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By HENRY CARPENTER
Editor

Birmingham Business *Welcome*

Everyone has a soft spot for family and owner-managed businesses – or if they haven't, they should.

They account for a huge proportion of UK commercial activity; indeed they are its backbone.

Yes, the figures are remarkable. They account for more than 93% of all private businesses, employ almost 16 million people and generate some £2.8 trillion in turnover.

But it is about far more than numbers. It is the character, commitment and individuality they bring to the commercial world that make them so valuable.

There is a different kind of passion when a business is owned and nurtured by a family over several generations, rather than being part of an international corporation or private equity portfolio. There is often a deeper sense of responsibility, not just for the business itself, but for the people who make it what it is.

We explore the many nuances of FOMBs in this edition's special report. It is also a fitting opportunity to profile a homegrown digital transformation business as our cover story.

Entec Si began life as an agency with a single client – admittedly, a sizeable one in Birmingham City Council. From those beginnings, it went on to deliver major transformation projects across a range of public-sector organisations, including other local authorities and NHS trusts. Perhaps its most visible achievement was playing a leading role in the successful reinvention of the Library of Birmingham.

Our interview reveals the care its owners have for both the business and its people. As they look towards the next chapter, finding a new home with people who share their values is of crucial importance to them.

Elsewhere, Jon Griffin meets Karl Ward, the second-hand office furniture retailer who has raised substantial sums for charity through his sporting lunches. And, in another fascinating feature, Professor Carl Chinn profiles the family behind one of Birmingham's best-loved family businesses: Bird's, of global fame for its powdered custard.

With both the summer and Christmas holidays seemingly extending a little further each year, the autumn season of full-throttle business activity is becoming increasingly compressed.

Right in the middle of it all sits the Autumn Budget. There was perhaps an added sense of anticipation surrounding this year's announcement, with a new chancellor delivering it under the watchful eye of a new prime minister.

Sensible? Disciplined? Uninspiring? Business-unfriendly? Take your pick. The tax partners at Ballards have certainly had their say in the special Budget review in the following pages.

Have a wonderful Christmas and we look forward to seeing you in the New Year.

All pages with tabs not in 'Birmingham Business blue' indicate commercially backed content

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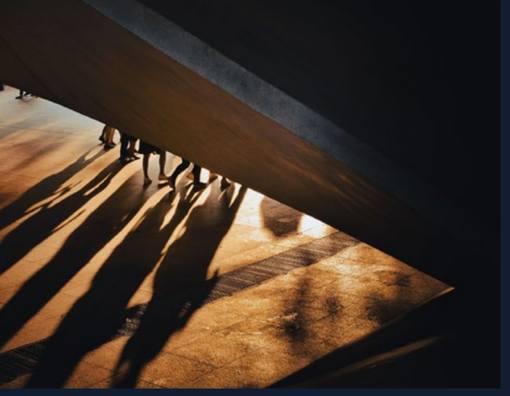
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BUDGET REVIEW

In association with

Ballards









Holding pattern

John Healey's first Budget was light on headlines but not on detail. MARTIN ADAMS, partner and head of tax at Ballards, on what has changed for business owners and what has not

In the October edition, I wrote that the real Budget starts when the chancellor sits down. John Healey's first Budget proved the point. The speech itself was short on big announcements, but the documents published that afternoon set out a long list of less headline grabbing measures, several with real consequences for business owners.

It was an underwhelming Budget, and in many respects that is a good thing. Some of the changes we were concerned about did not happen. In particular, there was no increase in capital gains tax rates, although this freeze had already been announced in the lead-up to the Budget Day.

Many people are describing this as a holding pattern Budget, and I would agree. The framework we work with is largely intact, but bigger decisions are likely to come. That makes the next 12 to 18 months a valuable planning window.

Selling a business

From a transactions perspective, it was an interesting Budget. The lifetime limit for Business Asset Disposal Relief falls from £1 million to £500,000 for disposals on or after 6 April 2027. For someone selling with gains above £1 million, that means £30,000 more tax.

We always urge caution about transactions undertaken only for tax reasons. Having said this, if a sale is already in progress and is right commercially, completing the transaction before 6 April 2027 secures the higher limit.

The most unexpected announcement was the introduction of a new capital gains tax relief - Founders' Relief, which reintroduces a 10% capital gains tax rate on up to £10 million of lifetime gains for qualifying disposals (effective from 6 April 2027). It is a positive provision, but the proposed conditions are demanding and aimed at high-growth, innovative companies, so many traditional family businesses are unlikely to qualify. The rules were published for consultation, and the detail may still change.

Employee rewards

From 6 April 2027, Company Share Option Plan (CSOP), now also known as Enterprise Management Incentive 2 (EMI2) scheme, relaxations will be introduced. The CSOP/EMI2 is an employee share incentive scheme which allows employees to be granted with tax-efficient equity incentives. From this date, options can be granted over shares worth up to £120,000 per employee, double the previous limit. The exercise period will also be increased from 10 years to 15 years, and the CSOP/EMI2 option limits will now be in addition to the EMI scheme limits.

Structuring

From April 2028, HMRC plans to tighten the mechanics governing share buybacks and demergers. The go-to demerger structure in recent years has been a capital reduction demerger, if these provisions are enacted then this will effectively deny this structure to unlisted companies. Draft legislation is due in 2027.

For owners with property and trading businesses in one structure, or with a succession plan or management buyout in mind, it is recommended to consider your business structure as action prior to April 2028 may be advisable.



Capital expenditure

Full expensing relief is retained, and the first-year allowance for other qualifying new investment rises from 40% to 50% from January 2027, although the main pool writing down allowance falls from 14% to 12% in April 2027.

Property

Income tax on property and savings income rises by a further 2 percentage points from April 2027, on top of the 2 points announced in 2025, to 24%, 44% and 49%. The higher property rates apply to properties held personally, which reinforces a company as the go-to structure for most property investors.

A word for the West Midlands

In October, I asked which functions and funding streams would actually be devolved. The Budget has provided some of the answer. From April 2027, mayors will receive a share of business rates generated locally, alongside plans to devolve a share of income tax revenues. More control over transport, housing and skills is also moving out of Whitehall.

For West Midlands businesses, the important question is what happens next: whether greater local control results in better infrastructure, a stronger skills base and more investment across the region.

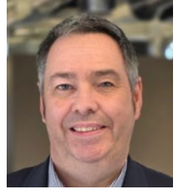
What to do now

For most businesses, it is largely business as usual. If you are already selling, consider timing the completion of the disposal prior to 6 April 2027.

If your company/group has mixed activities, or you are thinking about succession, review the structure before 6 April 2028.

On the next page, my colleague Tim Lynch looks at what the Budget means for families and personal wealth.

This article is for general information only and does not constitute advice. Professional advice should be taken before making any decisions on the matters discussed.



A little more time

The Budget left inheritance tax largely alone and the pension changes in place. TIM LYNCH, partner and head of private client at Ballards, revisits the four moments when wealth changes hands, and what families and business owners should do in 2027

In October, I suggested that most of the wealth tax measures under discussion could be distilled into four moments: selling, gifting, pensions and death. The chancellor has now spoken, and the picture is calmer than many families feared.

Perhaps the most welcome message is greater stability after several years of significant tax change. For families and business owners planning across generations, greater certainty makes it easier to make considered decisions about investment, succession and passing wealth to the next generation.

Selling

Selling saw little real change. The reduction to Business Asset Disposal Relief is unlikely to affect many sellers, and the new Founders' Relief looks set to be available to only a few. Martin looks at both on the previous page. For families, the point is simpler: a sale needs planning well ahead.

Changes to the tax rules affecting family business succession had been expected following an HMRC consultation earlier this year. The proposals raised concerns that some established succession structures could result in more of the value received by a retiring owner being taxed as income rather than capital.

The Budget provides some reassurance, with the Government confirming that the reforms should preserve capital treatment where there is a genuine change of ownership, including family succession. Further consultation is expected in 2027 ahead of implementation from April 2028.

For family business owners, 2027 is the time to review existing succession arrangements, particularly share buybacks, redeemable preference shares or family company restructurings. This should sit alongside the inheritance tax changes to business property relief, so the tax consequences of passing the business to the next generation are considered together.

Gifting

Gifting was left alone, so the established routes still work. The seven-year rule and exemption for gifts out of surplus income remain effective ways to help children and grandchildren, making this a good time to plan regular or larger gifts.

Families helping a child onto the property ladder should also note the new First Time Buyer ISA. It will replace the Lifetime ISA for new savers from April 2029, with a 25% government bonus towards a first home worth up to £450,000.

Pensions

Pensions remain a key focus. From 6 April 2027, most unused pension funds and death benefits will count towards an estate for inheritance tax purposes. That change was already confirmed. A fund that once passed largely outside the inheritance tax net could now face inheritance tax on death and, in many cases, income tax when beneficiaries draw on it.

Death

Death is the moment I said I would watch most closely, and here there was little to report. Inheritance tax rates and allowances are unchanged, and the main reliefs were left alone. The changes were mainly technical and administrative, affecting personal representatives, pension schemes and trustees.

Savers and employers

Beyond the four moments, a few other changes are worth noting.

From 6 April 2027, income tax on savings and property income rises by a further 2 percentage points, on top of the increase announced previously. The rates will be 24% for basic rate taxpayers, 44% for higher rate taxpayers and 49% for additional rate taxpayers.

The 3.9% rise in the National Minimum Wage and National Living Wage adds to employers' costs at a time when margins are already tight.

The higher mileage rate will help those who spend their working lives on the road. From 6 April 2027, the approved rate beyond the first 10,000 business miles rises from 25p to 35p per mile. These are advisory rates rather than a requirement. Payments up to the approved rate are free of income tax and National Insurance, while employees paid less can claim relief on the shortfall. Employers should review their mileage and expenses policies accordingly.

What to do in 2027

The key message for 2027 is to plan early. Good planning takes time to gather the facts, understand the numbers, consider the options and make sure the different pieces fit together.

Review your will and pension nominations together, because from 6 April 2027 most unused pension funds and death benefits will count towards your estate for inheritance tax. Consider whether you are making full use of available allowances and, if you own a business, understand its value and the reliefs that may be available. If a sale, succession or significant gift is on the horizon, work through the implications well in advance.

Above all, speak to your advisers early. The sooner the conversation starts, the more time there is to test the options, involve trustees and family members where needed, and put a properly thought-through plan in place.

In October, I said that the families and business owners who fare best after a Budget are rarely the ones who guessed the measures correctly. They are the ones who had already done the groundwork. That has not changed. This Budget has simply given them a little more time. The opportunity now is to use that time to plan properly.

This article is for general information only and does not constitute advice. Professional advice should be taken before making any decisions on the matters discussed.

Hitting the ground running

Meet Francesca Hutcheson, the new tax partner who has spent more than 25 years advising privately owned businesses and their shareholders

I have spent more than 25 years working with privately owned businesses and their shareholders, advising on the tax issues that come with starting, growing, buying, selling and passing on a business.

My career has included 12 years with a Big Four firm in Manchester, senior roles with independent firms in Shropshire and, most recently, 4 years as a tax partner at a top 10 firm, working across its Birmingham, Wolverhampton and Shrewsbury offices.

I advise on the full range of tax questions that arise in the life of a business: structuring, transactions and M&A, succession and exit. I also have particular experience in R&D tax relief, capital allowances and employee rewards.

I have always taken a practical, commercially focused approach to tax. The tax answer is only useful if it works for the business and the people behind it. I like to understand what a client is actually trying to achieve, then work out how tax can help them get there.

I joined Ballards because it is a genuinely partner-led, independent business with a strong reputation in the local marketplace and ambitious plans for growth. It feels like a firm where relationships, commercial advice and really knowing your clients matter, and that is where I do my best work.

Looking ahead to 2027

The recent Budget was short on big changes, and the tax framework we are working with is largely unchanged. That gives business owners some breathing space, and I would use it. Between now and the end of the tax year, sit down with your advisers, think about your short, medium and long-term objectives, and map out a strategic plan, underpinned by sound tax advice.

For me, structure is the place to start. Proposed changes to the rules on share buybacks and demergers are set to come in April 2028, so reviewing your structure over the next 12 to 18 months matters, particularly for family businesses thinking about succession or a sale.

Living and working in the West Midlands, I welcome the move towards more of the money raised here being spent locally, and I hope our clients across the region feel the benefit over time.

FRANCESCA HUTCHESON has joined Ballards as corporate and transactions tax partner to help grow its tax offering across Birmingham and the wider West Midlands. She works with owners and shareholders at every stage, from structuring and growth through to sales, succession and exit.



At Ballards my key focus will be on building relationships with privately owned businesses and their shareholders, and on strengthening the firm's referral network across Birmingham and the wider West Midlands. I am looking forward to working closely with clients and colleagues to provide practical, commercially focused advice.

Outside work, I am a keen parkrun tourist and have completed more than 360 different events across 20 countries. I also love travelling with my (non-parkrunning!) family. A recent highlight was 3 weeks in Southeast Asia with my daughter.

"Francesca is a fantastic addition to our team. She brings a wealth of experience and expertise, particularly in advising ambitious privately owned businesses and their shareholders, and her appointment augments our tax advisory presence in Birmingham and the wider Midlands market."
Martin Adams, partner and head of tax at Ballards

BUSINESS EVENT *of the year*

The Birmingham Business Best Places to Work Awards are back!

Preparations are well under way for next year's awards which will be taking place on Thursday June 10th, 2027, in the magnificent Great Hall at the University of Birmingham.

The nominations are now OPEN, with entry forms available via the birminghambestplacestowork.co.uk website. And while the closing date of February 1st seems like a long way away, time flies so do get your nominations in!

You can nominate your business or any other – and the same for the individual categories.

» Entry form at **birminghambestplacestowork.co.uk**

» Any queries email us at **info@birminghambiz.co.uk**

NOMINATIONS OPEN!

CATEGORIES

Best Company Overall Small
(up to 19 employees)

Best Company Overall Medium
(20-99 employees)

Best Company Overall Large
(100+ employees)

These three categories recognise organisations demonstrating excellence across all areas of business, combining strong performance with positive culture and meaningful impact.

Best for Diversity, Equity & Inclusion
Celebrates companies creating workplaces where everyone feels valued, with diversity and inclusion embedded into culture and leadership.

Best for Training, Education & Apprenticeships
Recognises organisations placing learning at the heart of their people strategy through structured training and development.

Best for Health & Wellbeing
Recognises companies actively supporting physical, mental and emotional wellbeing through embedded policies and practices.

***Best for Community Engagement**
Recognises organisations making a positive difference in their local communities through meaningful initiatives, partnerships and contributions that create lasting social impact.

***Best for Investment in Technology**
Recognises organisations investing in technology and innovation to improve performance, enhance the employee experience, drive growth and prepare their business for the future.

Most Inspiring Leader, Female
Celebrates women whose leadership has lasting positive impact through vision, values and contribution to strong cultures.

Most Inspiring Leader, Male
Celebrates men whose leadership has lasting positive impact through vision, values and contribution to strong cultures.

*New categories

Please contact the team at info@birminghambiz.co.uk if you have any queries

Birmingham Business Best Places to Work AWARDS 2027

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Mike Moloney, Alex Yip, Alex Cole and Justine Howl



Tracey Sankey, Joanna Lee-Mills and Andras Karpati



Wayne Horkan, Mike Moloney and Andy Horkan

Awards launch

Birmingham Business held a celebratory event at Stories Tavern on Colmore Row to officially launch its 2027 Best Places to Work Awards, with the nominations process declared 'open'.

Guests included sponsors, judges and winners from the inaugural awards which took place this summer, as well as business leaders from across the city and the wider West Midlands.



Carl Jones and Henry Carpenter



Eman Al-Hillawi



Yetunde Dania with Alex Cole and Alex Tross



Paul Batchelor, Chris Smith, Greg Easter and Simon Heath



Sharon Thompson in conversation



Lucy Seymour-Smith and Chris Smith



Johnny McGrath, Mike Moloney and John James



Emma Jones and Michele Wilby



A Spinergy wheelchair for daily use

Mobility manufacturer acquires wheelchair brand

A mobility aid manufacturer whose UK headquarters are in Brierley Hill has announced the acquisition of Spinergy, an international brand of manual wheelchair wheels.

The Sunrise Medical Group investment aims to support Spinergy's growth through further product development, enhanced customer support and broader market reach.

The shared ambition is to build on Spinergy's expertise in performance wheels and bespoke carbon fibre design and manufacturing.

Thomas Babacan, president and CEO of Sunrise Medical, said: "Spinergy is an iconic name in active mobility, with a reputation that reaches from everyday riders to the world's finest wheelchair athletes.

"Its pioneering PBO wheels and bespoke carbon fibre expertise reflect a passion for engineering that we share. We are delighted to welcome the team and invest in the next chapter of this exceptional business.

"Our ambition is to give them the resources to innovate, grow and better serve the customers and riders who rely on their products, while preserving the independence and entrepreneurial spirit that have made the firm so successful."

Spinergy will continue to operate independently within the Sunrise Medical Group, retaining its brand and entire organisation and team.

It says its long-standing relationships with wheelchair manufacturers, distributors and users will remain at the heart of the business, with a continued commitment to serving partners across the mobility industry.

Midlands manufacturing sector sees resilient deal activity

Mergers and acquisitions in the engineering and manufacturing sector across the Midlands are holding up despite challenging market conditions, a report has claimed.

Analysis by the corporate finance team at accountancy firm Azets has shown resilience in the private company transaction environment, indicating a strong appetite for businesses in the region.

The figures show that around a third of buyers came from abroad, with most from Europe and the US.

Azets, which has several offices – including in Birmingham, Wolverhampton and Coventry – analysed data for the nine months up to September 2026.

During that time 38 engineering and manufacturing transactions were completed in the region – almost one a week.

Alper Dervish, a partner at Azets, said: "This is the latest mergers and acquisitions activity report compiled by our corporate finance advisory team.

"It shows resilience in the engineering and manufacturing sector across the Midlands, especially with SMEs. That is despite strong headwinds nationally.

"Where terms were disclosed, the businesses at the top end were not necessarily the largest but were the ones with long-term customer contracts on long cycle programmes in high demand sectors.

"Swedish acquisitive groups were the most active from abroad – and with a third of buyers from overseas there remains strong cross-border activity. Strategic trade acquirers accounted for 80% of buyers and we anticipate high levels of activity to continue.

"A trade sale is not the only exit option for business owners. The last nine months produced management buyouts, employee ownership transitions and partial sales where the seller retained a minority stake and management continued to run the business."

The engineering and manufacturing sector is of huge importance for the UK economy.

Together, the sectors' gross added value is around £950 billion, or about 40% of the country's total economic output.

THE STUFF OF LEGENDS



JON GRIFFIN meets Karl Ward, the Midlands entrepreneur and second-hand furniture provider who has made a name for himself – and raised a serious amount for charity – organising some of the region's most memorable sporting lunches

Karl Ward sits in his office and reflects with disarming honesty on a 45-year plus career spanning engineering, sales, sporting dinners, used furniture, a strange encounter with Brian Clough . . . and much more.

"I've done all right," he says. "I'm not the wealthiest man in the world but, you know, I'm content – not many people can say that."

Ward, now 63, has much to be content about. Best known as the driving force behind hundreds of sporting dinners which have raised around £1 million for charity, he sits today at the helm of one of the UK's biggest used furniture companies, boasting a £6 million turnover.

He has climbed the often greasy pole of the corporate world so successfully that he was able to sell his sporting hospitality company in his early 40s – and then found himself with little to do other than wait for the pub to open.

Turning his life around – the brutally candid Ward admits he was at a particularly low ebb soon after selling up – he forked out around £330,000 for his Burton furniture retailer after taking out a large loan against his Grade II listed Cotswolds property to once again embrace the cut and thrust of the business world.

He still drives from his Sutton Coldfield home base 21 miles to reach his office in Burton upon Trent by 7am, six days a week, to run ORS, a leading retailer in the UK used furniture sector.

It's been a full and varied life for a man who was once on Aston Villa's books as a schoolboy, but saw his dreams of a career as a professional footballer cast to the winds when Villa showed him the door in his teens.

That life has seen Ward rub shoulders with many international celebrities hired as VIP speakers at his sporting dinners, but this resolutely down-to-earth native of Castle Bromwich admits to only ever being in awe of one sports star . . . more of which later.

"I grew up with (former Villa legend) Gary Shaw," he says. "He was a couple of years older than me and we used to play football every day. He was good even then – light years better than the rest of us.

"I also used to play with Mark Walters, but my school, Bishop Vesey's Grammar School, focused on rugby.

"I was on Villa's books but my parents sat me down when I was 15 and said: 'Be prepared, you might not make it as a footballer'. Whoever was in charge of their youth section told me I wasn't good enough. I was devastated and after that I didn't know what to do."

After leaving school, early days on the shopfloor as an apprentice engineer and in the planning department at an injection moulding firm failed to provide the young Ward with the career impetus he was actively seeking.

"I think sales suits my temperament and personality. I went to work for a company called Pitney Bowes selling franking machines. They were based at Harlow in Essex and they had a Birmingham office.

"I did that for two years and it was great sales training. Then a good friend of mine who owned a company called Copier Products, a guy called Graham Williamson, asked me to go and work for him selling fax machines."

(Tragically, Williamson, a prominent figure in West Midlands cricket circles who served as a committee member at Warwickshire, was later to die aged just 47 following an allergic reaction to a bee sting in his garden in Hampton in Arden.)



Karl Ward with Jon Ratledge, a fellow co-founder of the Veseyans RFC Business Lunch which regularly attracts 650 local business people to the event every October

"My first day of self-employment, I was knocking doors in Kenilworth. I can remember it like yesterday – I was giving leaflets out. You go to speak to most men, and ask are you interested in sport? Yes. Are you interested in having a few beers with clients or friends? Yes. It was a fairly new concept, and it worked. I targeted areas where I knew there were wealthy business people."

"So I started working as a fax machine salesman. At the time, fax machines were unheard of. But in the late 80s there was a postal strike and all of a sudden nobody had any way of getting post from A to B. So the fax machine, that technology, took off. I was there for three or four years and really enjoyed it. However, I had always wanted to work for myself but I just didn't know what to do."

Fate was to play a significant role in Ward's subsequent career trajectory after, as first team captain, he was given the task of organising his Sutton Coldfield Old Boys' end of season rugby dinner. It proved to be the first incarnation of a colourful career which would eventually propel him to the top table of the West Midlands sporting celebrity dinners world.

"I really enjoyed organising that end of season dinner. At the time the Belfry had a Sporting Club run by Peter Robbins, an ex England rugby international. There was a waiting list to get into the Belfry Sporting Club and I was on that waiting list.

"I suddenly thought if I'm waiting there's got to be other people on the waiting list too. I wondered if I could do my own sporting dinner. So I just copied the Belfry and did my first one in September 1991, with guest speaker Rob Andrew, who at the time was fly half for England. I sold about 180 tickets. It didn't make a huge amount of money, but it didn't lose a huge amount either.

"My second one, in November 1991, sold out 450 tickets and it was at that point I thought I could make a business out of this. The guest speaker was the manager of Villa at the time, Ron Atkinson. Tickets flew out of the door."

The lifelong Villa fan whose footballing dreams had abruptly bitten the dust as a teenager, had at last found his vocation after several years fine-tuning his career ambitions.

"So I resigned from selling fax machines and copiers. It was a gamble, I was 27, a single lad. I'd got a mortgage but the mortgage wasn't huge in those days. I suddenly thought I've hit on something here, this has got legs.

"And it's like anything – if you don't roll the dice . . ."

Ward set up as a sole trader with his Sporting Club Group on February 1 1992 and began the hard work of making his venture a success.



With Jeff Stelling

"My first day of self-employment, I was knocking doors in Kenilworth. I can remember it like yesterday – I was giving leaflets out. You go to speak to most men, and ask are you interested in sport? Yes. Are you interested in having a few beers with clients or friends? Yes. It was a fairly new concept and it worked. I targeted areas where I knew there were wealthy business people."

But business acumen would quickly develop to deliver Sporting Club Group the goods – in the shape of hard cash.

"The only way you could come to my dinners was being a member or a guest of a member. So I charged a membership fee," he says.

"In its pomp, I had a thousand companies paying me £200 a year plus VAT just to be on my mailing list, so I was earning a lot of money, all up front."

The success of Ward's sporting dinners have brought him into close contact with a roll call of true sporting greats, from 1966 World Cup winners Jack and Bobby Charlton and Alan Ball, to rugby legends Willie John McBride, Will Carling and Gareth Edwards, cricketing greats such as Ian Botham and Geoff Boycott, and countless others.

"My favourite over the years was big Jack Charlton. He had so many stories and was a fantastic after dinner speaker, the best of them all. Willie John McBride was another of my favourites, and I could listen to Alex Hay, the golf commentator, for hours.

"George Best, probably the greatest footballer ever, was a really shy man. I paid his friend a couple of hundred quid to stop people buying him drinks!

"Brian Clough turned up half cut, it was a complete sell-out and the queue for his autograph was out the door."

Ward recalls just one dinner which didn't go as planned. "It was Graham Taylor. He had just been sacked as manager of England. He was quite bitter the way he had been treated by the FA. Rather than telling a few stories, he tried to defend some of his decisions. He didn't go down well at all – the timing was wrong.

"They're all human beings and I've not been in awe of any of them - apart from Will Carling. Because when I was captain of my rugby side, he was the captain of England."

After 11 years of life mixing with the sporting elite, Ward – still then only in his early 40s – accepted an offer to sell the business. It was to prove a double-edged sword.



Ward presides over a business which now has seven offices around the country

"I had enough money for about eight years' income. I spent a lot of time in the pub, and then you know you're going down the plughole. You usually go to the pub at 6pm, then 5, then 4, then 3. All my contemporaries were still working and I had nothing to do.

"I thought, if I carry on like this . . . so I managed to shake myself out of it. The opportunity came along in 2009 to buy this business – and I took it. "When I first bought it, the head office was in Burton and we had an office in Birmingham. We have now got seven around the country, different companies, all doing exactly the same thing.

"I had a house in the Cotswolds and took out a large loan against that. I needed to get into work so was prepared to take another gamble.

"We turned over just over a million when I bought it and we're now up to about six. It's not huge but it's good, steady growth. We're one of the biggest used furniture dealers in the country.

"This is a great business to be in. I really like the idea of buying something and selling it. I go out and find used office furniture for us to sell."

Whilst sporting dinners and office furniture retailing proved lucrative career choices for the Castle Bromwich boy made good, Ward admits to the occasional fly in the ointment.

"I bought a company years ago called Belgrave Engineering in Rowley Regis. It lasted a couple of years. I was way out of my depth and I should never have bought it.

"I also bought a company called Swift Business Solutions in Aldridge. They did stationery and that went as well. I've had two failures but they failed for the right reasons. I had a go and it didn't work."

But those pale in comparison to the countless memories for thousands of sports enthusiasts attending VIP dinners the affable Ward has organised both on his home turf in the West Midlands and further afield, not to mention the around £1 million he has helped raise for charity over the years.

He still keeps his hand in by organising four sporting dinners a year at Birmingham's Grand Hotel – whilst devoting most of his considerable energies into running ORS, where his son Jack is among the 30-strong workforce. His other son, Jamie, is in the Royal Marines.

"I'm in work by 7am every week day and I work Saturday mornings. I have no hobbies per se, apart from golf and rugby. I'm captain of Moor Hall Golf Club."

His lengthy working week and other commitments notwithstanding, Ward says he has no plans to cut back on his hours, let alone retire. "People say 'I can't wait to retire'. I always say 'be careful what you wish for'.

"You need to keep the grey matter ticking over."



With Jakob Tatlow, manager of ORS's Coventry Depot at the Workplace Event at the NEC in April 2026

AI pioneers scoop top tech awards

Birmingham tech firm EvoPhase has been named Frontier Tech Champion 2026 for its use of AI to optimise industrial designs and processes.

The technology has applications in many industrial sectors, and helps customers improve efficiency, reduce energy and waste, and accelerate design and processing time.

At the same award ceremony, EvoPhase's co-founder and chief scientific officer, Professor Kit Windows-Yule, won Tech Leader of the Year for his leadership across research, industry and the wider technology community.

EvoPhase was founded in 2023 by four researchers from the University of Birmingham's School of Chemical Engineering and School of Physics, and is currently an Operating Division of University of Birmingham Enterprise.

The venture uses evolutionary AI and advanced simulation to generate and test thousands of designs and identify the most efficient high-performance solution for real-world conditions.

EvoPhase's projects include the Birmingham Blade, an AI-designed urban wind turbine developed with Birmingham manufacturer KwikFab.

Simulations indicated that its design could be up to seven times more efficient than existing designs in Birmingham's wind conditions, which feature relatively low wind speeds but high levels of turbulence caused by surrounding buildings.



Pictured from left are co-founders Professor Kit Windows-Yule, Dr Dominik Werner and Dr Jack Sykes

Dr Dominik Werner, co-founder and chief executive officer of EvoPhase, said: "To be named Frontier Tech Champion is an incredible achievement for our team.

"These awards recognise our progress in turning advanced academic research into technology that can address real industrial challenges.

"Seeing Kit recognised for his leadership on the same evening makes the achievement even more special. His expertise and vision have been instrumental in our development."

Double awards triumph for Solihull business leader



Dawn Bannister receives the Business Leader of the Year award

November was a month of celebrations for Solihull business leader Dawn Bannister after she secured two accolades in three days.

The managing director of KSB Recruitment Consultants – a specialist hospitality and catering recruitment business – was recognised for her leadership and business achievements at two separate awards ceremonies.

She was named Business Leader of the Year (turnover under £10 million) at the Recruitment & Employment Confederation's annual awards held in London.

Just two days later she was crowned Businesswoman of the Year at the Birmingham Awards, held at the Eastside Rooms.

"To win two awards in the space of three days is absolutely incredible, and I'm still trying to take it all in," she said.

"Being recognised by the REC, our own industry's professional body, means so much to me, and to then receive the Businesswoman of the Year award here in Birmingham was just amazing.

"It is no secret that it's been a really difficult period for businesses across hospitality and recruitment. We've faced some enormous challenges, so to receive this recognition at a time like this makes it even more special."

A RECIPE FOR SUCCESS

In the latest instalment of his portraits of Birmingham's great industrialists of the past, PROFESSOR CARL CHINN profiles Alfred Bird and his son Alfred Frederick, the globally renowned inventors of powdered custard who grasped the power of advertising.



Alfred Bird, 1811-1878, fellow of the Chemical Society, inventor of egg-free custard and baking powder, and founder of what became Alfred Bird and Sons Limited *(BirminghamLives)*

Born in 1811 in Gloucestershire, Alfred Bird belonged to a family long established in the Stroud district, where his father was a tallow chandler.

A maker and seller of the candles so essential to lighting in homes, he must have done well as he was able to pay for his son to attend King Edward's School in New Street. Thus was forged a powerful link between the Birds and Birmingham.

After finishing his education, Alfred didn't return to the West Country, instead he served an apprenticeship with the well-respected Philip Harris, an operative chemist and druggist at number 9, the Bull Ring.

Qualifying as a Fellow of the Chemists Society, the ambitious 26-year-old Bird quickly decided to set up on his own, in Philip Street. It was a prime location next to the newly built and imposing Market Hall, where indoor traders pulled customers into the Bull Ring.

Alert to the importance of advertising, Bird announced his new venture in the Birmingham Journal of November 1837. Most respectfully, he informed the local gentry and inhabitants that he'd taken over the operative and pharmaceutical chemists of Ollivier and Company Trusting "from their many years' experience in an extensive wholesale and retail establishment, as well as in one of the first houses in London", he hoped to ensure a share of the public patronage and support.

Boasting a keen, analytical and inventive mind, he wasn't content to sell only bought-in products, he came up with his own. Three years after opening, he prepared his winter supply of German floating lights.

Warranted to burn for 24 hours, they were made of "highly-rectified EGYPTIAN OIL prepared by a peculiar process, for the use of Floating Lights and Table Lamps. This oil is confidently recommended to families as an excellent substitute for sperm oil; it burns with peculiar brilliancy; costs only half the price; and does not congeal in the coldest weather." The enterprising chemist also sold elegant bronzed floating light stands suitable for the bedroom.

Still Alfred Bird wasn't satisfied. His real passion was for experimental chemistry – investigating new processes and improving old ones. This passion was the catalyst for his inquiries into chemical drinks. In 1842, and now advertising himself as an "Experimental and Family Chemist", he drew attention to his Effervescing Citrated Kayli for "producing a glass sparkling Summer Beverage, far superior to Soda Water or Lemonade, and the expense of only one halfpenny per Draught".

A unique preparation, it was compounded with "the purest ingredients by a peculiar chemical process, and, when taken as a simple diluent, or to allay thirst in warm weather, it will be found to be highly beneficial to the system".

Importantly, Bird was determined to sell it as at a price within the reach of all classes and as with his later food and beverage products, it was packaged in reusable tins.

With his trade thriving, in November 1843, he moved to more commodious premises at 15, Worcester Street, opposite Philip Street. His small signboard outside proclaimed his maxim: 'Early to Bed, Early to Rise, Stick to Your Work and Advertise'. And advertise he did, emphasising that the public could continue to depend on him for drugs of the purest and finest quality. In a period when the adulteration of food and drink was widespread and injurious to health, this was a vital message which he shared with the Cadburys.

However, it was Bird's determination to help his wife which led him to found a really major business. He married Elizabeth Lavinia Rigg, the daughter of a Nottingham publican in 1835, but unfortunately, not much else is known about her bar for the fact that she had digestive problems and that yeast-based products upset her. This difficulty prompted her husband's experiments in finding a way to allow her to eat bread without discomfort.

In 1844, Bird succeeded, revealing in the local press that he'd discovered a new method of baking bread without yeast. His genuine ingredients, ready mixed in the correct proportions, were put up in packets with full printed directions so that all possibility of failure was prevented. They were then placed in tin cannisters capable of holding 14 pounds in weight.

Word spread fast around Birmingham about Alfred's wonderful new products and to publicise them to a wider market, he brought out a calendar given away free which praised the benefits of Bird's Baking Powder. It seems that this was the first instance anywhere of such an advertising ploy.

Fermenting powder for making all sorts of beautifully light pastry, tea cakes, and batter puddings soon followed and next, Alfred turned his attention to something else bedevilling his wife. Like many folk, Elizabeth was fond of custard, which was made from a mixture of eggs and milk. The snag was that she was allergic to eggs, so Alfred turned his talents to perfecting an eggless custard.

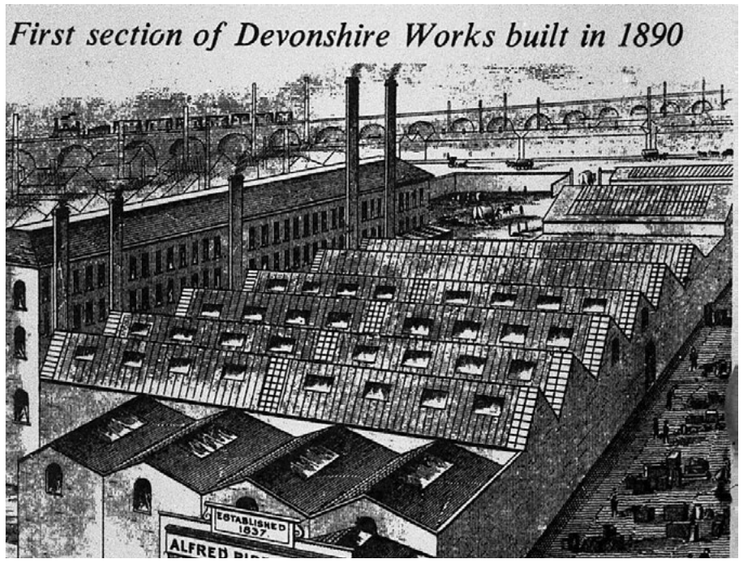


The 1937 advert celebrating the centenary of Bird's as a business. Like other adverts, it reached out to housewives through their children

He did so, making it known December 1849 that Bird's Custard Powder would make a pint of the finest custard in one minute without eggs. Based on cornflour mixed with colouring and flavouring, it was as good as the real thing to eat, yet it was quicker and easier to prepare. So began an association so strong that for generations 'Bird's' and 'custard' became synonymous with each other.

Increasingly Alfred's baking and custard powder were sold nationally and in 1855, he paid for space in the Illustrated London News, highlighting that his valuable baking and fermenting powder were now available both wholesale and retail at Fortnum and Mason's and other eminent London stores.

That year was momentous for the entrepreneurial chemist because he was contracted to supply baking powder for the British troops in the Crimean War. The order came about after Bird wrote to the War Department explaining that his product would allow the baking of proper bread to



In 1887, Alfred Frederick Bird took over and demolished workshops, old houses and other buildings between Gibb Street and Floodgate Street to build the Devonshire Works to replace its Moor Street Chemical Works destroyed in a fire *(BirminghamLives)*

“In 1922, came an attention-grabbing move. Silver packaging was dropped and the new packets were made distinctive by broad bands of red, yellow and blue. Seven years later, the iconic ‘Three Birds’ logo was designed by the well-known London agency of T. B. Browne Ltd and introduced in an advertising campaign to promote Bird's Custard Powder.”



Sir Alfred Fredrick Bird, 1849-1922, Baronet and MP for Wolverhampton West *(BirminghamLives)*

replace the almost unpalatable hard tack biscuits and of cakes and puddings for the wounded and ill.

Before authorising the supply, the war minister, the Duke of Newcastle, wanted to see and taste a loaf made from the baking powder. To ensure there was no trickery, he stated that the loaf should be prepared and baked in front of competent authorities. So, with the Mayor of Birmingham watching him, Bird did as he was bid. He made five loaves and on the cover of one was stamped the seal of Birmingham Corporation. The duke was impressed and praised the loaf as sweet and good. Later in life, Bird often said that he liked to think that his baking powder was used to bake bread and cakes for Florence Nightingale to take around those she cared for.

By 1861, Bird was employing two men, two apprentices and ten girls at Worcester Street. The employment of young women, especially in packaging, remained a constant feature of the company. Bird, his wife, Elizabeth, two sons and daughter also lived above and behind the work premises along with a chemist assistant, chemist apprentice and a female cook and servant.

There was much tragedy in their lives as they lost several children in infancy. Two sons survived. The eldest, Charles, became a chemist, whilst Alfred Frederick Bird joined the company when he was 18 and went on to make a positive impact by formulating Bird’s Blanc Mange Powder.

This new product was launched in 1878, with six flavours: vanilla, raspberry, chocolate, almond, strawberry and coffee.

The next year, Alfred Bird died, leaving a personal estate of under £9,000 and although his business was now prospering because of his development of food powders, he was most remembered as an ingenious inventor, scientific man and analytical chemist.

Fortunately, growth continued under the expert leadership of Alfred Frederick who enthusiastically grasped the new medium of pictorial advertising. This was crucial in ensuring that Bird’s became a household name.

By the time of his death, the waxing wealth of the Bird family had facilitated the move of Alfred and his wife to middle-class Edgbaston, whilst Alfred Frederick and his family were living in a grand house in Moseley. Their relocation allowed the Worcester Street building to expand, but still it was too small for a concern now employing 50 people.

Consequently, Alfred Frederick took on a new factory in Moor Street, moving there all his machinery, materials, stocks and books. Unhappily, just before the it opened, a major fire destroyed everything.

Undaunted by this major set-back, Alfred dug into his reserves of cash and in 1887 took over workshops, old houses and other buildings between Gibb Street and Floodgate Street – from which a works entrance still bridges the River Rea.

Their demolition allowed the building of the first part of the Devonshire Works. In the succeeding years, the Bird’s Custard factory, as it became best known, was enlarged as sales continued to increase.

More space backing into Gibb Street was taken over and the company also bought old properties on the medieval plots fronting on to High Street Deritend. These had been built on the site of an ancient tannery that survived until the turn of the nineteenth century, but was closed and broken up in 1816. Now those buildings were knocked down by Bird’s and replaced from 1902 by the offices and workshops within the impressive four-storey red-brick Devonshire House between Heath Mill Lane and Floodgate Street

Growth was pushed forward by Alfred Frederick’s thirst for new products such as Bird’s Egg Substitute for cake making and in 1895, Bird’s Jelly Crystals. Small competitors picked up Alfred Frederick’s ideas, but he refused to be drawn into the



The Devonshire Works of Alfred Bird and Sons in High Street Deritend after the business was moved to Banbury in 1963. On the left of this photo and on the metal railings can be seen four pairs of metal chicks, the work of Jack Gibbons. They are symbols of the famous ‘Three Birds’ trademark, featuring three little stylized chicks side by side introduced in 1929. *(BirminghamLives)*

trap of lowering standards to match their low prices. Quality and a high reputation were as much his trademarks as were innovation and perseverance.

As the 20th century dawned, the new company of Alfred Bird and Sons Ltd was formed. Two of Alfred Frederick’s sons, Robert and Geoffrey, were active in the business and his two other sons were on the board of directors. Shortly after, in 1905, the making of toiletries and chemist’s sundries was discontinued for Bird’s to focus on the food side of affairs.

With his success, Alfred Frederick turned to politics and was elected to Parliament as the Conservative member for Wolverhampton West. Robert now took control of matters and brought in salesmen and window display experts.

Then in 1922, came an attention-grabbing move. Silver packaging was dropped and the new packets were made distinctive by broad bands of red, yellow and blue. Seven years later, the iconic ‘Three Birds’ logo was designed by the well-known London agency of T. B. Browne Ltd and introduced in an advertising campaign to promote Bird's Custard Powder.

Bird’s managed to come through the hard years of the 1930s Depression and the Devonshire Works also survived the blitz on Birmingham that devastated much of the area around the works. Towards the end of the Second World War, in 1944, the General Foods Corporation of America approached Bird’s to co-operate in making Grape Nuts, a ready-to-eat breakfast cereal, and Maxwell House Ground Coffee. Three years later, Bird’s was taken over by its American partner, although the company carried on under its own name with Sir Robert as chairman.

At the same time, the old Fisher and Ludlow factory in Bradford Street was acquired to produce Grape Nuts and other goods. It was called the Miller Works after the American who negotiated the deal to acquire Bird’s.

One of the most successful new items emerged in 1954. This was Bird’s Instant Whip. Based on the American Jell-O Instant Pudding it led to the development of Bird’s Dream Topping and Bird’s Angel Delight. In the same year English tastes for beverages were transformed by the introduction of Maxwell House Instant Coffee. At first this was brought into Birmingham where it was packaged, but from 1956 the Miller Works was producing the coffee itself.

Ironically, the tremendous impact of this coffee and of Bird’s own products ensured



A rare photograph of the shop of Alfred Bird and Sons in Worcester Street *(BirminghamLives)*

the end of production in Birmingham. The company was already concerned there was no room for expansion in the city and in 1962, a destructive fire at the Devonshire Works precipitated a move to Banbury. Four years later the new plant was up and running and half of Bird’s workforce of 600 had moved to Oxfordshire.

So ended the bond between Birmingham and Bird’s, but thanks to the vision of Bennie Gray, from the early 1990s, the Custard Factory was brought back to life as a centre of independent shops and creative and digital businesses.



The annual works outing from Bird’s Custard to Stratford-on-Avon in 1923 *(BirminghamLives)*

Landmark order marks 80 years for Black Country manufacturer

A Black Country wire manufacturer is marking eight decades in style after hitting a major production milestone.

Alloy Wire International, which employs 29 people at its factory in Brierley Hill, has secured its 150,000th order to supply exotic alloys to a customer involved in the nuclear sector.

Managing director Tom Mander said: "It doesn't seem five minutes since we were celebrating our 75th . . . time really does fly when you're having fun.

"To reach this major milestone in our anniversary year is fantastic and testament to the outstanding team we have in the Black Country and across our 35 international agents, who help us generate more than £8m of export sales every year.

"The last decade has certainly been eventful. We have had to overcome Brexit and the pandemic, but throughout all of this we've managed to ensure we continue to supply our international customer base with world class material in just three weeks."

Alloy Wire International was founded in 1946 by John Stockdale in a former ambulance station in Old Hill in the Black Country.





Adrian Wright

Sports agency lands cricket sponsorship deal

A Birmingham-based sports agency has been appointed to secure a new sponsor for a cricket club's first team kits next year.

Sporting Group International will be looking for a partner for Glamorgan County Cricket Club across domestic cricket and The Hundred 2027 campaign next summer.

Glamorgan CCC is the only county-level cricket team in Wales, based in the Sophia Gardens ground in Cardiff. Its assets include a stake in Welsh Fire, a franchise in The Hundred.

The franchise is owned under a 50/50 partnership between Glamorgan CCC and American tech entrepreneur Sanjay Govil, owner of Major League Cricket franchise Washington Freedom.

Based at 5 St Philips in Birmingham, sports agency SGI specialises in high-value sponsorship and commercial partnerships, with other offices across the UK, Europe, Asia and the Middle East.

Group chief executive Adrian Wright said: "We are delighted to be working with Glamorgan CCC to help them secure a new principal partner for the club and its assets across The Hundred and domestic cricket next summer.

"The Hundred is a major tournament which attracts millions of viewers from across the globe, from India to the United States as well as the UK."

Ian Davis, head of partnership sales for Glamorgan CCC, said: "SGI has built an impressive reputation as a sports partnership specialist, and we are sure they will help us to attract a strong brand keen on the international exposure that Glamorgan CCC and Welsh Fire can offer them."



Solihull means business

By JAS ROHEL

If you've ever popped into Solihull for one quick meeting and left three coffees, two introductions and a new business idea later, you'll understand why I'm starting this column here.

It's a borough where a conversation can become a collaboration before you've remembered where you parked.

Behind every business is a person with a story. I want to share that spirit here, introducing the people shaping Solihull, with honest conversations and a little humour.

And we certainly have some memorable personalities. Take MAN Commercial Protection, headed up by the man himself, Iain McCallister, who even has an island bearing the company's name: MAN Commercial Island. Before you picture palm trees and a private beach, it's one you can drive around! Now that's one way to put your business on the map.

Then there's Steve Whitmarsh, who leads runyourfleet, whose team earned the King's Award for Enterprise for Innovation. It's a business with strong connections to the Solihull business community and an achievement worth shouting about. Through my own work with runyourfleet on Driven Conversations, I also get to see the value of bringing people together to share their stories.

That mix of people and ambition gives the borough its character: independent businesses alongside established names, entrepreneurs building something new while others carry forward businesses developed over generations.

Solihull is also home to Gymshark's headquarters at Blythe Valley Park. Having a global fitness brand on our doorstep is a reminder that ambition here can reach well beyond the borough. Sadly, proximity hasn't improved my gym attendance.

At the heart of the town centre is Touchwood, which celebrated its 25th anniversary this year. That's a quarter of a century of shopping, lunch dates and "just browsing" purchases. We all know how those end.

The town centre's next chapter is taking shape too. Solihull Council, led by Councillor Karen Grinsell, is working with developer Muse on Holbeche Place, the redevelopment of Mell Square. Demolition began in October, with the first phase set to deliver 346 homes. The wider scheme proposes up to 1,600 homes alongside shops, cafés, restaurants and public spaces.

For local businesses, those plans bring possibilities and practical questions. More residents could mean more customers, while new spaces could attract fresh businesses. But a thriving town centre needs more than new buildings. It needs a mix of familiar favourites and fresh ideas, with reasons to visit after the shops have closed.

The aim should be to turn "I'm just popping into Solihull" into "Shall we stay for dinner?" That's good news for restaurants, cafés and the wider local economy.

Getting there matters too. During construction, traders need clear information and customers need straightforward access. We need to support the businesses already here while making room for those still to come. Buying a coffee, booking a table or choosing a local supplier are small decisions that help keep a town centre busy.

Education belongs firmly in this business story. Solihull's schools and colleges are preparing tomorrow's employees, entrepreneurs and leaders. Through the Education Awards, I see why recognising those nurturing young talent matters. Somewhere in a classroom could be the founder of the next Gymshark.

I'd love to see more businesses asking what they can offer those young people: a work placement, a careers talk, mentoring or an honest account of how they got started. You don't need to run a global company to help someone see what's possible.

The Budget, delivered on 28 October, brings changes relevant to both our high streets and our classrooms. From April 2027, the threshold for full Small Business Rate Relief for qualifying retail, hospitality and leisure properties in England will rise from £12,000 to £18,000, with tapered relief extending to £21,000. The 5p fuel duty cut has also been extended to 1 July 2027. For eligible businesses, that could offer some welcome breathing space.

For schools, an additional £60 million annually will contribute towards new PE and sport partnerships in England, due to roll out in 2027. Local delivery will determine what that means for pupils here. My question is how we build on investment like this through stronger links between education, employers and the wider community.

For business owners, the test will be equally practical: do they feel confident enough to recruit, invest or simply stop checking their spreadsheets quite so nervously?

We're fortunate to have Solihull Chamber of Commerce, headed up by Samantha Frampton, helping businesses across the borough connect, find support and build relationships. As an executive board member, that is something I value: having people around you who understand the pressures and can help you find the right conversation.

That community spirit extends beyond business. Mayor Councillor Sardul Marwa MBE and mayoress Satnam Marwa represent a borough where public service, charitable work and enterprise all have a part to play. Their support for Age UK Solihull is one example of how civic life connects with the needs of local people. A successful borough should create opportunities across generations.

So, consider this your invitation. If you haven't ventured south of Birmingham lately, hop on a train from Moor Street and pop over to Solihull.

Explore the shops, enjoy a bite to eat and discover what's happening across the borough. You might arrive for a coffee and leave with a new connection. And if you spot me, do say hello – although I can't promise it'll be a short conversation!

Jas Rohel is the founder of the Education Awards, a radio presenter and Solihull Chamber Executive Board member.

cover story

THE POWER OF *positivity*

Entec Si has come a long way since its birth 30 years ago, culminating in its successful sale to another change consultancy this autumn. HENRY CARPENTER catches up with Eman Al-Hillawi, the ebullient figurehead of this home-grown success story

Eman Al-Hillawi is looking a lot clearer of eye than she might have been.

Barely 12 hours have passed since she spent several fraught late-night hours trying to close the transaction of Entec Si, the transformation consultancy she has led for almost 30 years, in a deal with London-based Finyx Group.

Now though, on a blustery autumnal day in Entec Si's offices in Alpha Tower, and Eman – as she is universally known – is proud, relieved, if a little "discombobulated", to use her own word, that the deal went through. She is also, for the first time in the best part of three decades, an employee – but she'll take this tiny bit of rough with the considerable smooth.

This is a poignant moment for Entec Si, a time when two milestones coincide – the sale of the business and the organisation's 30-year anniversary celebrations.

The feeling is that while the transaction was successful, the main reason for her cheerfulness is the nature of the consultancy taking on the business – the Finyx Group is a good fit for Entec Si in almost all aspects.

"They are a little bigger than us, and they do exactly what we do – they are change consultants with a particular focus on digital transformation in the public sector," says Eman. "Geographically we fit perfectly into their portfolio, as their offices are in London, Belfast and York, but what appealed to them most, I think, was the profile and fit of our clients in terms of sector.

"They concentrate on central government, defence, law enforcement, and financial services, while our focus is on local government and not-for-profit organisations, so it's a really comfortable merger between two like-minded businesses."

It all started for Eman at the turn of the millennium while working for an IT firm on a Birmingham City Council HR and payroll project. It was then that she met Peter Marsden, a tech specialist who spotted Eman's business acumen and invited her to join the company he had set up in 1996, Entec Si, which was all about creating solutions, often by installing new processes for institutions and individual projects.

As she explains: "We help businesses to

resolve any change challenge, particularly those that require technology and digital solutions, and use business analysis, project and programme management, and data analysis to deliver change. That provides the basis for a lot of business transformation.

"We're flexible and get the job done every single time."

Lest there's any doubt, Entec Si is a Birmingham success story through and through. If there's one flagship project in the city which caught the imagination more than any other, it was the Library of Birmingham. Awarded the contract in 2008, Eman and Peter worked with architects, developers and project managers – in fact running everything apart from the actual design and construction – through to opening in 2013.

The library proved a most effective launch pad to take Entec Si onto another level, and since then it has been a go-to consultancy for several public-sector bodies wanting to modernise their processes and systems – often using up-to-the-minute digital solutions – which in turn leads to greater efficiency and improved customer experience.

By far the biggest of these has been with Sheffield City Council, which has been ongoing for several years now. News spreads though, and other councils and public sector organisations have come calling since.

So why, then, at a time when the organisation was enjoying its most purple of patches, did the Entec owners feel the need to look for a new parent?

"The rationale behind it is this," says



Eman. "We've been growing steadily over the last 30 years, but when you're a small business staying at that pace, there's a limit to where people can go, grow and develop.

"So really, it's more about our next stage of growth and the next stage of our life. It gives the team a bigger pool to play in and it also plugs the gap for the Finyx Group. It's a win-win all around."

She is clearly devoted to her team but seems satisfied that this move is the best for them, and that really very little will change.

"Certainly for the next 12 months, we don't see anything changing. The business will continue running in the same way with the same team.

"Over time there will be small systemic changes, starting with the back office – for instance, there's no point having two different HR systems.

"Over the next few years, the Finyx Group will bring us and another consultancy it acquired recently, Woodhurst, which specialises in financial services, under one umbrella to create a single organisation.

"So the plan is long-term integration but for the time being nothing changes. We are fully intending to stay where we are in Birmingham, which Finyx sees as a positive because they don't have a Midlands base."

I ask what the key milestones have been in the Entec Si timeline, those pivotal moments which have had the most profound effect on the firm's direction of travel.

Eman cites the initial contract with Birmingham City Council as the longest and most influential relationship, not least because it led to the Library of Birmingham project, but it was also the one from which so many others followed.

Two hospital trusts are cases in point, and another – a relatively rare foray into the private sector – was Birmingham Airport. But then the Covid pandemic struck and everything changed.

This represented the lowest point of the Entec Si ride – and there have been inevitable dips. Work dried up and the firm had to adjust accordingly – or "right size" its staff numbers.

It did however give its owners time for reflection on how to best take the business forwards.

"We implemented some key strategic investments in terms of employment, creating a couple of roles that have been pivotal to the business. One is our marketing head Justine Howl [who Eman had met through the Birmingham Airport contract] and then there is Sarah Towers, our operations director.

"We thought, you know what, yes, we've hit a bad patch. But now's the time to sort ourselves out, look at everything more through a proper business lens, and that's what Justine and Sarah have brought in.

"And of course, whilst the local work dwindled during the pandemic, it showed us the opportunities of working remotely, opening the door to more national work."

Which is when Sheffield City Council began engaging with us, marking the start of the business's latest and most successful phase.

"We have implemented change across the council, helping them with their front of house as well as the back of house digital transformation," says Eman.

"The contract has included a digital transformation programme and a housing system implementation. Since then, we are also working with King's Lynn and West Norfolk Borough Council, and North Warwickshire Borough Council, amongst others."

There are several more public-sector projects in the pipeline – which brings us back to the here and now. Finyx has taken on a consultancy which has never been in a better place.

But has the sale caused alarm through the Entec Si team? After all, disruption to any business is prone to prompt a certain level of concern – especially one which is happy and thriving in the way that Entec Si has for the last few years.

The impression is that the transaction has been sensitively handled from start to finish, both in choice of acquirer (there were several suitors apparently) and in keeping staff updated along the way.

Eman makes the point that change was inevitable, with her business partner 70 this year, retiring on the day of the transaction completion, and with her 60th in the not-too-distant future . . . well, people don't go on forever, a fact of which she believes the staff have been all too aware.

But for the foreseeable future she is staying put, albeit as a managing director now.

"There's already a CEO so I'm back to being on a salary, having a boss and having to book annual leave," she says with a laugh.

"I am contracted for the next 12 months at the very least, and will do all I can to ensure the business gets smoothly and effectively integrated into the wider group.

"I can't look too far beyond the next 12 months – it rather depends how things are on a personal note and we'll take it from there."

Something which Eman says is hugely important to her, and which I'll continue to do, is to 'give back'.

She will remain on the GBCC council, be active on the advisory board of the Centre for the New Midlands, and continue as an academy trustee.

As ever though, her thoughts are with the team she has created and nurtured over the last three decades.

"The team are in such a great place. We won the health and wellbeing award at the Birmingham Business Best Places to Work Awards, as well as being recognised in a national wellbeing scheme, and these meant a lot to me and to the team.

"The culture that we have built in the business is worth its weight in gold."

Ah yes, the culture, the indefinable quality about Finyx which convinced a people-person like Eman that the organisation she co-created in the 1990s – and seen it through all the ups and the occasional downs until now – was going to a good home was that most unscientific of qualities.

"They are just a really nice bunch of people. I tell you what, going through an acquisition process is quite challenging with all sorts of bumps and lumps along the way.

"In my view it's when things are difficult which shows you what people are really like. How they have behaved, and their integrity, honesty and transparency all came through loud and clear over the last few months."

We know what Finyx will be getting for their investment into Entec Si – the contracts and demonstratively positive word-of-mouth references testify to that – but what of the Birmingham business's leader?

For this, the last word will go to Justine who has been sitting in on the interview.

"I wouldn't have left a company I had been with for 28 years if I couldn't see what Eman was creating," she says.

"She is just the most positive person with a massive can-do attitude.

"People come to her scratching their heads over an issue, and because of her extensive experience and knowledge, she'll always be able to pull a solution out of the bag.

"She is also the epitome of authenticity. She's extremely kind, keen to help others, and everything comes from a good place.

"What you see is what you get with Eman."

"The team are in such a great place. We won the health and wellbeing award at the Birmingham Business Best Places to Work Awards, as well as being recognised in a national wellbeing scheme, and these meant a lot to me and to the team."

cover story









Family and owner-managed businesses

SPECIAL REPORT

Family and owner-managed businesses have played a key role in the West Midlands economy for centuries.

Not only are they a pivotal part of the business economy but they also provide it with much of its identity and soul.

Unlike corporations driven by short-term gains, family businesses aim for lasting growth, fostering stability and success across generations. They have unique strengths which are underpinned by an inbred entrepreneurial drive to succeed.

However, no business, big or small, has been able to escape the impact of the inflationary pressures, high taxes, economic uncertainty, a pinched skills market and supply chain disruption.

In this 14-page special report, some of the most respected figures from the region's professional and legal services world offer their views on issues that the FOMB needs to consider.

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Getting your business ready for finance

Why preparation makes all the difference

For many family businesses, securing finance is an important part of running and growing a successful company. Whether it's investing in new equipment, taking on additional staff, or simply managing cashflow, having access to the right funding at the right time can make a real difference.

However, approaching a lender isn't always straightforward, and leaving things until finance becomes urgent can make the process harder than it needs to be.

The good news is that a little preparation can go a long way. Understanding what lenders are looking for, getting your financial information in order and exploring the options available can all help put your business in a stronger position.

Start planning before you need the money

One of the most common mistakes businesses make is waiting until they urgently need finance before exploring their options.

For family businesses, where decisions are often made by a small leadership team or even one individual, it's easy for funding plans to take a back seat to the day-to-day demands of running the business.

But thinking ahead gives you more time to consider what you need, how much you should borrow and which type of finance is most suitable.

Know your numbers

You don't need to be a financial expert to approach a lender, but you do need a good understanding of your business finances.

Before applying, make sure your accounts are up to date and you have a clear picture of your income, expenditure, existing borrowing and cashflow.

Lenders will want to understand how your business is performing and, importantly, how you intend to repay any money borrowed.

A realistic cashflow forecast is particularly useful. It should show what money you expect to come into the business, what needs to go out and how loan repayments would fit into that picture.

It's also worth being open about any challenges. Most businesses experience difficult periods, being able to explain what happened and how you're managing the situation is far more useful than trying to avoid the conversation.

Be clear about what the funding will achieve

It's one thing to say your business needs £100,000. It's another to explain exactly how that investment will benefit the company.

Whatever the reason, be clear about how the funding will be used and what difference it will make. It's also worth considering how borrowing fits into longer-term plans. Whether you're preparing for succession, or building something that can continue to grow for years to come, finance should support those ambitions rather than create unnecessary pressure.

Don't assume your bank Is your only option

In the past many businesses may have turned to their bank first when looking for funding. While banks continue to play an important role, they are far from thee only option.

A business can be well managed, profitable and have genuine growth potential but still find that it doesn't fit a bank's lending criteria.

A refusal doesn't necessarily mean the business isn't viable or that funding is out of reach. This is where alternative and responsible finance providers, including Community Development Finance Institutions (CDFIs), can make a difference.

CDFIs exist to support viable businesses that struggle to access some or all of the finance they need through mainstream lenders.

Unlike lenders that rely heavily on automated decisions and credit scores, CDFIs such as ART Business Loans take the time to understand the business, the people behind it and what they're trying to achieve.

Be careful of the quick fix

When cashflow is tight or an unexpected opportunity arises, the promise of fast funding can be tempting. Online lenders offering quick decisions and access to money within hours or days may seem like an easy solution, particularly when time is against you.

However, convenience can sometimes come at a significant cost.

Some fast online lending products carry high interest rates, additional fees and demanding repayment schedules. What initially looks like a short-term solution can quickly put pressure on cashflow, particularly if repayments begin before the borrowing has delivered any benefit to the business.

There is also the risk of taking on additional borrowing to manage existing repayments, creating a cycle of debt that becomes increasingly difficult to escape.

Not all online lenders are the same, but it's important to understand the full cost of borrowing, the repayment terms and whether the finance is genuinely right for your business.

The right finance starts with the right conversation

Whether you're looking to fund your next stage of growth, strengthen cashflow or invest in the future of your business, preparation is key.

Get your financial information in order, be clear about what you want to achieve and give yourself time to explore the options.

Above all, remember that securing funding isn't just about finding someone willing to lend you money. It's about finding a finance provider that understands your business and can offer a solution that works for you.

The experienced ART Business Loans lending team are always happy to have a conversation about your funding needs. If you're running a family or owner-managed business in the West Midlands or adjoining counties and are considering finance, get in touch with our team to find out how they may be able to help.

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ART Business Loans. Responsible lending at our core.



When every hire costs more

How growing businesses can compete for top talent post-Budget.
By OLIVER DEASY, senior people consultant at NFP (an Aon Company)

For many family and owner managed businesses, the latest Budget announcement on minimum wage will require more than a simple update to payroll.

From April 2027, the National Living Wage for workers aged 21 and over will increase by 3.9%, from £12.71 to £13.21 an hour. Rates for younger workers and apprentices will also rise by 3.9%. The Low Pay Commission has acknowledged the difficult balance behind its recommendations, citing the economic pressures facing both employers and workers.

Higher wages are, of course, good news for millions of workers. But for family and owner managed businesses, particularly those operating with tight margins or large workforces, the increase creates another important question: what does it mean for the way they recruit, reward and retain their people?

The answer cannot simply be to stop hiring. Instead, this is an opportunity for family and owner managed businesses to think more strategically about where they invest in people, what they offer employees and how they build a workforce that strengthens organisational resilience and supports future growth.

The real cost goes beyond minimum wage

The immediate calculation for employers may be relatively straightforward: how many people will move onto the new rate, and what will that add to the payroll?

But the implications can extend further.

Employees earning slightly above the minimum wage may reasonably expect the difference between their salary and entry-level pay to be maintained. Indeed, commentary following the Budget has already highlighted the issue of pay compression, where increases at the bottom of the pay scale narrow the gap between lower-paid employees and those in more senior or experienced positions.

For a family and owner managed business, that can create a ripple effect across the workforce.

An experienced employee, supervisor or team leader may not be directly affected by the new minimum, for example, but if the gap between their pay and that of a less experienced colleague becomes noticeably smaller, questions around responsibility, progression and reward can quickly emerge.

That means businesses need to look beyond compliance and consider their wider reward structure. Are pay differences between roles still appropriate? Are greater responsibility and experience being recognised? And, just as importantly, do employees understand the overall value of what they receive?

These conversations matter because the cost of getting people decisions wrong is increasing too.

Hiring fewer people isn't necessarily the answer

When the cost associated with employing someone increases, one understandable reaction is to recruit less - but that carries risks of its own.

The Low Pay Commission noted alongside its recommendations that, while economic growth had been better than expected in 2026, this had not translated into hiring. For individual businesses, prolonged reluctance to recruit can leave existing employees stretched, create capability gaps and potentially constrain plans for growth.

Rather than asking can we afford to recruit?, family and owner managed businesses may benefit from asking a more useful question: where will another person create the greatest value?

That requires a clear understanding of the capabilities the business has today and those it will need tomorrow.

When somebody leaves, replacing like-for-like may not always be the best answer. A vacancy can instead provide an opportunity to reconsider what the business really needs. Has the role changed? Could an existing employee step up with the right development? Are there skills missing elsewhere? Or does the business genuinely need to bring in new expertise?

Being selective about recruitment isn't the same as putting it on hold. It means making every hire more deliberate.

If you can't always pay more, compete on value

There is also a bigger question about how family and owner managed businesses compete for talent. Salary will always matter, but trying to win every candidate through salary alone can be difficult, particularly when competing against larger organisations.

The opportunity is to think about employment in broader terms.

An attractive Employee Value Proposition brings together flexibility, meaningful employee benefits, wellbeing support, career development, recognition and opportunities to progress. It helps communicate the value of working for the business beyond salary alone. Most importantly, employers need to understand what their particular workforce values rather than simply adding initiatives and assuming that they will make a difference.

A strong Employee Value Proposition should therefore answer a deceptively simple question: why should a talented person choose to build their career here rather than somewhere else?

That answer will be different for every organisation.

For a family and owner managed business, it could potentially include access to decision-makers, the opportunity to make a visible difference, career development or being part of a business with a distinctive culture and purpose. But those advantages only strengthen the Employee Value Proposition if employees experience them in practice.



NFP's human capital proposition similarly takes a wider view of attraction, combining talent acquisition with employee benefits consultancy, reward and benefits strategy, people development and workplace financial wellbeing. The principle is an important one regardless of which advisers a business uses: recruitment, reward and retention should not be treated as separate problems.

Don't forget the people you already have

The increased focus on the cost of new hires can also distract from another valuable asset: the people who are already in the business. As recruiting becomes more expensive, retaining the skills and knowledge an organisation already possesses becomes even more important.

Family and owner managed businesses should therefore be identifying the roles, individuals and capabilities that are particularly important to their future plans and examining what could cause that talent to leave.

Pay will be part of that conversation, but it should not be the only part.

When did employees last have a meaningful conversation about their future with the business? Is there a clear route to progression? Are managers equipped to develop their teams? Are employees able to see and understand the value of their benefits? Are talented individuals being given opportunities to broaden their skills before they look elsewhere for them?

Development matters here too. Investment in existing people can help businesses build capability internally rather than automatically turning to the external recruitment market whenever a new skill is required. Building that capacity also supports organisational resilience, helping the business adapt as its needs change.

That is particularly relevant when the business itself is changing. NFP's people and talent offering, for example, spans talent acquisition, people development, HR services and organisational transformation, reflecting how closely interconnected these workforce decisions can be.

Make every hire count

The latest increase in minimum wage creates a genuine additional consideration for family and owner managed businesses. But approaching it solely as another employment cost risks missing the bigger picture. People remain central to growth. The challenge is investing in them more intelligently.

For some businesses, that will mean taking a more targeted approach to recruitment. For others, the priority will be developing people internally, reviewing reward and benefits as part of their Employee Value Proposition, or giving valued employees stronger reasons to build their careers with the organisation.

There is no universal solution. What matters is understanding which people and skills will make the greatest difference to where the business wants to go next — and how investment in those capabilities can strengthen organisational resilience.

So, as family and owner managed businesses prepare for the new wage rates in April, the conversation should extend beyond payroll.

Hire deliberately. Develop the people you already have. And make sure your best people have compelling reasons to stay.

In an environment where every hire costs more, getting those decisions right has never mattered more.

Compete beyond pay: explore NFP's guide to rethinking your EVP

NFP's free-to-download guide explores how to shape your EVP with your people, strengthen engagement and bring benefits to life. For family and owner managed businesses facing rising employment costs, it's a starting point for giving employees stronger reasons to stay. Scan the QR code to get your copy.

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Keep it in the family

PAUL FAULKNER explores the unique strengths of family-owned businesses, the challenges they face and why they deserve greater recognition and support

By any measure it is fair to say that family-owned businesses form the backbone of the UK economy. There are over 5 million such businesses currently in existence, representing well over 90% of the private sector, employing 16 million people and generating nearly £500 billion a year in tax revenue for HM Treasury – all of which goes to pay for our public services such as schools, hospitals and defence.

Throughout my own career I have been fortunate to work for a number of family businesses and, which only one exception (in the East Midlands . . . if you know then you know!), have always enjoyed and flourished within the unique environment that exists in a family-owned firm, especially vis-à-vis corporate businesses.

In my own experience family businesses tend to be dynamic, people-focused and imbued with a real sense of passion and fun. They are committed to the communities from which they have come and often give back generously and return significant social value to those places.

Reporting lines in a family business are generally short and decisions can be made quickly. An ability to thrive when there is a degree of ambiguity at play can be helpful for an individual, as plans and goals can shift on a whim.

Equally, these businesses do also tend to take a far more long-term view of situations than can be the case in the corporate world, where market reactions to quarterly results drive so much behaviour which can provide greater stability and certainty.

Strategies, products and markets do change within family businesses, but, a bit like 'Trigger's Broom' from the sitcom Only Fools and Horses, even when there is change within a family business, the sense of continuity provided by people, names and the family-lineage, can create a real sense of continuity, together with all of the benefits that come with that.

Unquestionably, family firms also bring their own unique challenges. The ability to get along with the principals feels as though it matters more than in other structures, and everything always feels, and often is, far more personal in a family business. While this is a strength in many ways, it can also generate a fair amount of stress and strain, and probably means that the working environment that can be created isn't for everyone.

Equally, working for a corporate business or within the public or third sector is something that many people find massively rewarding, and all such roles and set-ups will have much going for them.

But the sheer volume of family-owned businesses, and their importance to the wider economy, really does mean that they deserve to be understood in a way that may not always be the case, and certainly should be given the support and encouragement they require to keep pushing and going as a vital cog in our economy.

The changes to Business Property Relief (BPR) that came in earlier this year have created a threat that is worthy of particular mention, as I know these changes caused much consternation and created particular challenges for family-owned businesses in terms of inheritance tax planning and viability at the point of family succession.

Some mitigations were made to the original proposals to provide relief, but, at a time when family businesses are battling the economic headwinds as much as anyone, anything additional which causes family leaderships to consider if they should be continuing to run their firms or looking to do something else is surely unwelcome?

Rather, we should celebrate and champion our family businesses. Renowned for their resilience, ability to adapt and also to focus on creating long-term value, they possess all of the attributes that we need more than ever to drive our regional and national economy forward.



Paul Faulkner is vice chairman of the Midlands region for Barclays, and co-founder of Element45



Divorce without the delay

KATHERINE KENNEDY, partner in the family law team at Mills & Reeve in Birmingham, explains why private routes matter for family businesses

At some point in our lives, most of us have weighed up whether to pay to skip the queue. Whether it's a private dental check-up or a quicker GP appointment, going private has become a familiar choice for millions of people across the UK.

Yet there is one area of life where very few people realise that choice exists and it is often when speed, certainty and privacy matter most: separation and divorce.

For families navigating separation or financial disputes, reaching a resolution can be a prolonged, complex process with uncertain timelines, limited flexibility and difficulty finding a clear path forward. When a business is involved, matters can feel even more complicated, as a business owner's financial settlement is rarely just about dividing assets.

Divorce is stressful; owning and running a business is stressful. Combining the two can often lead to overwhelm, concerns about the company's future success and worries over privacy and reputation. The priority is to resolve the matter as quickly and privately as possible, work towards an agreement and maintain business continuity.

But are business owners aware of all the options available to them?

It pays to go private

New research commissioned by Mills & Reeve confirms that Brits are willing to pay more to avoid lengthy delays. Nearly two in five (39%) said they would pay a premium for a private service if it meant a faster resolution or shorter wait times. More than four in ten (44%) already pay for at least one private service, with dental care and opticians being the most common.

However, the findings also reveal a significant gap between what people want from the legal system and what they know is available to them.

The Censuswide survey of 1,000 UK adults found that only a quarter know family law disputes can be resolved privately, meaning three in four are unaware of an option that could save them time and stress if they ever needed it. Many business owners will already engage private services in many areas of life. They may choose to school children privately, use private medical insurance and yet many do not realise that there is also an option to "privatise" their own family court proceedings.

Still, the appetite is clear. More than half (51%) of those surveyed agreed that people should be allowed to pay privately to resolve legal disputes faster.

When separation becomes a business issue

When a business forms part of a family's wealth, its value, ownership and future often sit at the heart of any financial settlement. In cases that take a year or more to resolve, the business can often find itself in limbo.

Decisions on investment, funding, expansion or succession can stall. Shareholdings may be called into question, valuations must be agreed and the time and energy that should go into running the company are diverted elsewhere. Put simply, any delays can stifle the ability to focus on the day job.

A business may represent a significant share of a family's wealth, but that value is often tied up in the company rather than sitting in cash. Extracting money can impact working capital, a shareholding in a private company may be hard to sell and share transfers may be restricted. A settlement that looks straightforward financially can be commercially unworkable.

Family businesses often also involve other relatives and financial disputes can drag external family members into the legalities, threatening corporate governance and generational succession plans.

Privacy matters too. Divorce involving a business can require disclosure of information an owner would normally guard closely, from company accounts and forecasts to remuneration, dividend policy, shareholder arrangements and valuations. In January 2024, Birmingham was one of the courts to join a pilot allowing accredited journalists and legal bloggers to attend and report on financial remedy hearings. The pilot has been extended to 2027, so it's worth owners considering that some of this could find its way into the public domain.



The process doesn't require both sides to agree on the answer. Inevitably we are dealing with cases where they don't. They need to agree that an independent view may be more productive than continuing to argue from opposing positions.
For business owners facing divorce, the question may be less 'Do I have to go to court?' and more 'At what point and how can we get a workable settlement sooner rather than later without the continued expense and uncertainty of litigation?'

When all of this is taken into account, it's little surprise that the reasons people gave in Mills & Reeve's research for paying for a faster legal resolution read like a business owner's priorities. Reducing stress tops the list, followed by lower overall legal costs, and protecting children from conflict. Avoiding court delays and gaining greater certainty also make the list, along with faster access to money and assets and more privacy.

This is where private dispute resolution comes in.

Why Private FDRs and Early Neutral Evaluation are becoming increasingly popular

Private Financial Dispute Resolution (Private FDR) and Early Neutral Evaluation (ENE) give separating couples alternative ways to resolve disputes on their own terms, without the delays associated with court proceedings.

In both cases, the couple jointly appoint an experienced family law specialist, such as a solicitor, barrister or retired judge, to review the case and provide an independent view of the likely outcome if it went to a final hearing. That view isn't binding, but it gives both sides a realistic benchmark. At a Private FDR the rest of the day, or sometimes longer if the case is particularly complex, is then spent negotiating a settlement with that in mind and any agreement reached is then documented and submitted to the court for approval.

A Private FDR is typically used when a couple is ready to consider the financial settlement as a whole. ENE can help where an independent view on one particular sticking point, such as how a business interest should be treated; or how a pension should be treated or if there should be any spousal maintenance, would break a deadlock. It is also often used where parents disagree over arrangements for their children. An ENE can be provided in effect as a written document.

For business owners, the advantages are clear. Couples can choose a specialist with experience in complex assets such as company shareholdings. They can set a date that suits them rather than waiting for a court listing and the process remains confidential, although it doesn't remove the obligation to provide full financial disclosure. The pFDR judge can also give the case far more time and attention than a busy court typically allows.

That can shift the conversation from "What is my shareholding worth?" to a more productive question: "How can we reach a fair settlement while preserving the value from which we both ultimately benefit?" It can also open the door to more flexible solutions, such as staged payments, security arrangements or, in the right circumstances, a period in which both former spouses keep an economic interest in the company.

The pFDR process encourages settlement of the whole matter and the majority succeed. ENE may be useful where obtaining an independent assessment may be more productive than continuing to argue from opposing positions.

In one case, Mills & Reeve advised a business owner who had already agreed arrangements for his children but remained in dispute over the wider finances. A private FDR enabled both parties to hear from a pFDR Judge as to the weight they would give to the fact that the business had existed prior to the marriage and the impact on the value then to be shared – with an approach of the non-business owner retaining more of the "cash assets" in lieu of the business owner retaining the "illiquid" business, with an element of ringfencing away from sharing the non marital value.

THE LOCAL PICTURE

In the West Midlands, the awareness gap is even wider. Only 23% of people know that family law disputes can be resolved privately.

That lack of awareness is particularly significant given the continuing pressure on the family courts. The latest Ministry of Justice figures show divorces take an average of 68 weeks, well over a year, from application to final order and the average time for private law children cases to be disposed was 33 weeks.

For the region's family and owner-managed businesses, that wait matters. In the West Midlands, 92.6% of businesses are family firms, with 370,673 that together employ over 1.3 million people.

For many of these owners, personal finances and the business are closely intertwined, so what happens in a separation rarely stays at home.

When should owners consider taking the private route?

Timing matters. There needs to be enough financial disclosure and, where appropriate, valuation evidence for a pFDR judge to give a meaningful view. But once that information is in place, there may be little benefit in letting a disagreement drift simply because the next court date is many months away. Private FDR or ENE may be worth considering when:

- The main assets include a private company or significant shareholding
- Valuation evidence has narrowed the issues but not resulted in an agreement
- The couple disagree about how a settlement can be funded
- Delay is creating uncertainty for the business
- Commercially sensitive information is involved.

We already pay for the privilege of a quicker and hassle-free service in many instances in our personal lives. For business owners facing divorce, the bigger cost may be not knowing they can do the same in family law.

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If you are a business owner navigating separation or divorce and want to understand whether a Private FDR or other private route could help you reach a resolution sooner, please contact Katherine Kennedy at: katherine.kennedy@mills-reeve.com or on 07552166357

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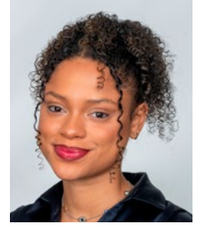


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Plan your legacy

By LEONIE OLU-WILLIAMS, Heligan Group

If you walk into most family-owned businesses in West Midlands, you will encounter people that think in decades, not quarters. These businesses know their customers by name, care deeply about their teams and plan for future generations.

Looking towards the future is a strength, but the past several years have certainly tested this; inflation, rising cost of borrowings and perpetual uncertainty have caused many owners to focus on preservation instead of growth.

The risk of standing still

Caution is understandable, but hardly as safe as it seems. The rising costs do not take into consideration whether your business is growing or not. PE-backed competitors and larger incumbents continue to invest in technology, acquisitions and, above all else, their people. The customers, in turn, switch. The business that is not growing becomes increasingly less valuable when it is time to sell it.

Owners who have survived difficult times the best tend to be those that invest responsibly and strategically. Not every opportunity has to be big, what is important is that every single one contributes to reaching a certain goal.

Investing wisely for growth

You must know where you are going. What constitutes growth differs from one business to another. For one business, it might be a sale in the coming five years. For others, it could be passing a better business on to the next generation or holding on to it for life. These will determine your approach to investing, so it is important to be explicit in your goals.

Funding needs to match ambitions. Funding could be debt financing through a bank, private equity financing, minority funding and family investment. All have their own cost of capital and level of control. Many owners think that outside investment may mean loss of control; when that is not necessarily the case. The right partner on the right terms will enhance the growth while still maintaining family control.

Perhaps the most crucial investment



to make in a business is the investment in people. Deals are backed by people. Businesses that rely purely on the owner become difficult to grow and even harder to sell. From the top down, curating the people below the management is perhaps the most important investment one could make.

One plan, not three

The problem is that the most important decisions for family businesses are made many years apart by advisers that never talk to each other. Funding for growth is provided by one advisory firm; the sale process is done by another and funds received as a result of the sale go to the wealth manager that knows little about how the deal was made. Even though these processes can be executed properly, value is lost along the way.

Per Kieran Duffy of Heligan's Wealth Management division's words, the challenge for owners "is rarely a single decision. It is the interaction between a business sale, existing investments, pension assets, income replacement, property, estate planning, debt solutions and educating the next generation".

The increase in taxation has further added pressure as well. Since April 2026, qualifying gains for Business Asset Disposal Relief have been taxed at 18% and a full Business Property Relief is restricted to a total of £2.5 million per individual.

According to research done among UK entrepreneurs, 65% said a fear of the future rise in taxation makes them sell before they had planned to. Making such decisions hurriedly usually does not provide maximum benefits. Combining conversations about selling a business with conversations about how it will be used once it is sold provides a lot more options to owners.

A relationship for life

This is where Heligan sees things differently. Our goal is to walk along with our clients throughout their entire lifetime instead of a single transaction. We facilitate the process of development through the means of Heligan Investments and Heligan Corporate Finance. We help clients go through the process of exiting the company, whether it be a trade sale, management buyout or partial sale to investors. After the value is realised, we help families to protect and increase their wealth for future generations.

Since we have been present since the start, we know the business, the family behind it and most importantly, the things that matter to them. The advice will be cohesive with no information being lost in the process of transition. Stewardship is the process of the continuity of the relationship and coordination between different spheres, maintained for decades and even generations.

Ready for what comes next?

The coming years will bring an entirely new economic situation, in which family businesses will need to adapt as they always have. Those who will succeed will see their development, exit, and wealth as an entire strategy of moving forward instead of three separate decisions.

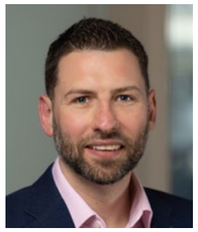
So, this begs a question worth asking yourself this year: if you had to sell or hand over your business tomorrow, would it be ready? Would you be?

Keeping cover valid

Bob Wilson is head of sales and strategy, private clients, of Willis. He asks: have your insurance arrangements kept pace with what you own?

Building a successful family business takes years of commitment, sound judgement and calculated risk.

As a business grows, personal circumstances often change too, the rewards can extend well beyond the business itself: a family home, a second property, valuable collections, classic cars and the freedom to pursue their interests outside the business.



How underinsurance develops without you realising

Business owners are accustomed to managing risk. They consider how to protect their premises, people, reputation and operations, often putting detailed arrangements in place to help keep the business running when circumstances change.

Personal insurance can be easier to overlook. Policies are renewed, premiums are paid and, provided there has been no claim, it may be tempting to assume everything remains in order.

But consider how a family's possessions might change over a 20-year period. A bracelet is purchased to celebrate a successful acquisition. Jewellery is acquired for anniversaries and family occasions. Artwork is collected, a property is extended and a second home is bought. Each decision is made for its own reasons, and none necessarily triggers a review of the family's insurance.

Over time, the combined value of these assets can become substantial. At the same time, inflation, changing market values and rising building costs can increase the amount needed to replace or rebuild what the family owns.

The result may be a significant gap between the cover in place and the amount needed to repair, replace or rebuild insured assets. This is the danger of underinsurance: it can develop quietly, without you making any deliberate decision to accept less cover than they need.

For many successful entrepreneurs, a luxury watch represents more than a purchase. It might mark a business milestone, celebrate years of hard work or be a treasured gift passed down through the family. Its value may be financial, sentimental or both.

Yet the value of such possessions can change considerably over time. A necklace bought for £10,000 several years ago might now cost significantly more to replace. A sought-after set of diamonds may be difficult to source, even when the owner has the funds available. Meanwhile, contents, artwork and other collectables may have changed in value without the owner giving much thought to their insurance.

This is where a hidden risk can develop. Wealth is often built gradually, through decades of business success, property purchases and personal acquisitions. Insurance arrangements, however, do not necessarily evolve at the same pace especially when we just renew year after year.

When the cost of a claim exceeds expectations

Insurance shortfalls can arise in different ways. Individual-item limits or inadequate sums insured may leave a claim settlement below the amount needed to replace or rebuild your insured assets.

Depending on the policy wording, an average clause may also reduce a settlement where the sum insured is insufficient. Separately, exclusions or unmet policy conditions may affect whether a particular loss is covered at all.

A fine-art collection reviewed by WTW illustrates how significant the exposure can become. Insured for £45 million following a valuation in 2018, it was subsequently revalued at more than £76 million in 2025. The review also identified an unmet fire-protection requirement that had left the collection without fire cover for several years.

The difference between the original insured value and the revised valuation was more than £31 million. It demonstrates how asset values can move beyond the assumptions on which insurance was arranged, while highlighting the importance of meeting the conditions required for cover to operate.

Property owners can face similar challenges. In another case highlighted by WTW, the owner of a high-specification home believed £3 million of buildings cover would be sufficient. An appraisal found that rebuilding the property would cost closer to £3.6 million.

That £600,000 difference could have a material impact following a major loss. Specialist finishes, materials and services all influenced the rebuilding calculation.

These examples underline an important distinction: a property's market value is not the same as its rebuilding cost, just as an item's original purchase price may bear little relation to its current replacement cost. Without regular reviews, owners may not discover the difference until they need to rely on their insurance.

A lifestyle that needs a closer look

Luxury watches are a useful starting point, but the same considerations apply across a family's possessions and lifestyle.

Owners should consider whether watches are appropriately valued and whether policies reflect how and where they are worn. Does cover extend outside the home and when travelling overseas? Must individual watches be specified separately and if so to what value? Are there security requirements, limits or conditions that could affect a claim?

Jewellery collections also warrant attention. A collection worth £300,000 might include £50,000 of pieces worn regularly, with the remaining £250,000 securely stored. Understanding what is worn, where items are kept and how they are used can help inform how cover is structured, subject to the policy terms.

Classic cars bring different considerations. Values can change quickly, and owner may wish to share driving with other enthusiasts. Policies need to reflect who is permitted to drive and how the vehicle is used. Even a high-quality repair following an accident can negatively affect a classic car's market value, particularly if original components have been replaced. Whether any resulting loss in value is covered depends on the policy.

Families with several properties may also need to consider occupancy, security and the location of valuable possessions. Time spent overseas, changes to how a property is used, or items transported between homes can all affect the insurance arrangements required.

Keeping photographs, serial numbers, receipts and current valuations together can help establish ownership and value if a claim becomes necessary. However, good records are only part of the picture: the policy itself must provide appropriate protection.



Looking at the whole picture

Insurance arrangements often develop piece by piece: a policy for the family home, another for a holiday property, separate cover for jewellery and artwork, and specialist insurance for vehicles. Each may have been arranged for a sound reason, but the overall picture can become difficult to manage.

A broader review can help identify where valuations need updating, whether sums insured remain appropriate, where policies overlap and where differences in wording or conditions may matter. It can also provide an opportunity to consider security, risk management and what would happen if a significant loss occurred.

For some families, the claims process itself is an important consideration. Dealing with property damage, restoring a valuable collection or arranging specialist repairs can be demanding. Where possessions are particularly valuable or circumstances sensitive, expertise, coordination and discretion may be important alongside financial protection.

The objective is not to insure everything to the highest possible level. It is to understand the family's circumstances, identify material exposures and make informed decisions about appropriate protection.

Three tips for reviewing your personal insurance

1. **Check the limits of your existing insurance policies**
   Do not assume that because your policies have been renewed each year, your protection remains adequate.
   Take stock of the assets accumulated throughout your career, including contents, jewellery, fine art, antiques, classic cars and property.
   Check individual-item limits, overall valuables limits, exclusions and requirements to specify possessions separately. Consider whether your buildings cover reflects the current cost of rebuilding your home, including site clearance rather than its market value. Small gaps across several policies can add up to a significant exposure.
2. **Keep valuations up to date**
   Consider obtaining professional valuations for jewellery, collections and fine art, particularly if your last valuation was more than three years ago. Changes in gold and silver prices, alongside movements in the markets for luxury watches, art and collectables, may materially affect values and replacement costs.
   Keep valuations, purchase records, photographs and serial numbers together, and revisit them as circumstances change. A valuation does not guarantee what an insurer will pay, but it provides an important basis for discussing appropriate cover.
3. **Speak to a specialist insurance broker**
   If you are uncertain about your protection, seek advice before a loss occurs. A specialist broker can help you understand the cover, limits, conditions and exclusions that apply, identify potential gaps and discuss appropriate sums insured.
   Reviewing your arrangements gives you an opportunity to understand the cover available and address potential gaps before you need to make a claim. Understanding your position now gives you the opportunity to address potential shortfalls before they become a problem.

Keeping your insurance aligned with your needs

For successful entrepreneurs, personal wealth represents much more than its financial value. It reflects years of commitment, difficult decisions and opportunities created for the next generation.

Yet the very process of building that wealth can create an overlooked risk. Assets acquired over decades may never have been reviewed together, leaving families exposed to a shortfall between what they own and what their insurance covers.

Willis Private Clients helps clients consider the insurance needs associated with their homes, possessions and lifestyles. For families whose wealth has evolved over time, a specialist review can help identify where valuations, sums insured or policy arrangements may need closer attention.

If your home, possessions or circumstances have changed, it may be worth reviewing whether your insurance arrangements still reflect your needs. Contact Willis Private Clients or Bob directly at bob.wilson@wtwco.com to discuss whether your arrangements continue to reflect what you own and the life you lead.

The case studies and examples in this article are based on specific client circumstances and are provided for illustrative purposes only. Outcomes will vary depending on individual circumstances, insurance requirements, insurer underwriting, policy terms, exclusions, market conditions and claims circumstances. They should not be taken as an indication of likely or future results.

Private wealth team welcomes senior solicitor



Erica Burt-Moore, left, and Rosie Glover

Trowers & Hamlins has strengthened its private wealth team in Birmingham with the hire of senior associate Rosie Glover.

A qualified solicitor of six years, Rosie joins Trowers from Knights. She specialises in the preparation of wills, lasting powers of attorney, tax and estate planning with a particular focus on long-term asset protection.

She also deals with post death related matters such as probate and estate administration.

Legal 500 recognition for Birmingham practice



The Birmingham office of national law firm Clarke Willmott has been ranked highly in this year's Legal 500 guide, with numerous practice areas and individual lawyers recognised.

The guide, which ranks the UK's top lawyers and firms, recommended Clarke Willmott's Birmingham office in six practice areas: family, commercial property, construction, commercial litigation, corporate and commercial, and banking and finance.

Birmingham partner Rayner Grice was named as a 'leading partner', Caroline Young was named a 'leading associate' and Adam Maguire a 'next generation partner'.

Barrister returns to St Ives Chambers



St Ives Chambers has welcomed a former colleague back to the practice.

Sarah's 25-year specialist family law experience includes frontline safeguarding and senior leadership insight from the education sector.

She practised at the Bar for almost two decades, specialising in public and private law children work. She has represented local authorities, children's guardians, parents and children at all levels of the Family Court, handling some of the most challenging and sensitive matters.

"I am delighted to be returning to practice at St Ives Chambers," said Sarah.

"Throughout my career, I have been committed to supporting children and families through some of the most challenging circumstances.

"My time in education and safeguarding leadership has provided valuable additional insight into the systems, decision-making and professional practice that underpin many family proceedings.

"I look forward to bringing this experience, alongside my advocacy and family law expertise, to support solicitors and clients across a broad range of children cases."



Phil Banks, right, receives the award from the president of Pan-European Organisation of Personal Injury Lawyers, Liam Moloney

European honour for Birmingham injury lawyer

A Birmingham lawyer has received a prestigious European award recognising his decades of work supporting people seriously injured abroad.

Phil Banks, an international serious injury lawyer at Irwin Mitchell in Birmingham, has been named Lawyer of the Year by the Pan European Organisation of Personal Injury Lawyers.

The award is one of the most prestigious honours in European claimant personal injury litigation and was presented in recognition of Mr Banks's "extraordinary commitment" to injured people and international personal injury law.

His best-known work includes representing passengers and crew following the Costa Concordia disaster, in which the cruise ship capsized off Italy in 2012, resulting in 32 deaths and numerous injuries.

Mr Banks and his team also acted in X v Kuoni, a landmark package holiday case that established that tour operators can be held responsible for sexual assaults committed by hotel or cruise ship staff.

He joined Irwin Mitchell in 2000 and became a partner in 2008. He has been ranked in Chambers & Partners' highest band for international personal injury claims for more than a decade and is named as a leading partner in the Legal 500 2025 guide.

"Receiving this award is a huge personal honour, but it also reflects the talent, dedication, and hard work of so many people around me," he said.

"Above all, this recognition belongs equally to our remarkable clients, whose resilience, trust, and determination motivate us every day to strive for the very best outcomes."



Backing health tech spin-out

Law firm Shakespeare Martineau has advised a health technology business on its spin-out from the University of Birmingham.

Dexter AI's mission is to make health research more accessible with its software accelerating epidemiological research by working with real-world data in near real time.

The platform is designed to help researchers, clinicians and other healthcare stakeholders turn data into actionable insights, improve health outcomes and support continuous learning and improvement.

Shakespeare Martineau's intellectual property team supported Dexter AI on the transition of university-borne IP into an independent vehicle to enable it to make the software platform available on the commercial market.

Charlotte Cassells, who led the Shakespeare Martineau team with Selina Hinchcliffe, said: "It's great to support Dexter AI with finalising this transaction.

"The UK's university sector is home to some of the most innovative technologies in the world and we are pleased to continue supporting university spin-out companies as they take the next steps in their journey."

Finance specialist appointed to senior leadership role at Ansons

Midlands legal firm Ansons Law has appointed an experienced corporate lawyer as director and head of banking and structured finance.

Philip Round joins the firm from George Green, where he spent many years as a partner and led the banking and structured finance team.

Martin De Ridder, managing director of Ansons Law, said: "Philip is one of the most respected corporate and structured finance lawyers in the region.

"His appointment is a key strand in our long-term growth plans. He knows the Black Country business community well, and with our Dudley office now established, he is a natural fit for where Ansons is going."

Philip's appointment by Ansons follows the appointment of Johnathan Dudley, the veteran 'manufacturers' accountant' who spent 38 years at Crowe.



Martin De Ridder, left, and Philip Round

Anniversary celebration



Amy Bould and Laura Jones

Law firm FBC Manby Bowdler celebrated its first year in the centre of Birmingham by hosting a party at Manahatta in Temple Street.

Chief executive Neil Lloyd said the event was a chance to thank staff, clients and the wider Birmingham business community.

He added: “We’ve moved offices from Colmore Row to St Philips Place to accommodate our growth and have our sights firmly set on further expansion as we continue to build in Birmingham and beyond over the coming years.

“Birmingham has an exceptional business community and we are proud to be a part of it.”



An evening of celebration for the FBC Manby Bowdler Team



Victoria Upton, Aly Cooper and Richard Dundee



Martin Chapman, Gavin Faber, Neil Lloyd and Martin Chapman



Richard Dundee, Louis Ebourne and Navdeep Rayat



James Shelley, Claire Cooper and Tracy Lake



Liz Whitfield in conversation



Shanice Breeze, Shelley De’Worringham and Katie Meads



Emily Coates, Tamsin Walker and Anna Morris



Preet Bahia, Daniel To and Mitch Kotecha



Nicola Lathbury, Leah Burrows, Michelle Weaver and Ian Woodall



Mitch Kotecha, Nicola Lathbury, Henrik Court and Rav Bagri



AI is now my IFA

By NICK HOLZHERR

column

A month ago I couldn't have told you what my family spends in a year. I run a company and I've had an accountant for a long time. I've tried before to work out where the money goes, and it's hard. I've also sat through beautiful presentations from independent financial advisers (IFAs) on our investments and personal accounts, but each one was out of date within months.

In October I spent a few evenings trying to do with AI what an IFA would usually do. This is what I did, what it found, and how you can do the same.

A ledger I'd never heard of, because the AI asked for it

My first attempt was the obvious one. I asked Claude, the AI I use most, to help me get on top of our finances, and it loaded our bank transactions into a database. Within an hour it had found a few hundred pounds of things I shouldn't have been paying for.

Then I mentioned it to one of my investors, who had been doing the same thing in San Francisco. His advice was that a pile of transactions isn't enough. You need a ledger: a proper set of books, the kind an accountant keeps, where every pound has to come from somewhere and go somewhere. He keeps his in QuickBooks.

So I asked Claude which ledger to use, expecting it to say QuickBooks or Xero. It recommended Beancount, a free open-source tool. Beancount has no app and no screens. Your books are a plain text file on your own computer.

Xero and QuickBooks were designed for a person clicking through screens. A text file is what AI reads and writes best: it can search the whole thing in seconds, fix a category in a thousand places at once, and every change is recorded. I've started choosing tools for how well my AI can use them, not for how pleasant they are for me, which is an odd habit to notice in yourself.

The ledger also made the AI behave like an accountant. The closing balance of every statement goes into the file, and if the books don't add up to it, the AI has to find out why and fix it. It started asking me the questions an accountant would ask.

The AI pulled six years of statements out of HSBC

The dull part of any finance project is getting the data in. We use several banks, mainly HSBC. The current accounts would export a spreadsheet. The credit cards, where most of our spending goes, wouldn't: one PDF statement per month, and nothing connects to it.

A year ago that would have ended the project. Instead I logged in to online banking myself, opened Claude's Chrome extension, which can see and click the page you're on, and asked it to download every statement. It went through month by month, pulled down more than 200 PDFs and read every line in them.

The result was six accounts going back to October 2020 and about 17,800 transactions, each one categorised and every balance matching the bank's. It then did the same for our investments and pensions. Where a payment was unclear it searched my email for the receipt, which I would never have bothered to do. It did all of this on its own.

I never gave it my password. I logged in, and it worked in my browser from there. It read statements. It didn't move money.



What it found

Holidays

Travel was one of our biggest costs, and in the last twelve months it was up by more than half on the year before: flights and Airbnbs most months from February to August. No single booking looked extravagant. Added up, it was terrifying.

Small leaks

A server I had shut down in September was still billing my card, £218 that month. Our energy direct debit had drifted up while our account was in credit. One month's credit card bill hadn't been paid in full and I had paid interest for no reason.

Stale numbers

The spreadsheet I used to track our savings was four years out of date. One pension was worth nearly two times what I had written down.

Tax

The largest money savings were on tax.

- My wife works in the NHS and has paid professional fees for years that were never claimed against tax. We've now gathered them up to claim the relief.
- It modelled this tax year and showed how much to pay into my pension before April. I paid in what it suggested, and that saved me more than £10,000.
- It logged in to my HMRC account with me and found my tax code was wrong. It drafted the emails to get it corrected.

A week earlier I had tried the same approach on a tax filing prepared for a US company I advise. It found three serious mistakes that carried $100,000 penalties. The tax preparers corrected them.

The adviser that never goes out of date

The most useful part has been the scenarios. Once everything was in the ledger, Claude built me a dashboard showing what we own, what we owe, and a projection of where it all goes over the next 50 years.

That is what the IFA presentations used to give me, except this one updates as new statements come in, and I can argue with it /do unlimited scenarios whenever I like.

What happens if both children go to fee-paying schools until they're 18? If one of us stops work five years early? If investments return less than we assume? Each question redraws the chart in seconds, using our real numbers.

These are some of the scenarios I keep coming back to:

School

Number of children, fee-paying or state, part of education or all the way through. Seeing the total for both children as one line is sobering.

The flat

We own a flat we've been trying to sell. I asked it to compare selling now with renting it out, after tax. As I adjusted inputs the answer changed. A live model is educational as a tool.

Stopping work

At 80, 60, at 55, or one of us going part-time?

Bad markets

My forecasts allow me to play with different returns from index funds I invest in - variances have a large impact on a 30 year horizon.

HOW TO DO IT YOURSELF

You need an AI that can work with files on your computer. Claude's desktop app does this, and so do others. Then:

1. **Set up the ledger. "I want to get my personal finances in order. Set up a Beancount ledger on this computer for me and my partner."**
2. **Get the statements and tax records in. The easiest way is Claude's Chrome extension. Log in to your bank, open the extension and ask: "Download every statement for this account, as far back as it goes." Then log in to HMRC and ask: "Download all my tax statements."**
3. **Make it reconcile. "Import these statements. Check each month's closing balance against the statement, and don't tell me you're finished until every one matches."**
4. **Ask what you'd ask a finance director. "Where does our money go? Show the last twelve months by category against the year before. What would surprise me? What am I paying for that I've probably forgotten?"**
5. **Check your tax before your accountant does. "Here is last year's tax return and this year's ledger. What has changed, what could I claim that I haven't, and what should I consider?"**

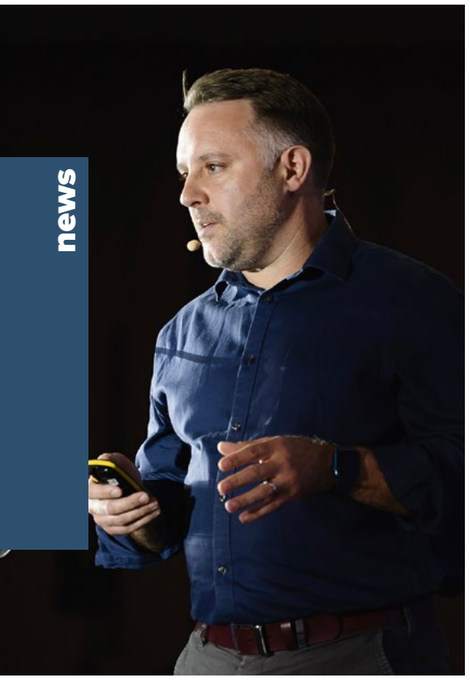
What to watch

It does get things wrong, though rarely. It put a few payments in the wrong category, as a human bookkeeper would.

I know I'm more trusting of AI than most. I acted on what it told me straight away, and moved large sums myself as a result. None of this is financial advice. If you're not confident, ask an accountant.

I can now ask a question about our money and get an answer in under a minute. For a few evenings' work, that's the best return I've had from AI so far.

Nick Holzherr has been building technology businesses for 20 years and AI products since 2013, when he founded Whisk.com, later sold to Samsung. He was a finalist on BBC's The Apprentice in 2012, he holds an honorary doctorate from Aston University in Birmingham and lives in Edgbaston with his wife Priyanka and their two children.



Richard Fairchild

Coventry technology firm secures backing for driverless vehicle trial

A Coventry firm which specialises in autonomous technology for aviation is set to deploy its products into a UK port after receiving up to £100,000 in funding.

Aurrigo International will trial its Auto-Shuttle electric vehicle at Portsmouth International Port in a bid to prove driverless tech can operate safely and reliably in a mixed-traffic port environment.

Backed by the Connected Places Catapult's Freight Innovation Fund, the project will transport people, baggage and freight on a 1km journey.

Richard Fairchild, chief operations officer at Aurrigo International, said: "Our autonomous vehicles are transforming the way airports are operating in six different countries across the world, and now is the time to transfer this technology to the world of ports.

"We secured an initial £10,000 accelerator grant to provide a feasibility study for the project, working with our colleagues at Portsmouth to identify key pain points and how we were going to overcome them.

"News that we have been chosen as one of the successful FIF projects to receive the full backing is fantastic and we'll be up and running on site within the month.

"The first phase will be empty runs to map out the area, ensuring every possible safety measure is taken. We will then move into peak period testing, loaded baggage runs, passenger transport and, finally, freight movement."

Auto-Shuttle is an electric-powered autonomous transit vehicle, which has been fitted with more than 20 different LIDARs and sensors to help it navigate complex and shared paths and roads.

At the peak of testing, it will be configured to carry passengers or baggage from the cruise terminal to the ship.

Black Country forge honours employees with 90 years of combined service

Black Country metal-forging company Somers Forge is celebrating nearly a century of combined service from two of its longest-serving employees.

Machine shop inspector Kevin Woodward has reached 50 years with the Halesowen business, while machine shop supervisor Pete Hodgetts has built a career at the forge spanning more than four decades.

Somers Forge is an independent UK metal-forging business, known for its open die forgings, heat treatment and specialist engineering capabilities.

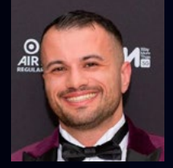
The family-owned company is Halesowen's largest employer, with around 140 staff, and supports critical defence and advanced engineering supply chains.

Mr Woodward and Mr Hodgetts followed their families to work in the forge, with both being third-generation employees there.

They were joined by their families at the forge to mark the major work anniversaries, with a cake baked by colleague of 19 years Nicki Everton, and the presentation of a Fortnum & Mason hamper.



Kevin Woodward, left, and Pete Hodgetts



By ANDREW HORKAN,
CEO, Cyber Tzar



Cybersecurity: high stakes for the West Midlands

The West Midlands has an extraordinary opportunity to become a world-leading centre for cybersecurity. We also have an enormous amount to lose if we fail to take it seriously.

Our economy is built on manufacturing, automotive, aerospace, engineering and logistics, with thousands of businesses operating inside tightly coupled, just-in-time supply chains. That interconnectedness makes us productive. It also makes us brittle. When one business stops, disruption spreads.

We saw this in 2025. The cyber attack on Jaguar Land Rover halted production for roughly five weeks. The Cyber Monitoring Centre estimated the UK economic cost at £1.9 billion, affecting more than 5,000 organisations. A £1.5 billion government-backed loan guarantee supported the supply chain, yet smaller suppliers still faced delayed payments, reduced hours and redundancy risks. The consequences travelled further and faster than the support.

Cybersecurity is no longer simply about protecting computers or data. It is about keeping businesses operating.

The internet of insecure things

I was recently asked about reports of supermarket refrigeration systems behaving unexpectedly across Europe. Why were operational devices connected directly to the internet, and could increasingly autonomous AI agents make things worse?

We have three problems.

Cyber attacks are already automated. Increasingly intelligent, autonomous tools could make them more dangerous. There is no established evidence AI agents caused these refrigeration incidents, but the direction is concerning. Equally, AI helps defenders identify compromised systems, investigate vulnerabilities and respond faster. Businesses need those capabilities as quickly as attackers acquire theirs.

Operational technology was designed for reliable operation on trusted networks, not defence against an adversarial internet. Much of that infrastructure is ageing, difficult to patch and increasingly connected.

And we spend too much time securing devices and too little understanding their behaviour. An unexpected refrigeration defrost cycle should be recognisable as an operational anomaly, even without a conventional intrusion alert.

The real story isn't that someone can hack a supermarket freezer. It's that we've connected critical physical infrastructure to the internet without adequately securing it. This problem extends far beyond refrigeration.

A regional opportunity we are failing to grasp

The West Midlands should lead the conversation about operational cybersecurity. Our industrial base gives us exceptional exposure to cyber risk and an equally exceptional opportunity to respond.

Cybersecurity isn't just about protecting our existing economy. It can create businesses, careers and markets around expertise our region is uniquely placed to develop.

We already have extraordinary foundations: world-class engineering, advanced manufacturing, universities, innovative cyber businesses and a growing practitioner community. Through initiatives such as the West Midlands Cyber Hub, we're connecting expertise with businesses and helping young people enter the profession. We don't need to invent an ecosystem. We need to back the one we have.

Yet too many organisations responsible for regional development still treat cybersecurity as a subset of digital. It isn't. It's a distinct profession and economic capability. Our "Cyber in the West Midlands" strategic review identified 147 cyber organisations, including 92 microbusinesses, with only five having received external equity investment.

We need fewer conversations about ecosystems and more businesses winning contracts, people finding jobs and organisations becoming resilient. Practitioner-led initiatives, including the Cyber Hub and emerging Cyber Cluster, can connect regional expertise with industrial demand.

The biggest failure is our own

For too many West Midlands SMEs, cybersecurity still doesn't justify the perceived cost or effort. And our industry must take responsibility. We've failed to explain how cybersecurity protects revenue, customers, contracts and the ability to keep trading.

We cannot keep discussing sophisticated threats while businesses struggle with the first practical step.

So, here's my advice: get Cyber Essentials.

The Cyber Essentials standard is one of the best things we've done to make cybersecurity accessible to British businesses. It turns a complicated subject into achievable actions, giving owners a recognised standard and a way to demonstrate their commitment to security. Eligible businesses even receive cyber liability insurance. Increasingly, certification also opens doors to customers and contracts.

Is it perfect? Of course not. But perfection isn't the point. Progress is. For a few hundred pounds in certification fees, plus any necessary improvements, Cyber Essentials provides a remarkably accessible route to better security.

With the Cyber Security and Resilience Bill progressing through Parliament, the direction is clear: resilience matters. Cyber Essentials isn't the destination. It's the first rung on the ladder, and it's a bloody good one.

The West Midlands helped build industrial Britain. Now we can show the world how to secure it. We have the businesses, engineering expertise, cyber professionals and determination. By connecting those strengths and helping thousands more businesses become resilient, we can build something remarkable.

Every business taking that first step makes our region stronger.

If you do nothing else about cybersecurity this year, get Cyber Essentials.

New partnership aims to tackle Midlands manufacturing skills gap

Skills-focused charity Enginuity has signed a memorandum of understanding with the Confederation of British Metalforming to strengthen SME workforce development across the West Midlands.

The agreement brings together the charity's expertise in addressing industrial skills challenges with CBM's 200-strong network of metalforming businesses.

Together, the organisations will collaborate to look at sector needs, develop workforce solutions and ensure skills provision and training offers are fit for purpose, aligned with employer requirements and responsive to the changing needs of engineering and manufacturing.

Nicola Dolan, associate director at Enginuity, said: "This collaborative approach represents an important step in bringing together two organisations with a shared ambition to strengthen UK manufacturing.

"By working closely with CBM and its members, we can better understand the real challenges facing employers and develop practical solutions that help businesses attract, develop and retain the skilled workforce they need for the future.

"Together we can also help ensure that skills provision evolves in line with the rapidly changing needs of manufacturing firms."

The memorandum of understanding intends to focus on increasing employer engagement, sharing industry intelligence and supporting skills development, as well as influencing skills policy and ensuring manufacturers have access to the talent and capabilities needed to thrive in a competitive global marketplace.

A key priority will be ensuring that skills and training provision remains relevant, practical and fit to meet the current and future needs of industry.

Geraldine Bolton, CEO of CBM, said: "We are delighted to formalise our relationship with Enginuity through this memorandum of understanding.

"CBM members consistently tell us that skills and workforce development remain among their biggest priorities."



Steve Morley and Geraldine Bolton



Black Country Chamber appoints first female chair

Black Country Chamber of Commerce has appointed its first female chair as it looks to increase its impact in the region.

Claire Lawton, founder of Acorn Support in Halesowen, has taken over from Phil Purssey, who is stepping down after four years.

The HR specialist said she is looking to build on recent initiatives, such as the Bostin' Black Country Business campaign, to amplify the area's strengths in advanced manufacturing, aerospace, construction, creative, life sciences, medical, tourism and professional services.

She believes the chamber has an important role to play in supporting starts-ups and companies of all sizes, and that recent enhancements to the membership offer is helping to unlock potential both at home and overseas.

"This is a very exciting time to be taking the position of chair, especially with Raj Kandola arriving as our new CEO," said Claire, who founded Acorn Support in 2009.

"My role will be to leverage my experience in HR and culture to build a strong and highly skilled chamber team committed to giving our members the best possible support.

"There are lots of challenges with rising costs and new legislation, but there are also many reasons to be optimistic with emerging markets and a new breed of young professionals."



Sagar Sarkar, Rosh Jakhu, Ben Powell and Saroj Jakhu



Richard and Louise Sheard, Abbie Talbot and Asli Saka

Making connections

Business leaders and professional advisers from Birmingham and the wider West Midlands came together at Eighteen, 103 Colmore Row, for an evening hosted by Ballards. The event provided an opportunity for clients, professional contacts and businesses to make new connections and build on existing relationships.



Rich Grover, corporate finance partner, Ballards



Nicola Lediard and Victoria Kirkpatrick



Ben Powell, James Osborne, Emma Richardson and Martin Adams



James Syree, Mark Smith, Charlotte Thornton-Smith and Steven Jones

Two senior appointments at property consultancy

Commercial real estate adviser Avison Young has made two senior appointments in its Birmingham management delivery team.

Emily Filer has joined as a director and the new regional head of Midlands and South West, having held roles at Gowling WLG, CBRE, Lambert Smith Hampton and St Modwen.

Jenny Hemstock has been appointed as a director in the real estate management team after spending the past 14 years at JLL.

In their new positions, they will be working across a range of commercial property management mandates, with clients including Birmingham's major mixed-use redevelopment project, Typhoo Wharf, which Avison Young was appointed to manage earlier this year.

Principal Guy Thompson said: "The addition of Emily and Jenny to our real estate management delivery team is central to our strategy of managing prestigious assets for our clients.

"Our approach is to always ensure that we are providing access to highly experienced and knowledgeable experts who totally understand the expectations of today's discerning occupiers."



Jenny Hemstock, left, and Emily Filer

Former education centre hits the market



A prominent former educational building close to Coventry city centre and railway station has been brought to market.

The Trevor Webb Centre on Warwick Road is a detached two-storey building extending to approximately 5,158 sq ft which occupies a self-contained site of around 0.38 acres directly opposite the main King Henry VIII School campus.

Purpose-built in 1996 as a sixth form centre, the property provides a range of classrooms, teaching spaces, offices, meeting rooms and welfare facilities, together with outdoor amenity space and on-site parking.

Savills is marketing the freehold sale on behalf of Coventry School Foundation.

Sadie Janes, development director and head of development at Savills in the West Midlands, said: "The Trevor Webb Centre represents a rare opportunity to acquire a substantial freehold property in one of Coventry's most accessible and well-connected locations.

"Its position opposite the King Henry VIII School campus, close to both the city centre and railway station, makes it an attractive proposition for a wide range of purchasers."



Marcello Della Croce and Vicky Round

Property specialist joins MK2 as director

The property management team of Birmingham-based MK2 Real Estate has been bolstered with the arrival of a new director.

Vicky Round moves from Avison Young and has also worked at JLL and Tandem Property Asset Management during her 25-year career in commercial property and asset management.

Her experience spans service charge administration, portfolio mobilisation, due diligence and sustainability, and is complemented by her qualification as a Fitwel Ambassador.

Marcello Della Croce, who heads the team, said: "Vicky brings extensive property and asset management experience, including working on high-profile developments such as Paradise in Birmingham, advising major funds and managing large-scale portfolios."

Triple awards success for estate agency

Partridge Homes is celebrating three finalist places at the UK Small Business Awards as the independent estate and lettings agency approaches its 20th anniversary.

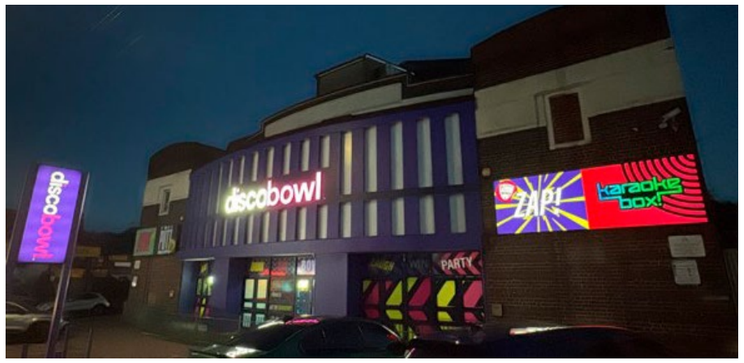
The family-run business, with offices in Birmingham and Solihull, has been shortlisted for Best Real Estate Business and Best Customer Service.

Managing director Charlotte Partridge, who has reached the final for Female Entrepreneur of the Year, said: "Last year was fantastic for Partridge Homes, and this year is proving even stronger.

"To reach three national finals as we approach our 20th anniversary is a proud moment for our family and the whole team.

"Being shortlisted for Female Entrepreneur of the Year is a personal honour, but everything we achieve comes from a team effort."

£1m makeover for historic Birmingham bowling venue



One of Birmingham's longest-established entertainment venues has been transformed following a £1 million refit. The new Discobowl Acocks Green new bowling lanes with disco lighting and new scoring screens, alongside a revamped bar area.

Pete Terry, CEO and co-owner of Discobowl, said: "Acocks Green has been a place for people to come together for generations, and we want to give them plenty of reasons to keep coming back.

"This £1 million investment has transformed the bowling experience and brought more choice to the whole venue."

Payroll body relocates to Solihull headquarters

Chartered Institute of Payroll Professionals has moved to new headquarters in Solihull after taking on new offices on the A34 Stratford Road.

The deal, handled by property consultancy KWB, will see the CIPP relocate its headquarters from Goldfinger House in Shirley to the Friars Gate office block.

Working on behalf of the building's owner, Topland, KWB agreed a new lease with the CIPP to occupy a 5,500 sq ft office suite on the ground floor of Friars Gate.

Paul Elton, operations director at the CIPP, said: "This is an exciting time for us as the team relocates into more contemporary headquarters.

"It was about finding an office suite that would provide high quality, sustainable space, whilst not compromising on location. Friars Gate is easily accessible to Solhill and the wider motorway network, with parking on site, a modern fit-out and an EPC-B rating.

"Moving into this new headquarters provides a modern, healthier workspace that brings our teams together on one floor; encouraging greater collaboration, supporting colleague wellbeing, and helping us deliver greater value for our members."

Malcolm Jones, director at KWB, said: "We continue to see a rise in popularity of mid-tier deals in the Solihull area.



"Many occupiers have decided they need less office space as employees combine being in the office with flexible working, however the space itself needs to be of higher quality.

"Friars Gate continues to be a popular choice for businesses looking for office space in the Solihull area.

"This latest deal with the CIPP leaves just two suites currently unoccupied and, with the M42 Corridor increasingly becoming the top choice for businesses in the Midlands, I don't think they will be empty for long."

The remaining office suites measure 8,582 sq ft and 4,037 sq ft, and are on the second and third floors.

Barclays strengthens Midlands private banking team

Barclays Private Bank has appointed an experienced financial services professional as a senior director in its Birmingham office.

Jennifer Cowley joins Barclays' Midlands team after spending more than two decades advising entrepreneurs, business owners and high net worth families in the region.

She will work with clients across the Midlands, with a particular focus on Greater Birmingham, where she has built a strong network over her career.

Jennifer joins from Cazenove Capital, where she was a portfolio director, and has previously held senior roles at Coutts, Kleinwort Benson and Investec Private Bank. She is a chartered wealth manager, a status awarded by the Chartered Institute for Securities & Investment.

Regional director Paul Keiser said: "Jennifer knows our local market extremely well. She has spent her career working with business owners and families here, and the relationships she has built in Birmingham will make a real difference to our clients at a time when many are carefully considering their next steps.

"Many of the people we work with have built their wealth through their own businesses, so working closely with our corporate banking colleagues is crucial.

"With Jennifer on board, we can spend more time with founders and business leaders as they plan their next move."





Pictured from left are Councillor Dave Pinwell of Solihull Council, Daisy Askill and Mark Tock

New centre manager for Solihull innovation hub

A familiar face at a Solihull innovation hub has been promoted to centre manager after supporting a wide range of businesses for the last two years.

Daisy Askill takes on the role of centre manager at Blythe Valley Innovation Centre, which is owned by Solihull Council and managed by the University of Warwick Science Park.

She had previously been assistant centre manager since January 2024, supporting tenants with administrative matters.

Daisy will take overall responsibility for the operation of the centre, ensuring existing tenants continue to receive a high level of support while also attracting new innovative businesses to join the hub's community.

Mark Tock, chief operations officer at the University of Warwick Science Park, said: "Daisy has made a fantastic impression since joining the team and has become a trusted face for our tenants.

"She prides herself on excellent customer service and creating a positive experience for every business based at the centre.

"Her promotion is thoroughly deserved, and I am confident she will continue to build on the strong reputation Blythe Valley Innovation Centre has developed."

Crowe expands tax team with director appointment

Accountancy firm Crowe has recruited Harps Andrews as a director to lead its UK transfer pricing team from its Midlands office.

Originally from Leicester, Harps joins from Alvarez & Marsal in London, where she spent more than 12 years. She studied accounting and finance at the University of Birmingham, and previously worked for a Big Four firm.

Partner Rob Gunn, who heads the Midlands corporate tax team, said: "We are very pleased to have attracted someone with the skills and experience of transfer pricing that Harps brings.

"This is an area in which we are committed to building a truly national team and we are keen to hear from talented individuals wherever they are currently located."



Advertising veteran takes IPA role

A veteran of the regional advertising and creative scene has been appointed as the new Institute of Practitioners in Advertising city head for Birmingham and the Midlands.

Rich Elwell, owner and creative partner of One Black Bear, succeeds Penny Took in the role and will use his 35 years' experience in the sector to champion the outstanding talent in the advertising community.

He will also promote greater collaboration, thought leadership and engagement across agencies, and will work closely with the other IPA city heads across the UK.

"In recent years, I've been concerned that advertising is losing its way, and believe that putting creativity front and centre is the only way our industry can prosper in a cluttered landscape," he said.

"Over the past 35 years, I've had the privilege of working with many fantastically talented people in the area and can't wait to help champion their brilliant creativity and incredible work.



"Great campaigns can be, and are, available outside of London and I am excited to be working with the IPA and our community in the Midlands to showcase the game changing excellence we produce for clients on a daily basis."



Chris Barlow and Lydia Williams

MHA welcomes corporate tax partner

National accountancy and advisory firm MHA has appointed an experienced corporate tax specialist as a partner in Birmingham to support its growth across the Midlands.

With 17 years' experience in professional practice, including 12 years dedicated to tax, Lydia Williams joins MHA from professional services firm S&W Group (formerly Evelyn Partners), where she was corporate tax director.

Her role will involve advising businesses on corporate tax, tax risk, tax accounting and wider strategic tax matters. She has expertise across a wide range of sectors and will help clients manage risk while supporting their continued growth.

Chris Barlow, partner and chief operating officer of MHA's Midlands region, said: "Lydia has earned a strong reputation as a highly trusted adviser to complex businesses. She combines technical excellence with a practical understanding of her clients' commercial objectives.

"Working with large corporates, owner-managed businesses and private equity-backed groups, her commercially focused advice will support growth and strategic decision-making.

"Her experience and expertise will add great value to our Birmingham team."

Client wins fuel recruitment at communications agency

A West Midlands communications agency has grown its search engine optimisation team following several new client wins and renewals.

R&Co Communications, based in Leamington Spa and Birmingham, has appointed Tom Hall as SEO account manager to work on several key accounts.

Tom has specialised in SEO for the last four years at full-service agencies in Birmingham and Manchester.

He said: "I really enjoy looking at clients with a fresh pair of eyes and identifying quick wins from the get-go. My favourite part of the role is getting access to a client's website and building out plans to take it forward.

"I had a good feeling from the outset talking to the team at R&Co, and I'm looking forward to being part of a team again. My last job was a remote role, so it's good to be back in the office."

Managing director Peter Robinson said: "SEO has become an area of significant growth within our agency and forms part of our strategy to offer a genuine full-service approach to our clients."



Tom Hall, left, and Peter Robinson

Five minutes with...

Sharon Thompson

Founder and principal advisor, Tilt 360

In one sentence, what does your role involve?
I advise organisations on strategy, investment and place-based growth, helping them address the 'alignment gap' – the disconnect between investment ambitions and the economic and social outcomes delivered for local businesses and communities.
How long have you been in your current job?
Tilt 360 was established in 2019, but it became my full-time focus in June 2026 when I stepped away from elected office.
Please give a brief summary of your professional career to date.
I began volunteering in Leebank before joining Optima Community Association, my landlord at the time, then spent ten years as a Birmingham City Council officer. At Volunteering Matters, I project-managed Get Out Get Active across the four UK nations, before progressing to head of region, overseeing the Birmingham and Bradford offices and the international team.

During 12 years as a councillor, I held cabinet responsibility for housing and homelessness before becoming deputy leader for economy and skills, and served as the first woman deputy mayor of the West Midlands Combined Authority. My portfolio included political leadership of regeneration programmes with a combined pipeline exceeding £8 billion, and I led on Birmingham's Economy and Place Strategy and the Digbeth Investment Prospectus.

A former magistrate, I'm currently a guardian of the Birmingham Assay Office.
Did further or higher education set you up well for your particular vocation?
Much of what I know I've learned through practice, great mentors, influential authors and exposure to complex challenges.

I've continued my professional development, including studying through the Open University and gaining qualifications in social policy, social sciences, leadership, mediation, mentoring, facilitation and risk management.

I promised my son I'd continue learning throughout his education, so he'd always have someone studying alongside him, a promise I enjoyed keeping.
How is your job impacted by uncertainties in the economy?
Economic uncertainty means organisations face difficult choices about investment, priorities and demonstrating value.

With devolution creating new regional investment opportunities, I help organisations align their ambitions with local priorities and



deliver meaningful economic and social outcomes.
What's your view of artificial intelligence: an opportunity, threat, or bit of both?
I'd prefer to look at AI as an asset. Like any asset, its value depends on how effectively we use it.

Rather than focusing solely on efficiency and productivity, I'm more interested in whether AI will simply help us do more, or help us become stronger leaders.
Social media platform of choice, and why?
LinkedIn, without question. It's where I share ideas, challenge thinking and exchange perspectives with people across different sectors on place, investment and leadership.
How do you hope your colleagues would describe you?
Strategic, straight-talking, brings both challenge and perspective, and gets things done!

Comfortable asking difficult questions but equally committed to finding a practical way forward.
Highlights of your career so far?
Some of my proudest moments came through volunteering, including speaking in Parliament at an Operation Black Vote event alongside Reverend Al Sharpton and helping develop a national policy toolkit with SPAN supporting lone parents in work.

As a cabinet member, I challenged poor-quality exempt accommodation and brought partners together. Our collective efforts helped influence national reform, including the Supported Housing (Regulatory Oversight) Act 2023. Nationally, I served on the Kerslake Commission on Homelessness and Rough Sleeping.

I'm also proud of recognising city icons Black Sabbath and Benjamin Zephaniah, and of securing Martin Lewis CBE's support for our Cost of Living Week, despite people thinking I couldn't pull it off.

Receiving honorary doctorates from Aston University and Birmingham City University in 2026 was an incredible honour. Most recently, my Churchill Fellowship, From Bricks to Livelihoods, took me to Vienna, with more cities to follow in 2027.
Any particular faux pas or embarrassing moments in your career you would prefer to forget?
I can't remember any. Clearly they were so traumatic they've been erased from my memory!
Pet hates?
Twenty-page reports that explain problems but offer no solutions.

Communities being called 'hard to reach' when it's institutions that have failed to reach them.

People who don't say please or thank you. Good manners cost nothing.
If you could go back and give your younger self some wise advice, what would it be?
You don't need permission to take up space. You were already doing the work.

Back yourself sooner, rest before you're exhausted, and stop over-preparing for rooms you already belong in. Most importantly, don't let other people's insecurities become your own.
How do you relax away from work?
I protect my #FreedomFridays: no business meetings, just family, friends, reading and long walks.

I've also made #SelfcareSundays a thing; and more peppermint tea, less Peroni.
Tell us something about you that most people probably wouldn't know.
I once attempted a 25-mile charity bike ride with former council leader Ian Ward. I fell off three miles from the finish and was rescued by former lord mayor Zafar Iqbal, who drove me the final stretch. Not my finest sporting moment, but the money was raised!
You can take one book, one film and one CD onto a desert island: what would they be?
Book: Since May, I've rediscovered reading and finished seven books. However, I think I'd take a dictaphone and write my own.
Film: You really don't want to know what I veg out watching. CD: I'm a 90s girl, so anything from that era, within reason.
Your five dream dinner party guests, dead or alive?
Michelle Obama, Barack Obama, Dame Stephanie Shirley, Jane Jacobs and my late nan, so I could hug her again, thank her for paving the way and tell her about the life I've had since she passed. I'm convinced she'd love Michelle!
What would you choose to eat for your last supper?
Sunday dinner cooked by my late nan, followed by one of her home-baked coconut tarts. Sadly impossible, but that's what I'd choose.



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