industry, you're going to work longer hours, you can have poorer health outcomes, and you're going to have poorer employment protection. That's the reality for most entrepreneurs but we don't talk about that.

The other point is that entrepreneurship is made from all sorts of hues and colours and flavours and varieties and types. There's a welcome government recognition in the importance of the everyday economy.

Now these businesses aren't candidates for venture equity capital. They are probably bootstrapping. Yet they are really important stepping stones to social mobility for many in the sector. The everyday economy is fundamental to our region.

The other thing we forget is that there is a inextricable link between the everyday economy and the kind of superstars that we valorise, and yet we see them as separate beasts.

So I think we have just got to take a more holistic, integrated view of the region, of our assets in the region, and where we want to go and place entrepreneurship within that discourse.

TA-T: I want to finish by saying that I firmly believe that people should just get on with it.

It's great having local and central government strategies but I tell people not to wait for them to be written or re-written.

There are founders and people who don't even consider themselves founders, and then there are some people who have got ambitions of being the next unicorn. We've got incredible people with great ideas and great businesses who are fighting to survive every day.

So just crack on or we're going to be sitting here in 20 years' time still talking about how hard it is for everyone.



Negative sides of support for energy

The majority of UK industry will be paying to subsidise “energy intensive” industries if government proposals go ahead, specialists at West Midlands accountancy firm Crowe UK have warned.

Johnathan Dudley (pictured), head of manufacturing and SME corporates, said the impending hike in energy costs for the rest of industry had passed under the radar.

The government has confirmed plans to increase the discount on electricity network charges for energy intensive business to 90% from 60% next year.

The enhanced discount is intended to support around 500 businesses in the steel, glass and ceramics industries, potentially saving them up to £420 million a year.

Mr Dudley said: “The government is billing ‘support

for energy prices for energy intensive industries’ as a positive, whereas, for most businesses who are effectively being asked to subsidise them, as well as support the expansion of PV in the grid, it's negative.”

He pointed out that the UK currently has the highest energy prices in the developed world for both industrial and domestic consumers.

“This is due to a combination of factors including high taxes, the cost of net-zero policies, and a reliance on imported energy, though specific factors vary by year and source,” he said.

“While specific numbers change, the UK's prices are significantly higher than in countries like the US, France, and Germany.”

“While the UK is racing to meet its net zero targets, other countries in Europe and around the world are strolling towards them, some less than others, some might argue.”



Deloitte announces new charity partnership

Deloitte Midlands is hoping to make a lasting impact on the children, young people and families of Nechells after announcing its new charity partner.

The Birmingham office of the financial services giant will work with the free@last charity over the next three years as part of the firm's social impact programme.

Embedded within the Birmingham community, free@last works with children, young people and families in Nechells, where almost 70 per cent of the

neighbourhoods reside in social housing.

Founded in 1999 by youth worker John Street, the charity's mission is to help the youngsters they work with to become positive, resilient, happy and successful young adults.

Since its inception, the charity has helped over 5,000 children and young people, built a £2 million youth centre and developed 14 income-generating projects and businesses, including several run by their own young people.



■ Former secretary of state for business and trade Sir Vince Cable officially launched the production of a new EV charging system at Tyseley Energy Park.

Birmingham-based Voltempo announced the start of series production of its British-built HyperCharger, a megawatt EV charging system designed for heavy trucks.

Sir Vince, chair of the eFREIGHT 2030 consortium, opened Voltempo's facility which has seen the team grow from three to 50 over the last 20 months.

Cisco opens new hub

launch



Emma Coles, Bipin Parmar, James Tallentire, Alan Dempster and Davod Moorcroft

Figures from the worlds of business, academia and local government gathered at Cisco's new office in STEAMhouse for the launch of the tech giant's first hub in the city. The guests were treated to champagne, canapes and other refreshments, and Cisco's chief executive for the UK and Ireland, Sarah Walker, cut the ribbon and gave a speech outlining why she felt this would be an important regional hub for the firm.



Sarah Walker addressing the guests



Jay Rohman and Sarah Walker



Richard Smith and Wai Fan-Bruno



Luke Cockell, Gabor Lukacs and Lee Horner



Henry Carpenter and Alex Cole



Sarah Walker cutting the ribbon



Henry Carpenter, Neil Rami and Mark Robinson



Alex Cole, Umesh Desai and Hanifa Shah



Hanifa Shah and Sarah Walker



James O'Hare, Chris Jinks, Ben Myatt, Simon Lewis and Ed Powell



Alan Doherty, Mike Osborne and Kathryn Baddeley



Ron Austin, Derron Blount and Bruno Junior

celebration

A fresh vision

Glynn Purnell and Phil Innes are regional leaders of their respective fields – the former a renowned chef, the latter an acclaimed wine merchant. They have joined forces to open Trillium, a restaurant which they promise is bringing something new for the city's hospitality scene. HENRY CARPENTER catches up with them a month before launch.



Glynn Purnell



Phil Innes

We are sitting in the lounge area upstairs at Loki Wines and Glynn Purnell and Phil Innes could barely be more relaxed.

Nothing strange about that, you might think, given that Innes has created a hugely comfortable haven above the shop in Great Western Arcade, with its deep armchairs, dimmed lighting and gentle music.

No, their cheerful demeanour is striking for two reasons.

The first is that Trillium, the restaurant they are opening as a joint partnership about 100 yards from where we are seated, is at the time of this interview a building site; it is due to open a month hence on December 10.

Then there's the fact that their venture is in possibly the most notoriously embattled of all sectors. Barely a day goes past without the gloomy news of a restaurant, pub or café closing, with a galaxy of reasons including rising operating costs and labour and staffing issues, to consumer behaviour and taxes and rates, usually to blame.

But these two prominent figures in Birmingham's burgeoning food and wine spheres really don't seem particularly bothered about any of these concerns, even this is a £700,000 investment.

Maybe it's because they're old hands at this sort of thing, particularly Purnell. He is the West Midlands' most celebrated chef and restaurateur of the last 20 years or so, responsible for and involved in several top-level restaurants in the city. There are bound to be ups and downs along the way, the most significant being the closure of his eponymous, Michelin-starred restaurant in Birmingham's city centre not much more than 12 months ago.

Perhaps more importantly, they also have an unshakeable belief in both the industry and also what Trillium will bring to the market.

"There is a hunger for a new restaurant and a new concept," says Purnell. "People want to try something different and there

is still a high percentage of people that want to eat out. You can only tolerate your partner's badly cooked meals for so many days of the week!"

They make for an interesting pair, Purnell and Innes – one the charismatic and enormously talented Brummie chef (he is the self-styled 'yummy Brummie'), and the other the nattily dressed, highly regarded wine merchant whose three outlets – in the city centre, Edgbaston and Knowle – have won legions of wine-discerning fans. What they hold in common – apart from a wry sense of humour – is a shared belief in what makes a good experience in a restaurant.

"I think people do want to experience dining in a different and modern way and Trillium is fundamentally very different to what's on offer in Birmingham at the moment," says Innes. "It is something that I think will appeal to people."

So what exactly is Trillium, and what is the point of difference which has got these two prominent hospitality figures so excited?

The simplest description is that Trillium – so named after a flower which is sometimes used as a floral descriptor for wine – is a restaurant with approximately 50 covers on the ground floor of the One Snowhill office block.

But beyond that it is hard to pigeon-hole – and that's rather the point, because the two friends and now business partners are adamant that if there's a buzzword here it's 'choice', a quality not available to prescriptive tasting menu experiences where both prices and selections are pretty much non-negotiable.

Nor is it targeted to a particular market, despite it being in the heart of the city's central business district.

"If you're walking past at 12.30pm with a newspaper under your arm and fancy a really nice glass of wine and a small plate then you'll be very welcome," says Purnell.

"But if you want to take your wife, or a bunch of mates, and spend the entire

afternoon drinking, exploring the menu, having snacks, sharing plates, having wines by the bottle or champagne by the glass, then that is also absolutely fine.

"People nowadays – especially the middle market upwards – want choice. They want to dictate how much they want to spend. Nobody likes being over directed these days – being told what to eat and what wine to drink.

"We're also keen that it will be a cool, relaxed environment, and remove all pretension from both the surroundings and what we're serving.

"I've been in the industry for 36 years and worked in places ranging from a café in a hotel to a restaurant with three Michelin stars. I think that food and wine should be available to everybody, and customers can spend as much or as little as they want."

Innes adds: "It doesn't need to be a 'treaty' type of place. Of course we want people to want and be able to dine regularly, but if you want to splurge out on options on the menu then you can spend more, but we want people to be able to come just for a lunch, maybe have a few small plates and eat delicious food for a reasonable price."

Let's cut to the chase. Perhaps they can give us an idea what might punters might expect to eat.

"There might be gougeres filled with hot Montgomery cheddar sauce or palmiers of seaweed and Parmesan," says Purnell.

"You could have carpaccio of beef with mushrooms and truffle, which is shared between two. There will be smaller fish plates – maybe two to share – and for a main course you might be looking very slow-cooked lamb on the bone, which is all between the two of you, or a really nice double entrecote, roasted on our state-of-the-art grill with smoked bone marrow.

"So you can always build if you want to a three-course meal, a five-course meal or just one large sharing and have sides with it. The choice is that wide open."

Innes adds: "We don't want to bamboozle people with foams and smoke and stuff like that. This is proper, good, well-cooked and well-sourced food – food to enjoy.

"I'm from Chinese heritage, and there the emphasis is on sharing plates. That is something which we see as being very much part of the eating experience at Trillium."

In some ways, the restaurant has been several years in the making. The spark of an idea came from Innes and despite their best efforts to discuss, both were too busy to talk it through.

It was only a few months after the closure of Purnell's that the two sat down and went through Innes's concept.

As Innes says: "The stars were aligned in a way. A lot of the time, chefs are food experts and are very good at drinking the wine, but it's not their field of expertise.

"We want to put both the food and the wine on a pedestal together but we want to get away from the idea of wine flights. We want to simplify the wine menu, with around 30 on the back of the food menu all available by the glass, as well as a



CGI of the external view

wider wine list and its continually changing bottles.

"Much like the food, the wine will keep on changing. We'll keep it fresh.

"Because of Loki we've got the ability to source wines from all over the world. We're not wedded to one supplier and there will be some really beautiful wines from places people might not be too familiar with as wine producers, like Armenia, Crete and Tenerife.

"I almost want it to be like a specials food board. When the wine's gone, it's gone, and we'll move on to something else. I want that kind of jeopardy.

"Yes, we do have a sommelier, the restaurant managers have a lot of experience and wine knowledge, and all are perfectly capable of making suggestions, but just like at Loki I want people to experiment and try different things."

For some time now Innes has been working with the winemaker Katie Jones (who's originally from the Midlands) in France to blend Trillium's signature wine.

He makes the distinction here between a signature wine and the traditional house wine.

"I'm not bad-mouthing other restaurants but it's usually the cheapest stuff they can find," continues Innes. "We want to really make a statement or having our own wine blended by Katie Jones.

"Yes, it's at a lower price point but it's delicious and it's a wine I'm really proud about.

"It is something that we want to hang our

hat on, in much the same way that a top bistro in Paris, say, is proud of their house wine, where it's not a dirty word.

"Some restaurants I know in France are judged on how good their house wine is, but in the UK we have got used to selling the cheapest of the cheap stuff just to lure people in."

You couldn't get two more effusive enthusiasts for their trade than these two popular hospitality heavyweights, but there is another word which sums up much of Trillium is about, and which many might find refreshing, and that is honesty.

Yes, they have secured Rob Palmer, who held a Michelin star at Hampton Manor, as head chef, but Purnell is the chef patron and insists he'll be on the pass 99.9 per cent of the time.

"If you've got serious people around the table, we should be serious about what we are doing, so I absolutely should be in the kitchen," he says.

And also, with the food, everything will be in plain sight – there will be no hiding place, and certainly no pre-cooked food popped into a microwave at the last minute (a not uncommon practice). There are no barriers at Trillium, and in removing the traditional kitchen-and-diner divide, a relaxed informality is created.

Purnell also makes the point that honesty is a virtue which, perhaps more than ever before given the tough trading conditions, the industry has to embrace.

"It's up to the industry to be attractive, receptive, to listen to customers on

costings, time on the table, how they like to be served and so on," he says.

"It's then up to us as restaurateurs to juggle costs so they are not passed on to the customer too heavily but enough for the industry to survive. It's good old-fashioned economic sense.

"But I think to entice people, you have to have that honesty, so everything's as clear as day when you order – people have to know that they are absolutely going to get what they pay for."

There is as well that extra facet which encourages people to return to a restaurant time and time again – that hard-to-define soul, romance or call it what you will.

As Purnell says: "Food and wine for me is very romantic. I'm not talking about romance as gazing into somebody's eyes. It's the romance of knowing where a particular wine has come from, and the skill and passion of chefs cooking what you ordered in front of you. Again, we come back to everything being open at Trillium.

"We just want the place to ooze hospitality, ooze great food, and ooze good wine."

Between them Purnell and Innes have a contacts book the size of a brick to go with an acknowledged pedigree in what they do.

They are at the top of their game and up for the Trillium challenge, and if there's a downward trend in the restaurant industry these two stand as good a chance as anyone of bucking it.

Bon appetit.



Purnell and Innes on site

Local businesses back Southside BID

Southside Business Improvement District has been backed by local businesses, securing a fourth five-year term with 96% of businesses voting in favour of the BID's future.

Of the 291 businesses eligible to vote, turnout was recorded at 50.5%, with 96% of businesses voting in favour by rateable value, and 93% by number.

This endorsement from local business means Southside district will continue to provide its services for another five-year term, aiming to deliver projects and initiatives that enhance the area's appeal, safety and economic vitality.

Jo Kinsella, chair of the Southside District Board, said: "This result is a testament to the collective belief in the power of partnership and place. We are incredibly grateful to our levy payers for their continued support and confidence in our vision.

"Over the next five years, we will build on

our achievements and push forward with ambitious plans to make Southside district an even better place to live, work and visit."

The new term will begin on April 1 2026, with a new business plan focused on key priorities to include safety and security, business and growth, cleaner and greener spaces, and culture and events.

Following the successful ballot, Southside BID has relocated its headquarters to the Southside Building on Hurst Street.

Partner at Carter Jonas, Alex Tross, who managed the letting on behalf of Birmingham Hippodrome, said: "Southside BID's relocation to a central spot in the heart of the district is a fantastic step forward.

"The new office sits at the heart of the area's vibrant cluster of businesses and cultural venues, reflecting their commitment to being at the core of the community it serves.

"Having seen the great work that BIDs



Jo Kinsella

deliver through my role with Colmore BID, it's brilliant to see this move as a result of continued collaboration and investment from businesses in Birmingham city centre."

Accountancy firm rebrands

An accountancy practice located in Halesowen for more than 90 years has undergone a rebrand after being acquired by the DJH group.

Nicklin has become DJH Halesowen following its acquisition in a deal the firm hopes will give existing and new clients greater access to advice and professional services.

Mark Howell, director of DJH Halesowen, said: "When we became part of the DJH group in June, the plan was always to introduce the new branding in autumn and

now is the perfect time to complete the rebrand."

Following a series of 16 acquisitions in four years, DJH – which is backed by private equity investor Tenzing – has grown into a multidisciplinary team of 750 people.

Scott Heath, CEO of DJH, said: "Nicklin has been a great servant to the Black Country, and we want to build on this legacy and deliver even more business support and services to local entrepreneurs and companies."



Pictured from left are DJH Halesowen directors Paul Clayton, David Wright and Mark Howell

Partnership announced

A Midlands-based video marketing agency has announced a new partnership with the Birmingham Rockets, delivering short-form video content to showcase the basketball club's story and spirit.

The club's collaboration with Ark Media Group aims to boost community engagement, increase matchday attendance and raise awareness of Birmingham Rockets as a central figure in the city's thriving sporting community.

Ark has produced a number of social media videos for the club to roll out across their channels – including fixture promos and kit launch videos.

CEO Phil Arkinstall said: "Partnering with the Birmingham Rockets was such a natural fit for us. We both have strong Birmingham roots and we cannot wait to help bring their game days to life through fantastic video content. We are excited by the opportunity to work with, and sponsor, the area's leading basketball team."

Robert Palmer, CEO of City of Birmingham Rockets, said: "We are delighted to welcome Ark Media into the Birmingham Rockets family. By partnering with them we're not just joining forces but combining ambition, creativity and vision.

"Together we hope to increase our impact, tell the Rockets' story to new audiences, and deliver unforgettable experiences for our fans, community and partners. We can't wait to see where this collaboration takes us."

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Property finance firm wins business award

Birmingham-based Islamic property finance firm Offa has won the Financial Services Business of the Year award at the Islam Channel Business Awards 2025.

The event, held at the Hilton London Metropole, was attended by industry players, dignitaries and global business leaders, along with a panel of judges led by Sir Iqbal Sacranie OBE, founding secretary general of the Muslim Council of Britain.

Sagheer Malik, Offa's chief commercial officer and managing director of home

finance, said: "Winning this award is a testament to the incredible team I have the privilege of working with.

"At Offa we set out to make Islamic finance faster, fairer and more ethical. I think this recognition shows that we are on the right path."

Husam Zomlot, Palestine's ambassador to the UK, spoke at the event, and other prominent speakers included Shirine Khoury-Haq, group CEO of the Co-operative Group, and the Rt Hon Sir Stephen Timms MP.



Staff at Offa receiving their award

Distribution partnership deal

A Birmingham candle manufacturer has signed a European distribution agreement for its new Disney candle and home fragrance collection with wholesale gift supplier Enesco.

Dalian Talent Group, based in Kings Heath, said the partnership with Enesco covers its entire 70-strong Disney candle collection, across the five franchises of this first phase launch. These comprise Disney Princesses, Disney Villains, Disney Mickey and Friends, Disney Lilo & Stitch, and Disney Winnie-the-Pooh.

Dalian Talent Group, which specialises in the design, manufacture and distribution of branded and private label candles, home fragrance and personal care products, launched as a key Disney candle and fragrance partner in 2025 in EMEA.

CEO Hamish Morjaria said: "We were actively looking for strategic partners for our new Disney collection, who align with our strategy and retail base. Enesco is both well respected and well connected, and



Hamish Morjaria

we are delighted to be working together on this launch.

"We are working to secure similar global distribution strategic partnerships with other suppliers for Disney and our other brands."



Suki Gill

Event held for women in tech

Women working in the tech sector need to trust their instincts and strive for what they believe is right.

That was the message from Suki Gill, director of education and quality at School of Coding & AI at the inaugural Inspiring Women in Technology event in Birmingham.

She joined other tech leaders including Aditi Desai, consultant in maternity and gynaecology at the Royal Wolverhampton NHS Trust and co-founder of the iCount surgical safety system, and Hollie Whittles, information security and HR director at Purple Frog Systems, for an event exploring how women can turn the challenges of AI into opportunities.

Ms Gill talked about some of the women she works alongside at SOC, as well as her own journey from her time at Marconi to retraining as a teacher and working across the education sector, including grammar schools, private boys' schools and boarding schools.

Speaking after the event, she said: "For all its advancements, the technology sector is still regarded as a male-dominated industry, but there are countless opportunities for women, and I was delighted to join others in the field to discuss this.

"At School of Coding & AI one of our drivers is to increase those opportunities for women and girls, regardless of their background."

Two brands united

Fund manager Future Planet Capital and venture capital firm Midven have united under a single brand.

The group says the move reinforces the firm's cohesive approach to investing in growing companies with a continued and strengthened focus on the West Midlands.

Following its acquisition by Future Planet Capital three years ago, Midven has now been fully integrated and will operate as Future Planet Capital Regional. This change formalises the firm's 'one brand, three strategies' approach, which is designed to enhance clarity and strengthen its network for the benefit of the businesses it supports.

Surjit Kooner, investment director of Future Planet Capital Regional, said: "This is a natural evolution of our partnership and a testament to the incredible work the Midven team has done over the years.

"By operating under a single brand, we can better leverage our combined expertise and resources, ultimately strengthening our offering to the West Midlands."

The brand alignment emphasises that while the name is evolving, the core of the business remains unchanged. The funds, including those managed by the former Midven team, will retain their current structure and management, and will continue to be led by the same dedicated teams.



The team at Future Planet Capital Regional

In March 2023 Future Planet Capital Regional was appointed the fund manager for the £25 million West Midlands Co-Investment Fund. The fund has been set up by the West Midlands Combined Authority in partnership with the West Midlands Pension Fund to invest equity of up to £1 million in innovative high growth

SMEs in the WMCA area.

Operating over a 10-year period, the fund will also focus on bringing new private investor money to the region, and using a co-investment model will invest alongside business angels and other private sector investors on a minimum £1 to £1 basis.

National award for agency

Birmingham-based performance marketing agency SHC Digital has picked up a national gong and two highly recommended awards at the Social Day Social Media Marketing Awards in London.

The company, which is based in the Assay Studios, entered three categories. It won the Small Business Social Media Campaign of the Year award for relaunching Japanese restaurant chain, Yakinori to Birmingham.

It was highly commended in the Social Media Campaign Excellence and the

Social Media Campaign in Public Sector or Government categories.

Founder and director Sally Hawkesford said: "I am extremely grateful and proud of our team and also the clients we work with and trust us to deliver results."

Danielle Tamura presenting Sally Hawkesford and Amy Eddy with the Small Business Social Media Campaign of the Year Award 2025



■ Birmingham-based investment bank Heligan Group has announced the appointment of an additional four graduates to its corporate finance division.

The new hires will be guided with training, support, and the ability to attain the ACA qualification over the next three years, the firm said.

Simon Heath, COO and partner at Heligan Corporate Finance, said: "In 2024 we kicked off our graduate scheme. It was a resounding success with Heligan bringing in four analysts to its corporate finance team who have since thrived.

"We are pleased to be repeating this process, bringing another cohort of talent into our team following our strategy for future growth."

The announcement follows an active year for Heligan Group, with standout transactions including the sale of Languard Systems to Chemring Group, the sale of MSS Group to Atlas Copco and the sale of Infrastar to Frazer Nash Consulting.



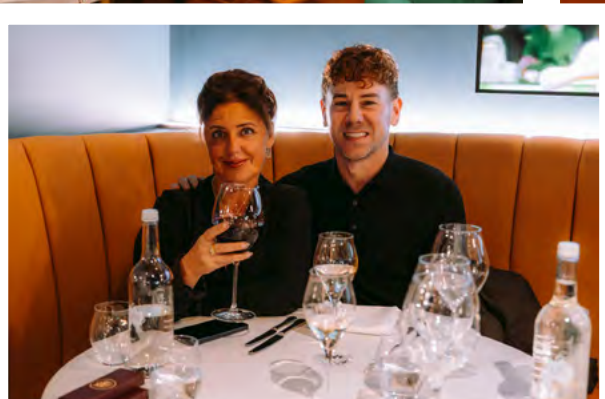
Brad Carter and Alan McNally



Lianna Little and Matt Parton

Meeting new resident chef

The 150 Club at Villa Park was the venue for an evening of fine food, cocktails and wines to celebrate its new partnership with the Michelin-starred chef behind acclaimed Moseley restaurant Carters. Brad Carter is the new resident chef at the 150 Club, and guests were treated to a superb five-course meal and an entertaining question-and-answer session hosted by former Villa and Scotland legend Alan McNally.

Simon Pettigrew,
Jessa Sangha,
Julie Pettigrew and
Andrew RileyDawn Buchanan and
Paul Cambell

Jessa Sangha



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Family and owner managed businesses

SPECIAL REPORT

Family and owner managed businesses are a mainstay of the UK economy, making up more than 90% of private-sector firms.

They also have several distinctive characteristics that set them apart from other types of organisation, not least a focus on sustainability across generations rather than short-term profits.

Decisions are frequently made with the next generation in mind, leading to investments in reputation, quality, and community relationships, and the business often reflects the family's values and identity, creating a strong, cohesive culture.

But there are also numerous challenges FOMBs are having to face in the current trading climate.

In this commercially backed special report, we look at some of the issues they need to consider and ask how this pivotal sector of the business economy should plan for what is likely to be a tough economic environment for many years to come.



Fresh leadership marks anniversary

A family-run West Midlands haulier is celebrating its 45th birthday this year with a change of leadership from within the firm.

Haulways, based in Oldbury, is a nationwide transport operation which was formed by Roy Jones in 1980 and now spans three generations.

Roy's grandsons Rob and Adam Bowater, along with their cousin Lee Jones who recently joined the company, are now preparing to take the wheel and aim to steer it towards further growth in the future.

Rob said: "It's 45 years now since my grandad Roy started the business, and his son Keith joined the firm as soon as he was 19.

"My dad Dave Bowater then started here as a 17-year-old just after passing his driving test and became part of the family when he married Roy's daughter.

"They went on to create a company that prides itself on quality service, exceptional efficiency and the highest level of professionalism and we're all immensely proud of achieving that as a family-run outfit.

"Now my dad and uncle Keith are looking to pass on the baton to the next generation, so Adam and I have been tasked with taking things on and building on Haulways' good name and reputation in the industry.

"We've both been working in the business since leaving school and our cousin, Lee, who is Keith's son, has now started here too so I'm sure he will be helping us drive the business forward too.

"It's certainly exciting times but also a challenging prospect for us because there



is a huge responsibility on us to continue delivering the very best for our clients and customers."

Haulways is a long-serving shareholder member with Pallet-Track and a member of the Road Haulage Association, which is something Rob is keen to continue.

Pictured from left are Adam Bowater, Lee Jones and Robert Bowater are preparing to take the wheel at Haulways

Low level of confidence among SMEs

Confidence among small businesses in the West Midlands has plunged to alarming levels, according to the latest FSB Small Business Index.

Karen Woolley, FSB business and stakeholder manager for the region, warned that the chancellor must take urgent action in the upcoming budget to reverse this decline.

The Q3 2025 SBI revealed a confidence score of -59 in the West Midlands, even lower than the national average of -58. Growth expectations have

collapsed, with only 16% of small firms in the region anticipating expansion over the next year, while 35% expect to downsize, close, or sell. Nationally, 30% of small businesses foresee contraction, and 6% predict closure, equating to over 330,000 potential business shutdowns.

"The domestic economy, rising taxes, labour costs, and weak consumer demand are all weighing heavily on small firms," said Mrs Woolley.

"Revenue outlooks are bleak, with 55% of West Midlands businesses reporting

falling revenues in Q3 and only 18% expecting growth in the final quarter."

Access to finance is another major concern. Just 10% of UK small businesses rate the availability and affordability of new finance as good, while over half say it's poor. Shockingly, one in five successful applicants were offered interest rates exceeding 20%.

Late payments continue to plague the sector, with 68% of firms experiencing delays and 34% reporting worsening conditions.

The great wealth transfer

By KIERAN DUFFY, client director, Heligan Wealth Management



The UK is entering a defining period of financial change. Over the next 30 years, an estimated £5.5–£7 trillion of personal and business wealth will pass between generations. For owner-managed businesses, a significant portion of that wealth is tied into privately held companies that have driven local employment, innovation and growth for decades. Nowhere is this truer than in the Midlands.

As the first generation of entrepreneurial founders approaches retirement, the decisions they make around succession will determine not only the future of their companies, but the financial well-being of their families. The transition from business creator to wealth custodian is both an opportunity and a risk — and it requires more than operational continuity.

It demands the transfer of capital, governance, purpose and financial capability.

Why the financial dynamics have changed

The wealth contained in private businesses has grown rapidly over the past 20 years due to:

- Scaling of entrepreneurial ventures
 - Favourable capital markets and private equity investment
 - Rising valuations in sectors such as engineering, technology and logistics
- But the path from business value to family wealth is rarely straightforward. Founders often have:
- The majority of their wealth trapped in shares
 - Limited liquidity available for retirement or diversification
 - Exposure to changing tax regulations
 - Pension provision now increasingly within the future IHT net

In the past, entrepreneurs could rely on generous inheritance reliefs to preserve business value within the family. Upcoming changes will significantly alter those assumptions. The financial strategy that underpins succession is now as critical as the leadership handover itself.

Preparing for the shift

Owners face an important evolution in their lifetime. As they scale back involvement in the business, their wealth shifts from being concentrated in a single enterprise to a diversified portfolio. This raises three questions that every founder should be able to answer:

1. How and when will the value of the business be realised?

2. What structure will protect that value for future generations?
3. How will wealth be invested to deliver long-term family security?

Answering these questions early creates flexibility. Delay reduces options and increases tax leakage.

Many families are also exploring partial exits — selling a percentage of shares to bring liquidity into the personal balance sheet, while retaining control. Others pursue phased handovers to children or management, supported by business restructuring to separate trading and investment assets.

Every route requires coordination between corporate finance, tax planning, lawyers and wealth management professionals.

Integrating the next generation

Where succession planning fails, it is often due to a lack of preparation for the responsibilities that accompany wealth — not the wealth itself. Families that navigate financial transition effectively typically:

- Develop next-generation investment decision-making skills
- Introduce heirs to trusted professional advisors early
- Create involvement in governance long before ownership transfers
- Build understanding around risk, diversification and income need

Leadership succession and financial succession are not the same, but they must run in parallel.

Governance that protects value

Once wealth transitions from business ownership to personal assets, the financial risks change:

- Market volatility replaces trading risk
- Tax efficiency becomes an essential determinant of return
- Long-term income must replace salary and dividends
- Capital preservation becomes a priority over capital growth

Good governance ensures continuity in these new conditions.

This can take the form of investment committees, family councils, or clear shareholder frameworks that prevent the erosion of value through rushed decision-making or fragmented interests.

The role of professional advisors

The scale of the coming wealth transfer requires advisors with capability across:

- Shareholder and corporate restructuring
- Liquidity planning and investment oversight
- Intergenerational trust and tax strategy
- Long-term risk management for family wealth

Increasingly, families are recognising the value of advisors who can bridge the point of transition — from the corporate transaction to the stewardship of the proceeds. It is a shift from managing a business to managing a legacy.

A coordinated approach reduces friction, avoids duplication of advice and ensures one strategy is driving both commercial and personal outcomes.

Priorities for business-owning families

The most successful transitions tend to follow five principles:

1. Begin with financial clarity:

Understand current business value, liquidity timelines and tax exposure

2. Build a diversified wealth plan:

Identify the right balance of income, growth and risk for life after exit

3. Formalise governance: Documented structures avoid disputes and enforce discipline

4. Prepare successors early: Capability must match control at the point of handover

5. Review regularly: Succession planning is not a one-time project

The Great Wealth Transfer is a historic moment. For Midlands business families in particular, it will reshape the region's economic landscape. Some will evolve into multi-generational family investment groups with professionalised wealth oversight. Others may see value dissipate through tax, disagreements or poor timing.

There is no avoiding the transition — only choosing whether it is strategic or reactive.

Founders have an opportunity to determine how their success story continues. Structured planning ensures that the value they worked so hard to build becomes a foundation for future family prosperity, not an inherited challenge.

The right decisions, made early and supported by experienced, joined-up advisory relationships, will define whether that wealth endures.

Back-seat driving

Birmingham engineer Kevin Macliver used personal experience to design a new line in child car seats which has caught the eye of several high-profile figures. One of his children, daughter Minty, is at his side in the business which is now reporting a multi-million-pound turnover. JON GRIFFIN reports on this feelgood tale of passion, precision and perseverance.

It's a recognised world innovator in child car seat safety with VIP customers including Claudia Winkleman, Mishal Husain to Roman Coppola.

Step forward Multimac, a £2.5 million turnover business run from a tiny industrial unit in the backstreets of Newtown in Birmingham by father-and-daughter team Kevin and Minty Macliver.

But it has taken many years of blood, sweat and tears – and an investment of around £750,000 and counting – to propel Multimac to its current rarefied status as a global leader in child car seat safety.

Along the way design engineer Kevin – a self-confessed workaholic petrolhead – has been forced to jump through a series of bureaucratic hoops and prescriptive transport regulations which would have caused many inventors to throw in the towel.

He's been threatened over the use of patents by BMW, driven from Birmingham to Germany only to be cold-shouldered by luxury car executives, caught up in a nightmare wrangle over insurance and faced other major obstacles – all whilst pumping north of three quarters of a million pounds into his dream.

He even allowed his 50th birthday celebrations to take a back seat whilst travelling over to Sweden to gain the crucial support of the man who would ultimately put his Multimac concept on the road to fruition – the father of child car safety, the late Thomas Turbell, a pioneer whose work and vision is thought to have saved countless lives.

The extraordinary story of Multimac is a fitting 21st-century fable to add to the world-famous industrial heritage of the urban sprawl which was once dubbed the city of a thousand trades. And no one can tell the story better than Kevin Macliver, a Birmingham University graduate with a lifetime in design engineering.

Macliver's capacity for creativity and a need for job satisfaction was apparent from his early 1970s days as a graduate apprentice at Lucas offshoot Girling Brake.

"It was the most boring job in the world," he says. "It occurred to me that I could spend my whole life designing things that worked but never made production."

After two years he moved on to become Midlands area manager of an environmental engineering firm before setting up on his own in the mid-80s as Environmental Macliver Ltd, which grew and prospered in tandem with his own burgeoning family of four young children.



Kevin and Minty Macliver in Multimac's Newtown unit

"We had a fourth child and had some seven-seater cars and thought this is a dead loss. You have got a child in the back you can't get to. But any back seat that takes three adults will take four kids, so I decided I would make a seat."

Astonishingly, that initial idea for a prototype multiple seat dates back to 1995 – and it would take well over a decade before Multimac became reality with its official launch in 2009.

"It took 13 years to get approval. I went to the British Standards Institution but there was no protocol for multiple child seats because nobody had made them before."

Over the course of several years, officials at the BSI continued to object, forcing Macliver, who by now had forked out £50,000, to make modifications to the early designs. The saviour of the project proved to be child car safety expert Thomas Turbell from Sweden.

Turbell, long-time head of the VTI crash test facility in Linköping, had battled tirelessly to convince Swedish politicians and other researchers of the safety benefits of rear-facing seats. He was to prove a key ally in Macliver's ongoing battle against the BSI bureaucrats who had refused approval.

"I phoned up VTI and said my name is Kevin Macliver, you haven't heard of me

but I have been working on a four-seater child seat. He said he had heard of me and that European delegates were coming to Sweden to discuss my seats. He said he wanted to see you as soon as possible."

Minty interjects: "At last there was finally someone with a positive attitude wanting to help – and someone with such authority."

Her father adds: "He gave me some dates and suggested June 19. That's my birthday and I was going to be 50. This was in 2001."

Macliver put his 50th birthday celebrations on hold to take his child safety concept to Turbell, who subsequently persuaded European legislators to grant Multimac approval.

"That's when it all started seriously. We went to Sweden to do the first tests and they said it was amazing."

Macliver's vision for Multimac was edging closer but there would be further hurdles to overcome, including powerful adversaries in the shape of German luxury car maker BMW.

"We had to make a rear-facing seat as well for babies up until 18 months. I used to call it the baby cradle and then Minty, who was about eight, suggested naming it the Minimac."

"BMW objected – they said they owned

Mini, which was a bit of a blow, but we won. Laurence Shaw, who was the trademark patents attorney in Birmingham, was involved and BMW gave in. There was an out-of-court settlement.”

Trademark experts subsequently warned the budding car safety entrepreneur that he could not register the Multimac company name because American toy giants Tonka were making a pedal car called Multimac.

“We were committed to it. We wrote to Tonka and a week later got a letter from their legal department which said they were quite happy for us to use Multimac for our child seat. They wished us every luck in your endeavours. From a big company like that, I was amazed.”

After overcoming the likes of BMW and Tonka, Macliver then had to battle finance companies initially unwilling to insure 200 seats already made for crash tests in Sweden by sub-contractors – at a cost of £200,000.

The metal frames for the Multimac range of seven different products are currently made in Bedford and transported to Coventry for trimming and delivery to customers.

But Macliver never wavered from his Multimac vision and the company which would grow into a worldwide pioneer in child car safety was finally launched as a garage start-up in 2009, with the addition of his then 19-year-old daughter Minty, the third of four siblings.

Says operations director Minty: “I started working with dad when I was 19 and he was still doing his engineering work. He would often be in another country for days at a time so I would have to do everything from our office at my parents’ house.

“I enjoyed it because I was learning so much. I was organising all the suppliers, the



The Multimac products are popular with children and parents alike

sales calls, the emails while my dad was away. It has just kind of grown from there really. My dad asked if I would work for him for just for a year and here I am 13 years later.”

After so many years of frustration at the hands of regulators and safety officials, Multimac is today selling around 50 to 60 car seats a month as part of a £2.5 million turnover enterprise, with export orders coming in from across the globe amid demand from a growing market.

Says Macliver: “One in seven families in Britain have a third child – that is a huge market.”

Minty adds: “It’s strange. We don’t actually know how people hear about us overseas. Now we export 60%, and sell

40% in the UK. People just find us online. The average order is about £2,500.”

Says her father: “We export all over – the Dominican Republic, we have just sent a couple to New Zealand, we have sent two to a millionairess in Hungary in leather for her Bentley and Rolls-Royce.”

Closer to home Multimac can count the likes of TV star Claudia Winkleman, newsreader Mishal Husain and international film director Roman Coppola among their customer base.

Says Macliver: “It’s really very satisfying how many seriously rich people have a regular car with a Multimac rather than a people carrier or SUV.

“Claudia Winkleman had a Golf with leather seats and she said she wanted one. When I said we had a waiting list of about eight weeks she told me that was no good, her baby was due in two weeks.

“I said ‘OK, I have got a leather one that we just did for BMW. You can have that for free if you let me tell people that you have got it.’ She said she would and tweeted ‘This is what turns me on now – Multimac. com.’ Our website crashed.

“About two years later she was interviewed by one of the newspapers who asked what is your favourite gadget and she said ‘I have got a Multimac – fantastic.’ VIP endorsements aside, Kevin Macliver and daughter Minty are looking to work with a major car manufacturer to further bolster the Multimac car safety mission after receiving R129 accreditation, a new safety law.

Says Macliver: “My dream would be to have a tie-up with a car manufacturer. If you have got three kids and BMW, JLR or Mercedes were able to offer you a Multimac in your car as part of the finance deal and you are looking for one of those cars, you would go for one.”

With his proven track record in overcoming industry hurdles over so many years, who would bet against Kevin Macliver fulfilling his latest ambition?



Roadside assistance company drives business forward with five-figure funding boost

A roadside assistance and vehicle recovery company has secured £50,000 in funding from ART Business Loans to expand its operations.

Rockhopper Rescue & Recovery has grown its fleet of roadside recovery vehicles and recruited two members of staff following the investment from ART Business Loans.

Rockhopper Rescue & Recovery works with insurance companies, accident management firms, breakdown associations and public sector customers to provide roadside rescue and recovery services.

Rockhopper contacted ART Business Loans for funding to meet increased demand during the busy summer period.

The Wolverhampton-based business has made additions including employing a commercial technician and adding to the fleet a specialist vehicle for vehicles over 7.5 tonnes.

Director Adam Court said: “As a small business, securing funding can be challenging, but Graham Donaldson from ART Business Loans was great. He came to see the operation and took the time to understand our business and what we were trying to achieve.

“The funding allowed us to purchase new vehicles outright with no further need for expensive vehicle finance. It also meant we could secure the employment of our current team as well as employ two additional team members.”



The Rockhopper Rescue & Recovery team with managing director Adam Court, front left with ART Business Loans manager Graham Donaldson front right

ART Business Loans manager Graham Donaldson said: “Rockhopper Rescue & Recovery is exactly the type of growing business we are pleased to support. It is rewarding to see how our investment has helped them grow their workforce and expand their services.”

Community development finance

institution ART Business Loans makes loans available for any business purpose from between £10,000 and £250,000, taking a personal approach to assessing applications. In the last 10 years ART has lent more than £25 million to 600 businesses that have created or preserved 4,290 jobs.



Minty and Kevin Macliver

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An uncertain climate

Matt Watts, partner and head of tax in S&W's Birmingham office, assesses some of the challenges that family and owner managed businesses face in the current trading environment.

By HENRY CARPENTER.

Matt Watts doesn't try to sugar-coat the situation.

The head of tax for advisory firm S&W in Birmingham reckons it's been quite some time since family and owner managed businesses faced so great and so many challenges, few of their own making.

With seemingly ever-changing national policy reappraisals at home and overseas, the environment is constantly changing for businesses. As he says: "How do you plan for investment and growth, when the goalposts are consistently shifting?"

Watts works with larger FOMBs, but many of the challenges he encounters apply to the firms of all sizes – an obvious case in point being the inflated costs for employers due to the increase to employers' National Insurance contributions.

Watts is hopeful there won't be any further hikes in the forthcoming Budget, and when we speak, the chancellor's autumn statement is drawing ever nearer.

"It sounds like the mood music coming out of Number 11 at the moment is that employers' NICs have been squeezed as much as they can be and other parts of the economy will bear the brunt of revenue raising this time."

Other tax hikes for businesses, owners or both are likely to still be on the cards, according to Watts.

"We wait and see," he says.

Then there are the macro-economic factors manufacturers face, not least the tariffs imposed by the president of one of the nation's key trading partners, the US. International trade is tricky anyway, he says.

"Working internationally is always more complex than it should be. We help clients ensure that their management structure works effectively across borders and that they can operate in multiple jurisdictions.

"That alone can create challenging tax calculations and reporting requirements, and if you're not on top of them, significant issues can develop quite quickly."

Add in the uncertainty around tariffs and the obstacles can seem overwhelming, he says: "We know a few firms who are quite



acquisitive and looking at like-minded businesses to buy or merge with, but the uncertainty at home and abroad has hit activity. There's a general reluctance to press ahead with investment."

Watts says there has also been a slowdown in business sales and other M&A activity because the environment is un conducive to long-term decisions. Businesses are being increasingly conservative.

"For many of them, wait and see are the watchwords," he says.

Despite this, Watts says he does see businesses being proactive in their exit and succession strategies.

"Many already have a clear timeframe in mind, and are planning around that both in terms of what they are going to do with the personal wealth they have generated, and for the ongoing health of the business. They're putting the right structures in place to ensure that it continues to survive and thrive."

Watts has sympathy for many owner managed businesses that have been in the same family for generations and now face an uncertain future. That includes the farmers who, from April 2026, face new inheritance tax liabilities.

"The main issue is that it's a tax on

capital wealth, but they have got to pay that tax somehow," he explains.

"I suspect that nine times out of ten cashflow is a real challenge for the agricultural sector. Yes, there's a lot of value in their capital assets, but how are they meant to liquidate that value while retaining the business?"

"It's all tied up in bricks and mortar, land and machinery. They can't satisfy their inheritance tax liability by selling a couple of combine harvesters and then having nothing to do the harvest with. It just doesn't work."

Watts speaks with an expertise honed by the best part of 30 years in the industry.

He started as a corporate tax trainee at Deloitte in London, where he gained his ACA qualification, before moving to fellow 'big four' firm EY, where he spent seven years with the transaction tax team working mainly with corporate and private equity investors.

In retrospect, Watts says that 2008 was an 'interesting' year to join Smith & Williamson, as it was called then.

"Soon after joining, I got the opportunity to go on secondment with one of our clients," he recalls.

"I gained an awful lot of valuable experience, because it enabled me to see what life was like on the other side of the fence, implementing the advice that you get from people like me."

"Also, because it was a particular interest of mine at the time, I was able to focus on R&D tax credits, particularly around the video games sector, which the government was really starting to incentivise at the time."

"That provided me with an opportunity to pivot away from the transaction space to something else."

He has since moved with the firm's cycle of mergers, rebrands and ultimately demergers to his current position, heading its tax department in 103 Colmore Row. He says it's an exciting time to be at S&W.

"When I look at our team, we are growing at between 15 and 20 per cent year on year. In a very challenging time for business, it's also very exciting and a great team to be part of."

A sporting chance

JON GRIFFIN meets the founder of a charity which, through the medium of sport, has given hope and meaning to thousands of young people.

It has been nearly 20 years since Sport 4 Life was founded in a tiny office in inner-city Birmingham, helping 25,000 young people over two decades to cope with a host of problems ranging from the soul-destroying impact of unemployment to mental health issues.

From those humble beginnings the Birmingham-based charity has established itself as an enduring force for social good – with more than 20 staff now running a £1.6 million revenue enterprise helping find new purpose and meaning to transform the lives of thousands of 11 to 29-year-olds.

In an increasingly overcrowded voluntary fundraising sector, Sport 4 Life has survived and prospered to grow into one of the leading sports charities in the region, with its tentacles now spreading into partnerships with national allies in London and the north west.

That's quite an achievement in a volatile sector continually buffeted by the harsh realities of an uncertain economic backdrop – but none of it would have been possible without the vision and determination of founder Tom Clarke-Forrest.

Back in July 2006, Birmingham-born Clarke-Forrest, aided and abetted by his elder brother and GP father, set in motion plans for a sport-based charity which could help transform the lives of youngsters battling against the odds in deprived inner-city areas of urban Birmingham.

Nearly 20 years later the myriad of problems facing hundreds of thousands of those youngsters remain, as Clarke-Forrest and his chair of trustees and director Mike Gahir point out in a stark introduction to Sport 4 Life's Impact Report 2025.

They say: "Sadly, many young people still face significant challenges in education. Attendance and attainment are falling, while exclusions are on the rise.

"After leaving school, the picture doesn't improve. Youth unemployment remains stubbornly high, three times greater than the rate for all working-age adults, and

"Sport can teach you about winning, losing, sacrifice, teamwork, leadership and respect in a way little else can. It has been a massive part of my life. It helps me switch off sometimes from the day job."

economic inactivity follows a similar trend. Even those in work often face insecure or low-paid jobs, with two million 18 to 24-year-olds underemployed."

But whilst that message is undoubtedly stark, Sport 4 Life founder and CEO Clarke-Forrest and his team can point to genuine progress in changing the lives of thousands of young people in the most deprived areas of the city.

The report adds: "Despite a challenging economic, political and funding landscape, we've had the privilege of supporting almost 4,000 young people this year. Through positive role models, hands-on learning and tailored programmes, they've seen real progress in their life skills, mental health and education."

It's been a long, hard – and at times bumpy – road for Clarke-Forrest and Sport 4 Life over the last two decades as the CEO reflects from his comfortable office in Digbeth's Custard Factory, itself an appropriate shining beacon for urban renewal and societal transformation.

"I am really proud," he says. "There have been lots of ups and downs and challenges, and huge amounts of learning personally and professionally. But fundamentally it has been an absolute

privilege to work with the young people that we do, a privilege to work with an amazing team.

"There have been a few sleepless nights over the years but overall it has been incredibly enjoyable. We have worked with around 25,000 young people over the years, and thousands of them have gone into full-time work."

And key to that mission to turn despair into hope for those often underprivileged young people has been the Birmingham charity's very own USP – its platform of sport.

As Clarke-Forrest, a self-confessed sports fanatic who still plays Monday night seven-a-side football at 40, explains: "Of course I am incredibly biased when I say this, but I don't know of a better platform from which you can drive through key life skills changes with young people.

"Sport can teach you about winning, losing, sacrifice, teamwork, leadership and respect in a way little else can. It has been a massive part of my life. It helps me switch off sometimes from the day job.

"Obviously the physical health benefits are huge but equally, if not more so, there are the wellbeing benefits that participating in and watching sport gives me."

Clarke-Forrest's passion for sport – he remains a keen follower of West Bromwich Albion, a love passed on from his father – was key to the foundation of Sport 4 Life back in 2006.

"I was a big sports fan for as long as I can remember. I had a huge passion for sport, both participating and watching. I am one of three boys and I think my parents chucked me out in the garden as much as they could. I just always remember playing sport.

"Football was the main one. I played at a decent level for some teams near West Brom, including one that was linked to the West Brom Academy called Sandwell Rangers.

"Being part of a team really gave me key life skills and transferable skills. I was quite

Tom Clarke-Forrest

a shy kid growing up, so on the pitch or the tennis court, it really felt like a leveller.”

Uncertain where his future career ambitions lay, the shy youngster from Birmingham took himself off after leaving school for a gap year to join a voluntary youth programme in the poverty-stricken favelas of Brazil. The South American adventure would prove a turning point in his life.

“Interestingly, in some ways that was probably my first exposure to sport for social good – and also deprivation and lower socio-economic groups. We were living in Sao Paulo and working with a lot of young people there, some of whom were from the favelas.

“That probably to a degree sowed the seed for me of power of sport as a tool for social good. We used to go to mud pitches in a favela where you could turn up with a football and just get flocked by young people – it was a universal language.

“Not speaking the language fluently, in sport there was a leveller and an engagement tool and it certainly gave me some ideas that then came to fruition later on.”

After six months in Brazil, he returned to the UK to study sport, exercise science and physiology at Leeds University before hitting on his idea for a wholly new charity venture in his home city.

“It was family orientated when the Sport 4 Life story first started. It was a bit of an idea that myself, my dad and my elder brother had. As an inner-city GP with a practice in Ladywood, my dad had acute awareness of some of the challenges in that ward.”

Twenty years on, Clarke-Forrest recalls a eureka moment in the birth of Sport 4 Life. “We were looking at one facility initially in Ladywood before we got anything going and we saw a young kid by himself in one of the parks just kicking a drinks can around.



Clarke-Forrest, centre in blue top, says working with the young people and his team is an “absolute privilege”

“He had no equipment, he didn’t even have a football. It was a bit of a penny-drop moment. We thought if we don’t do this, who is going to do it?”

With his GP father as a founding trustee, Clarke-Forrest launched Sport 4 Life in the summer of 2006. “The focus was on participation – let’s get as many inner-city young kids, starting in Ladywood, just focusing on that ward initially.

“It was mainly football, but also other different sports, holiday camps, that kind of thing. I didn’t really understand social values, social good or real impact initially. It was just about participation.”

That early focus on sport for sport’s sake in deprived areas saw Sport 4 Life expand from Ladywood into Acocks Green, Druids Heath and Somerville following grant assistance from the Football Foundation. Clarke-Forrest delivered some of the early coaching sessions for youngsters but

realised his own focus needed to change.

“I wanted to create an environment where I could employ others to do that work. I was very hands-on but realised there were some brilliant people who could engage young people.”

As the charity grew, the emphasis on sport for sport’s sake shifted to sport for social good following a survey of 500 inner-city Birmingham youngsters, as Clarke-Forrest recalls.

“They said quite unequivocally that they were facing a lot more challenges than we were providing solutions for. Educational attainment was a big issue, as were youth unemployment, mental health challenges, crime and antisocial behaviour . . . we were just scratching the surface really.”

Around 2010, the charity subsequently pivoted to introduce other non-sports activities as part of its package for young people, including delivering qualifications

and informal mentoring to instil leadership skills.

Sport 4 Life had moved on from an inner-city vehicle providing football kickabouts for disaffected youth to a path towards employability, which remains its primary aim 15 years later. And as time went on, the charity recruited more staff as part of its organic growth.

As Clarke-Forrest stresses: “Employability is our main raison d’etre. We know that it is inextricably linked with other social challenges that young people face – mental health and wellbeing, for example.

“If you’re out of work you are more likely to be facing issues with mental health, crime, antisocial behaviour and so on.”

The charity set up home in Digbeth in 2020 and has gradually developed into a regional organisation, working with partners beyond its Birmingham heartland to further improve the lives of many young people.

“There are over 20 full-time staff based here – a mixture of operational staff, those working directly with young people, and that includes mentors, sports coaches, qualification tutors, but also back-office roles in our functions team, marketing, business development, income generation, that kind of thing.”

The contrast with the early days for a charity which last year alone delivered more than 3,700 hours of sport, training and mentoring support is stark.

“In 2006 we had two staff and no money,” says Clarke-Forrest. “Now we have 20 full-time staff, over £1.5 million revenue working with 4,000 young people each year. That is significant organic growth.”

That growth has taken place against an increasingly precarious landscape for charitable organisations throughout the UK.

“Finances are the main challenge. It is a tough funding landscape at the moment. We used to deliver heavily on a contract called the National Citizen Service which the



Addressing the audience at the WM Leadership Awards

Government unfortunately ended in April this year, and that has had a knock-on effect.

“In addition to that, there is a very competitive landscape, a bit of a saturated market in terms of the number of charities.”

Nevertheless, Clarke-Forrest believes Sport 4 Life can continue to play an influential role in helping transform lives.

“We have faced many challenges over the last 20 years so it is our responsibility to come up with new ways to innovate and to reach young people, and ensure that we are sustainable.”

And he stresses that Sport 4 Life’s sustainability over two decades is still supported by the power of sport as a catalyst for more meaningful lives – and hopefully a job.

“Even if sport isn’t the destination, they may get into retail or customer services or construction. Sport may still have played

a role in their building key life skills, improving their mental wellbeing on that journey into employment, and increased employability.”

Clarke-Forrest is reluctant to commit himself on the future for Sport 4 Life in an ever-changing landscape for the charitable sector. “Post-pandemic I find it difficult to answer longer-term questions like that because we just don’t know what is around the corner. The pandemic taught us that any plans we might have long-term can quickly go out the window.

“I have hope that we can continue to support more young people. I think the work we are doing with other organisations in addition to directly with young people is really exciting.

“If we can continue that growth – because the need is still there – that would certainly make me very happy.”



An education course in progress



Clarke-Forrest was one of the baton carriers for the 2022 Commonwealth Games



Through the charity, sport has transformed the lives of thousands Birmingham children

SAFEGUARDING ESSENTIALS

How health & safety and insurance combine to help protect your people, your profits and your legacy

For many family-run businesses in the West Midlands, success is more than just profit margins and growth charts.

It's about honouring a legacy, protecting the family name, and safeguarding the people who make the business what it is. That's why ensuring your business is both safe and properly insured isn't just smart – it's essential.

With over 25 years of experience supporting family-owned businesses and working alongside insurance brokers, especially now having colleagues that specialise in commercial insurance, we've seen how effective risk management can contribute to long-term success. Staying compliant with health and safety regulations is a legal requirement for businesses with five or more employees, but it's also a vital part of protecting your people, your reputation and your financial resilience.

Breaches may result in significant penalties – minor issues could lead to fines of £10,000 to £100,000, while serious breaches may result in costs reaching into the millions. This sort of punishment could not just threaten the legacy you have worked so hard to build, but the future of the business itself.



By JON WILLIAMS,
managing director of
health & safety at NFP

But here's the thing: health and safety doesn't exist in isolation. It's deeply connected to your commercial insurance. The strength of your safety practices can influence your insurance premiums, the scope of your coverage, and even your ability to make a successful claim.

That's why we advocate for an integrated approach, where health and safety and insurance work together to protect your people, your profits, and your legacy.

Five things to make sure you get right in 2026

We know that committing to best-practice health and safety over the long term is easier said than done. This is especially true for small-to-medium businesses that may not have the necessary capacity (time and resources) or capability (access to expertise).

There's also a common misconception that health and safety only applies to certain sectors, such as manufacturing and construction. While risks may be more varied in those industries, every business faces risks that need to be managed.

With that in mind, here are five core considerations to have on your radar for 2026 that show how health and safety and insurance go hand in hand.

1. Know your responsibilities

Every employer has a legal duty to protect the health, safety and welfare of their employees and anyone affected by their work. For family-run businesses, where roles often overlap and resources may be limited, understanding these

responsibilities is crucial. The Health and Safety at Work etc. Act 1974 outlines the requirements for providing a safe workplace, safe systems of work, and clear policies.

When we walk into a business for the first time, this is the first thing we help them understand. Without a fundamental level of knowledge of what is required of your business, the rest of the health and safety building blocks have no solid foundation to grow from.

Why it matters for insurance: Insurers may assess your risk profile based on how well you manage safety. A clear policy, defined roles and ongoing legal awareness can demonstrate that you're actively reducing risk – something insurers may reward.

Actionable steps:

- Write a health and safety policy that reflects your business activities and review it annually
- Assign specific safety roles (e.g. fire warden, first aider) and ensure responsibilities are understood
- Subscribe to a reliable health and safety update service to stay informed about legal changes

2. Know where you're at in terms of compliance

Before making improvements, it's essential to understand your current level of compliance. This is particularly important for owner- and family-run businesses, where informal processes may have developed over time. Knowing where you stand helps you prioritise actions and demonstrate a proactive approach to regulators, insurers and employees.

When conducting our full health and safety audits and delivering the resulting action plans, we often uncover areas that clients either weren't aware of or hadn't identified as threats to compliance. It's easy to see how breaches can be innocently overlooked.

Why it matters for insurance: Sharing your audit results and risk assessments with your insurer can help them understand your risk profile and tailor your coverage accordingly.

Actionable steps:

- Schedule a formal health and safety audit at least once a year
- Compare your current practices against HSE guidance, focusing on risk assessments and training
- Keep a compliance log to track improvements and show evidence of ongoing commitment

3. Incorporate health and safety into your long-term strategy

Health and safety should be embedded into your business strategy, not treated as an afterthought. As your business grows or changes – whether through new equipment, premises or services – new risks may emerge. Planning ahead can help you manage these risks effectively and ensure safety remains a core part of your operations.

These ongoing commitments are something we regularly support our clients with, from annual audits and policy updates to multiple days a month of dedicated consultancy. Health and safety isn't something you can tick off and forget about – it requires continuous time and attention to get right.

Why it matters for insurance: Insurers may want to see that you're thinking ahead. If you're planning changes, they may need to be reflected in your policy. Proactive planning could help avoid gaps in coverage.

Actionable steps:

- Include health and safety considerations in all business planning and decision-making
- Maintain a risk register that's updated whenever changes occur
- Consult with a health and safety advisor when introducing new equipment or processes

4. Review your commercial insurance

If your health and safety practices are lacking, it could lead to higher premiums or even invalidate your cover. Reviewing your insurance alongside your health and safety procedures can help ensure you're not exposed to unnecessary risk from any angle.

Many clients that benefit from our health and safety solutions also work with our colleagues in NFP's commercial insurance division. We find that these two solutions complement each other well, and our clients with family-owned businesses especially value this integrated approach.

Why it matters for safety: Insurance reviews may highlight areas where safety improvements are needed. Working with both your safety consultant and insurance broker can help ensure full coverage and peace of mind.

Actionable steps:

- Share your latest health and safety audit and risk assessments with your insurer

- Ask your broker for feedback on how your safety practices affect your cover
- Ensure your insurance policy accurately reflects your business activities and associated risks

5. Understand what your people understand

Even the best policies and procedures can be ineffective if your people don't understand or know how to apply them. For family-run businesses, where roles may be fluid and training informal, ensuring everyone is properly trained is essential.

There are plenty of training options out there on a huge variety of topics, from manual handling to mental health awareness. We recommend doing your research and bearing in mind the content and delivery style that would best suit the needs of your people and business. A CPD accreditation also acts as a quality guarantee for certain courses and providers, so we recommend also prioritising this.

Why it matters for insurance: Well-trained staff may reduce the likelihood of incidents, which could lower your premiums and improve your claims history.

Actionable steps:

- Identify the specific training needs for each role
- Use accredited online courses to deliver consistent, flexible training
- Keep a training log and schedule regular refreshers to maintain competence



Final thoughts

At a time when costs are rising and your time is being stretched more than ever, health and safety can feel like an afterthought. We get it – and we promise we don't take it personally!

We always speak to businesses that feel they have to choose between excellent health and safety practices and business growth, unaware that both may be achievable with the right support from the right partner.

A specialist people and insurance risk management business

In a world that's changing faster than ever, businesses and individuals need to ensure their assets are protected. Our solutions help create long-term value for clients through strategic business risk and human capital consulting and advice.

To find out more, visit www.nfp.co.uk/birminghambiz



Your local health and safety partner

Our solutions are trusted by family- and owner-run businesses in Birmingham to help them manage their key business risks

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See how we can help your business make better decisions

enquiries@nfp.co.uk

0121 236 9900



Strategic vision unveiled

A not-for-profit organisation based in Wolverhampton has unveiled its new strategic vision to tackle the evolving health challenges facing communities across the Black Country.

Health cash plan provider Paycare, which has been championing community health for over 150 years, is setting out a renewed mission to break down existing barriers to healthcare.

CEO Ant Burns said: "The health landscape looks very different to how it did just five years ago."

"Demands on the NHS are at an all-time high, video GP appointments and digital tools are now part of everyday life, and growing mental health needs and staff shortages are changing the way care is delivered.

Making sure everyone has access to timely, affordable support has become one of the biggest priorities for individuals, communities and policymakers.

"We're passionate about being a part of the solution – our strategy is all about removing obstacles, reaching more people and creating healthier, more resilient communities across the region."

Paycare's strategy puts education and awareness at its core, empowering local people to take control of their wellbeing.

The group says SMEs are at the heart of this, reflecting a commitment to the workplaces that drive the region's economy, where employee wellbeing directly impacts productivity, retention and business performance.

Black-tie ball raises thousands for charity

A black-tie charity ball hosted by Midlands law firm Sydney Mitchell has raised more than £5,000 for Solihull Carer's Trust and the Marie Curie Hospice Solihull.

The event, held at the National Conference Centre, was "a marvellous evening and a truly enjoyable way to raise funds for two fantastic charities", according to Sydney Mitchell's senior partner Karen Moores.

Carers Trust Solihull supports carers of all ages in the community, helping them to live fulfilling lives, not defined by their caring role and ensure their voices are heard.

From its hospice in Solihull, Marie Curie helps both patients and the people close to them to receive the care and support they need.

"Both charities are unwavering in their commitment to making a significant difference to the lives of those who need their support," said Mrs Moores.

"We are immensely grateful to all who generously donated raffle prizes, suppliers of the event and those who attended on the night, for their kindness and generosity."



Pictured from left are Sydney Mitchell partner Karen Moores, magician Michael J Fitch, and Charles Wheatcroft, Mauro Vinti and Tracy Creed, all partners at Sydney Mitchell



Europe's biggest logistics firm moves to Prologis Park

Real estate firm Prologis UK has leased the 261,147 sq ft DC2 facility at Prologis Park Hams Hall to Fiege, one of Europe's largest logistics providers.

The deal marked Fiege's entry into the UK market, where it is servicing a major existing e-commerce client.

The arrangement has seen Prologis Park Hams Hall become fully occupied. The park is already home to brands including Jaguar Land Rover, BMW, DHL and Kuehne+Nagel.

Kristian Loepert, senior manager key accounts & real estate at Fiege, said: "Opening our first UK site was a milestone for us. The quality and readiness of Hams Hall made it the right choice for our expansion, allowing us to support our

client with a modern and highly efficient operation. We were excited to build on our trusted relationship with Prologis, who already support us across Europe."

DC2 achieved net zero carbon in construction, holds a BREEAM 'excellent' certification, and has an EPC A rating. Its enhanced fit-out included smart LED lighting, full sprinkler and frost-protection systems, and EV-ready car parking bays.

Jason Pickering, director of capital deployment at Prologis UK, said: "By providing a move-in ready facility through our essentials platform, we enabled Fiege to focus on their customer from day one rather than on set-up. It's a practical example of how we reduce lead times and de-risk market entry for our customers."



Pictured from left at the launch open day are Davidson Estates founder and CEO Ben Davidson, Councillor Matt Bennett and Councillor Deirdre Alden

Octagon officially launches

The Octagon – Birmingham's tallest building and the world's first pure octagonal residential skyscraper – followed its completion with a formal launch in October.

More than 100 guests attended the event and took a tour of the 49-storey building which contains 370 apartments, ranging from one to three-bed homes.

The £110 million build-to-rent tower is backed by global real estate investor City Developments Ltd of Singapore, and developed by MEPC, the specialist development management arm of Federated Hermes, working with main contractor and high-rise specialist Midgard. It was designed by Birmingham-based architects Howells.

The dedicated residents-only amenities of the lower and upper ground floors include a residents' lounge, private dining area, co-working spaces and a fully equipped gym, together with concierge services, bike storage and space for a future retail unit.

Celebrating new HQ

Estate and lettings agency Davidson Estates celebrated its move to a new head office in Edgbaston by hosting a launch open day.

Dozens attended the event at 22 Harborne Road in the heart of the Edgbaston Village.

Founder and CEO Ben Davidson said: "As the first boutique estate and letting agency in the Edgbaston Village, we feel privileged to be part of such a vibrant and evolving community.

"I must thank the Calthorpe Estate for enabling us to open alongside the artisan market, which we look forward to supporting."

New office for fintech company

One of the world's largest fintech companies has opened a new office in Birmingham.

Ebury, which specialises in international payments and foreign exchange risk management, has moved into premises at 103 Colmore Row.

It is positioning itself in the heart of a city it considers a major international hub, able to respond to the FX demands of a region which has a strong manufacturing and engineering base.

The office deepens pre-existing ties with Birmingham, and builds on Ebury's three-year commitment to Aston Villa as its official FX partner.

Kees Veerman, managing director of Europe, UK, Switzerland and Canada at Ebury, said: "Birmingham and the wider Midlands represent an exciting growth opportunity for Ebury.

"The region is home to thriving industries such as advanced manufacturing,



automotive, engineering, technology and professional services – all sectors with strong international footprints and a need for specialist financial solutions.

"By opening a local office, we are positioning ourselves right at the heart of this dynamic business community."

From left are Phil Monkhouse, UK country manager at Ebury, Russ Ashman, head of business development at GBCC, Dylan Mallett, regional manager Birmingham and Midlands at Ebury, and Raj Kandola, acting CEO at GBCC

Planning permission granted

Property developer Cordia UK has been granted planning permission for its Mott Street and Nightingale development in the Jewellery Quarter.

The residential scheme will deliver 179 build-to-rent apartments, set across the restored historic Nightingale Warehouse and two contemporary new-build blocks on Mott Street. In addition to residential units, the project includes commercial spaces and resident amenities.

The project marks the next phase of

Cordia UK's ongoing regeneration of Great Hampton Street, following the completion of The Gothic and The Bank, and the ongoing construction of The Lampworks and Bradford Works.

The design aims to integrate the new buildings into the historic character of the Jewellery Quarter, and preserve the distinctive industrial character of the site while introducing modern design, energy efficiency and contemporary living standards.

András Kárpáti, CEO of Cordia UK, said: "We are proud to continue our long-term commitment to regenerating Great Hampton Street and the wider Jewellery Quarter.

"Mott Street and Nightingale represent the next step in transforming this historic part of Birmingham into a vibrant, sustainable and inclusive neighbourhood.

"By restoring heritage buildings and introducing high-quality new homes and community spaces, we aim to create a safer, more pleasant environment for residents while enhancing the area's unique character.

"This project perfectly reflects Cordia's philosophy of building for the future while respecting the past."

Each apartment will achieve a minimum EPC B rating, powered by air source heat pumps that provide a low-carbon solution for heating and hot water.

The buildings will also feature an extensive photovoltaic array across their roofs, capable of producing up to 2kWp per apartment.

The scheme includes green spaces, co-working areas, lounges, shared kitchens, a gym and multi-use studios, and it will feature ground-floor commercial units available at preferential rates for local Jewellery Quarter businesses.



Two senior promotions at Paradise

Paradise Birmingham has announced two senior promotions.

Following 18 months as Paradise estate manager, Matthew Walters has taken up a new role as building manager at One Centenary Way, the estate's largest and busiest commercial building and home to occupiers including Arup, Goldman Sachs, JLL, Mills & Reeve and Quilter Cheviot.

Matthew has more than a decade of facilities management experience across retail, leisure and commercial destinations.

New estate manager, Lee Wileman, has taken up the role following two years as the estate's security manager responsible for the day-to-day safety and security of the estate.

He is a security and facilities management professional with over 15 years' experience in the security industry and nine years military service, including high-profile contracts, diplomatic protection, counter-terrorism operations and corporate security management.



Matthew Walters, left, and Lee Wileman at Paradise, with Caroline Rudge from estate developer MEPC

Team expands at JLL

JLL has expanded its Midlands project management team with the appointment of an associate specialist in cost management.

Steven Mirley has 14 years of industry experience, and most recently was associate director at Turton Bond, where he worked with multinational clients on projects in the US, and was part of the office's leadership team.

At JLL, he will work closely with the firm's multidisciplinary team in Birmingham, providing cost planning, procurement advice and commercial management services to clients. His role will support the continued growth of JLL's cost management service line across the UK and Ireland.



Head of Birmingham's CBRE office Will Ventham, left, with Carl Potter

Big hitter makes move to CBRE

A well-known figure in the region's commercial property sphere has joined CBRE to head up its Midlands and South development team.

Carl Potter has moved from Avison Young, where his 39 years of service included stints as national head of office agency, managing director of the Birmingham office and chair of the UK executive committee.

He has advised clients across the Midlands on transactions relating to some of the region's highest profile developments. These include the Birmingham Health and Innovation Campus, Peddimore, Loughborough University Science and Enterprise Park, and the transition of Birmingham City University's Perry Barr campus post Commonwealth Games.

He also acted as project director at Arden Cross, the £3.2 billion regeneration project and HS2 Interchange hub near Birmingham Airport, concluding the development agreement with Muse in December 2024.

At Avison Young he led the company's higher education, science park and life sciences initiatives, providing development and transactional advice both to university clients and across the majority of the region's science parks.

Outside the office, Carl has chaired the Midlands British Council for Offices committee and judging panel, and currently sits on the Urban Land Institute Midlands committee. He has also advised the Symphony Hall and Birmingham Repertory Theatre on capital projects on a pro bono basis.



Roger Lal and Joe Mellings



Parveen Ghulam, Greg Clark and Mark Birks



Hapri Yorke-Brooks, David Corridan and Simon Robinson

Investment Property Forum annual dinner

More than 400 members and guests attended the Investment Property Forum Midlands annual dinner at the ICC. Adam Ramshaw, member of the IPF Midlands board, gave an introductory address on the state of the Midlands real estate market, and comedian and impressionist Jon Culshaw provided the after-dinner entertainment. The event sponsored by property consultants Fisher German, law firm Hill Dickinson, warehousing and industrial space provider Indurent and Lloyds Banking Group.



Nathan Hinks, Helen Washington and Michael Hyde



James Shelley, Liam McKenna, Andy O'Connor and Richard Round



Andrew Osborne, Tim Rayner, Ayesha Parvez and Adam Ramshaw



Amelia Copley, Edyta Mikułko and Neil Keating



Unity's new head of financial crime

Social impact bank Unity Trust Bank has announced the appointment of Matt McLeod as head of financial crime.

Matt brings more than 18 years' senior experience to the role, including over 11 years at Barclays. He was most recently head of economic crime risk management at Coventry Building Society.

At Unity, he will lead the fraud and scam prevention strategy to help customers feel more secure about their money. He will also focus on strengthening the bank's ability to detect and respond to potential financial crime, such as money laundering, counter-terrorist financing and tax evasion.

He will also strengthen Unity's fraud education service. This provides resources to help customers identify and report

potential criminal activity.

"I've seen first-hand how financial crime affects businesses and individuals" said Matt.

"My focus will be to enhance our systems so that we can spot risks earlier, prevent financial criminal activity and better support our customers."

Laura Willis-Shaw, head of customer fulfilment, said: "We are here to serve organisations that are making a difference in their communities. That means giving them total peace of mind about their banking security.

"By investing in financial crime protection, we can ensure that potential fraud is detected and prevented just as effectively as larger banks."

Senior surveyor strengthens team

Property consultancy Johnson Fellows has strengthened its Birmingham-based team with the appointment of a new senior surveyor in its building consultancy division.

Nick Bird has joined from Pennycuik Collins, where he led on condition surveys, dilapidations advice and contract administration for a range of high-profile commercial, residential and mixed-use portfolios.

He has over a decade of experience working with the likes of Travelodge, Lloyds Bank and Lendlease, and has particular expertise in dealing with listed buildings across the country.

In his new role, he will be working alongside Anthony Foster, partner and head of building consultancy at Johnson Fellows, to continue the team's work across a wide range of sectors.

Paul Milsom, joint senior partner at Johnson Fellows, said: "It is fantastic to welcome Nick to the team. He has a strong track record of advising clients in the region, and his knowledge and expertise add further weight to our building consultancy offering."



Regional sales director joins Skipton

Skipton Business Finance has announced the appointment of Vicky Hawkins as regional sales director.

Based in Birmingham, Vicky brings more than 20 years' experience in corporate and commercial banking.

She has built a strong track record across relationship management, sales, business development and operations. She brings extensive expertise in invoice finance and asset based lending.

Most recently, Vicky was an invoice finance specialist at Santander UK, where she generated new business opportunities through a combination of self-sourced leads and referrals from

the corporate and commercial banking network.

Prior to this, she held a number of senior roles at Santander in Birmingham, including new business integration officer and relationship manager, and earlier in her career worked at NatWest as part of the Royal Bank of Scotland Group.

Vicky said: "Having worked with SMEs in the West Midlands for many years, I understand how vital flexible working capital solutions are to their success. I look forward to helping more businesses access the support they need to grow and thrive."

New COO named at Wesleyan

Wesleyan Group has appointed Faraz Tasnim as chief operating officer to support the next phase of its ambitious growth strategy.

Faraz joined Wesleyan from Quilter in 2022 as group transformation director, bringing 20 years' experience across transformation, commercial finance and consulting roles with businesses including Direct Line Group, Hastings Direct, Lloyds Banking Group and Rolls-Royce. He was promoted to chief transformation officer and became a member of its executive committee in April 2024.

He replaces David Stewart who is departing Wesleyan at the end of 2025 for a new role in financial services.

Mario Mazzocchi, group chief executive, said: "Faraz will play a central role in ensuring our operating agenda continues to fully support our ambitious growth plans.

"I would like to thank David for his outstanding contribution to the business during his tenure as COO. We wish him every success as embarks on his next role in the new year."



Accountancy firm team strengthened

West Midlands firm Prime Accountants Group has boosted its forensic accountancy division with the appointment of an experienced new team member.

Shannon Walden – who previously spent 10 years at KPMG – has been appointed forensic senior manager with Prime.

She began her career at KPMG with an internship during which she found a passion for forensic accounting. After graduating from Warwick University, she completed KPMG's graduate scheme before becoming fully qualified.

Her experience spans forensic accounting for investigations, disputes, economics and forensic in the audit –

working with audit teams to spot potential threats of fraud.

At Prime, she is focusing on dispute work and collaborating with director and head of forensic accounting, Adrian Pym.

Shannon said: "The work is so varied because, even if the nature of a case is the same as another – for example, a matrimonial dispute – every case has its own set of circumstances.

"I enjoy the attention to detail and problem solving which forensic accounting requires – it's all about identifying what has happened and proposing a solution."

Adrian said: "Shannon has brought new perspectives, knowledge and experience to our forensic accounting team."

Law firm gains new partner

European law firm Fieldfisher has appointed Rebecca Maxwell as a partner in its real estate practice. She joins from Bexley Beaumont and will be based in the Birmingham office.

With over two decades of experience, Rebecca brings expertise in commercial property with a particular focus on the logistics sector.

She has advised institutional landlords and corporate occupiers on acquisitions, developments, and leasing of industrial and distribution assets, helping clients

respond to evolving supply chain demands.

Ranjit Dhindsa, Birmingham office leader, said: "Rebecca's arrival marks another important step in our expansion. Her sector expertise and collaborative style are a perfect fit for our team. We're pleased to welcome her and look forward to the impact she'll make."

Rebecca joins several other recent partner recruits to Fieldfisher's Birmingham office including Mandy Luckman, Victoria Bentley, Darren Kenny and Tom Rush.



Five minutes with...



downtime

In one sentence, what does your role involve?

I lead the strategic direction, partnerships and delivery of high quality digital and cybersecurity training that helps individuals gain the skills they need to thrive in the modern workplace.

How long have you been in your current job?

I've been in my current role since 2022.

Please give a brief summary of your professional career to date.

My career has been shaped around learning and development. Before joining Netcom Training, I worked across a range of roles in education and workforce development, supporting programmes that helped people upskill and re-enter the job market. Taking on the Managing Director role at Netcom allowed me to widen that impact, working with government, industry and regional partners to address the digital skills gap in a meaningful way.

Did further/higher education set you up well for your particular vocation?

Further education certainly gave me the foundations and confidence, but I'd say my career has been shaped mostly by practical, real-world experience and the people I have met along the way. I believe that education should be accessible, hands on and directly relevant to the workplace. Not everyone follows a traditional path, and that's something we should praise not overlook.

How is your job impacted by uncertainties in the economy?

Economic uncertainty nearly always fuels the need for reskilling. When industries shift, technology evolves or businesses restructure, people look for new opportunities. And digital skills become even more crucial. The challenge for us is to ensure training remains responsive, forward looking and aligned to employer demand. Funding landscapes can shift but the need for skills never goes away. Our role is to provide clarity and opportunities even in times of change.

What's your view of artificial intelligence – an opportunity, threat, or bit of both?

In my opinion AI is a powerful opportunity, but only if we ensure that people have the skills to use it responsibly. It has the potential to make work more efficient, improve decision making and expand innovation. However, it also risks widening inequality if access to digital literacy isn't universal. Our responsibility as educator is to help people use AI thoughtfully and ethically. I see it as a helping hand rather than a replacement for human capability.



Kevin Vashi

Managing director, Netcom Training

Social media platform of choice, and why?

I'd say LinkedIn. I learn something new from the conversations I have on there with people across a wide range of sectors and it's a place where people are looking to connect and learn.

How do you hope your colleagues would describe you?

Approachable, supportive and focused on each person's potential. I want to be a leader who listens and takes on board everyone's ideas. At the end of the day, everything we achieve is down to the team.

Highlights of your career so far?

Leading Netcom Training to a strong Ofsted 'Good' rating across all areas has been a proud milestone. It reflects the hard work every member of staff has achieved not just in compliance but with genuine quality in teaching and support. Equally hearing student success stories, someone landing their first role or someone returning to work after year out, those are the moments that stick with me.

Any particular faux pas or embarrassing moments in your career you would prefer to forget?

In my early career, I once began delivering the opening five minutes of a presentation

before the host quietly pointed out that I was actually in the wrong venue. After a very quick and slightly embarrassed exit, I made it to the correct venue, feeling a mix of amusement, panic and a lesson I've never forgotten.

Pet hates?

A lack of communication. Most challenges are easier to solve when people are open and honest from the start, so poor communication or last-minute surprises are something I'm never too fond of, particularly when they could have been avoided with a quick conversation or a little more clarity upfront.

If you could go back and give your younger self some wise advice, what would it be?

Don't worry so much about having everything figured out straight away. Focus on learning, building relationships, and saying yes to opportunities that stretch you, even if they feel slightly uncomfortable at first. Growth often happens in the moments where you're unsure but willing to try, trust the process and back yourself.

How do you relax away from work?

Spending time with family and friends is my favourite way to switch off. I also enjoy getting outdoors for a long walk, especially when I can leave my phone behind for a while and just be present. It helps me reset and re-energise.

Tell us something about you that most people probably wouldn't know.

My very first job was working in a shoe shop. It might sound simple, but it taught me a lot about customer service, patience and understanding people, as well as how small everyday interactions can have a big impact on someone's experience.

You can take one book, one film and one cd onto a desert island – what would they be?

Book: The Midnight Line - Lee Child. Film: The Shawshank Redemption. CD: Coldplay.

Your five dream dinner party guests, dead or alive?

I'd invite Nelson Mandela for his wisdom and humanity, Steve Jobs to talk about innovation and creativity, Malala Yousafzai for her courage and advocacy, Sir Alex Ferguson for leadership lessons under pressure, and Stephen Fry to bring wit, storytelling and good conversation to the table.

What would you choose to eat for your last supper?

Lasagne, ideally homemade or a true authentic version. It always reminds me of family dinners and good conversation.

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