Birmingham Business

FREE
October 2025



NEW HUB FOR TECH TITAN

Cisco launches office at BCU

PLUS:

Spotlight on Birmingham Tech Week
Access to finance special report

birminghambiz.co.uk



MORE GAMES





MORE CHOICE





MORE VALUE

SAVE UP TO 15% WITH A MULTI-MATCH BUNDLE, BUILD YOUR BUNDLE NOW

SCAN QR CODE TO FIND OUT MORE

HOSPITALITY

When it comes to creating meaningful business experiences, nothing compares to the thrill of Premier League football enjoyed in world-class hospitality. Aston Villa's new Multi Match Bundle is your opportunity to treat clients, reward teams, and elevate your brand – all while enjoying exceptional value.

FLEXIBLE BY DESIGN

Choose either a 3-match or 5-match bundle, unlocking savings of up to 15%* across Villa Park's most sought-after hospitality experiences. Select the games and settings that work for you – from intimate spaces perfect for client conversations to vibrant lounges ideal for entertaining groups – and make every matchday unforgettable.

HOSPITALITY, REDEFINED

From champagne receptions and exquisite choice sharing menus in The Aston, to the lively atmosphere of the 82 Champions Club or 150 Club, every detail is designed to impress.

Your guests will enjoy:

THE BEST SEATS IN THE HOUSE

Halfway-line and premium balcony views in newly refurbished spaces.

GASTRONOMIC EXCELLENCE

From immersive culinary theatre to curated casual dining led by Michelin Star chefs.

UNMATCHED SERVICE

Private tables, premium hostess care, and inclusive drinks packages featuring Champagne. **

MOMENTS THAT MATTER

From exclusive Q&As with Villa legends to bespoke gifts and matchday keepsakes.

MORE VALUE, WITHOUT COMPROMISE

For businesses, the Multi Match Bundle is more than hospitality – it's an investment in stronger connections.

Whoever you decide to bring to Villa Park, you're not just offering a seat at a game. You're giving them stories to tell, moments to remember, and the rare chance to witness top-flight football from a truly elite perspective.

Don't miss the moment, with limited availability, this opportunity won't last.

Tailor your Multi Match Bundle today and make sure your business is part of the moments and the magic at Villa Park this season.

*% value savings dependent on number of games selected.
**Inclusive drinks dependent on hospitality location. Seating selection based on availability.











FEATURES

06 AI – Hype or hope?
Dr Chris Meah assesses business's attitude towards AI

12 On the cover
We meet two senior executives from global tech company Cisco, to discuss the firm's Birmingham launch

22 Calling the shots
Cyber expert Andy Hague chats to Jon Griffin about his role as leader of Birmingham Tech Week

36 Turning struggle into strength
The Birmingham sisters who are turning lived experience into a business to support families

INSIGHT

19 Eman Al-Hillawi
AI is inevitable, but people are essential

29 Elisabeth Lewis-Jones
Female entrepreneurs are shaping the future of tech

31 Joanna Lee-Mills
From caution to adoption

SPECIAL REPORT

46 Access to finance
Insights and views from experts within the financial services sector

50 Rupert Lyle
The challenge facing UK scale-ups

53 Matthew Davies
Finance for all seasons?

PLUS All the latest news from around the region

INTERVIEWS

11 Laurence Kiddle
Head of data and technology teams at S&W

42 Sara Fardon
The regional director of WTW puts to bed some common misconceptions about the insurance industry

EVENTS SCHEDULE

26 Birmingham Tech Week
List of events and guest speakers to help you plan your diary

PROPERTY

60 Developments
Latest news

DOWNTIME

66 5 minutes with
Santina Bunting

Birmingham Business *Welcome*

Birmingham is about to walk the talk in a way it hasn't been able to in years.

That was my overriding feeling after interviewing two of Cisco's most senior executives who have been largely responsible for the tech giant establishing a home in Birmingham for the first time.

Sarah Walker is Cisco's chief executive for the UK and Ireland, and Adele Every is managing director of public sector. Seeing them both emotionally invested in the launch of the new office was one thing, but another was their strong belief that 'others will hopefully follow'. Although lips tightened on further gentle questioning, the inference was . . . watch this space.

Back to my perceived spring in the city's step. It's about validation really – seeing the confidence in others such as Cisco prepared to invest here. Another obvious example is Knighthood Capital. The investment group bought both Birmingham City FC and Birmingham Phoenix, the city's Hundred cricket franchise, and is investing £100 million in East Birmingham, thereby likely to transform the fortunes of an entire community. Like Cisco, they're saying: this city is going places and we want to be a part of it.

As you'll see in the boxed-out panel in the cover story, a link already exists between Sarah Walker and Knighthead's Tom Brady. The NFL superstar has only positive things to say about the Cisco launch which, incidentally, is taking place during Birmingham Tech Week, the five-day festival which has become the largest of its type in the UK. Although only a few years old, it is a firm fixture in the industry's calendar.

So it seems quite natural that there is a tech theme running through this edition, from the Cisco cover story and a schedule of events over BTW's duration, to an interview with Andy Hague, the CEO of TechWM which stages the event. And what a fascinating story he has to tell.

We also hear from two Birmingham sisters who have launched an app set to help mothers buy discount goods for their babies, and I thoroughly enjoyed my chat with Sara Fardon, the regional head of Willis Towers Watson.

Elsewhere we are running a bumper access-to-finance special report; my thanks to all the thought leaders who have contributed such great content for this section and indeed through the rest of the edition.

Hand on heart, I get the strong feeling that Birmingham is at an inflection point where its fortunes are shortly to go on an upwards trajectory.



By HENRY CARPENTER
Editor

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

Editor
HENRY CARPENTER
henry@birminghambiz.co.uk

Editorial director
CARL JONES
editor@birminghambiz.co.uk

Design and layout
MICHELLE DALTON

Business development manager/head of advertising
MIKE MOLONEY
sales@birminghambiz.co.uk

General enquiries
henry@birminghambiz.co.uk

ONLINE
birminghambiz.co.uk

@brumbiz
facebook.com/brumbiz
Birmingham-business

Birmingham Business is published by Midlands Magazines Ltd. Reproduction of this magazine in whole or in part is prohibited without written permission of the editor. The publishers have taken all reasonable care to ensure that the information in this magazine is accurate at time of going to press. Midlands Magazines accepts no responsibility for the consequences of error or for any loss or damage suffered by users of any of the information and material contained in this publication. The views expressed by our columnists are not necessarily those held by the publisher, or editor.
Printed in the UK by The Magazine Printing Company
www.magprint.co.uk

AI HYPE OR HOPE?

insight



Dr CHRIS MEAH assesses business's attitudes to artificial intelligence and provides a few pointers as to how best to approach it.

There's this thing called AI - maybe you've heard of it?

Since late 2022, with the launch of ChatGPT, the growth in interest has become AI mania. "Artificial" and "intelligence" are the new Posh and Becks, it seems – I'll let you choose which is which.

There's just one slight problem: companies are making strategic decisions about AI when most people still don't know what it actually is. It's like you're at a party, talking to someone for a while, and you realise you don't know their name. It's too late to ask. You then find out that no one knows their name. Everyone is just nodding along, calling them "mate", with no clue what their name actually is.

That's current AI in a nutshell. It's fine for parties, but not business strategies. Boards are demanding an AI plan. Customers expected "AIpowered" features yesterday. Your team swings between "Have you ChatGPT'd it?" and AIfuelled nightmares. Committing to an AI strategy without understanding it is like marrying the party guest whose name you never asked – and AI providers don't have a pre-nup in their Terms and Conditions.

The advice I give to leaders and organisations is to get literate in what AI is, ask what it can do for you, and think where it might be going.

You can also use those same tools offline. In face-to-face meetings, you can open your Zoom, Notion, or most other meeting apps on your phone and record the meeting in the same way. You can meet in person, but have all the automated diligence of your online workflow.
But we can make AI an active participant. You have a board meeting. You decide on an exciting new direction. Everyone is ecstatic. They're high-fiving. Could AI be the "sceptical 10th person"? If "9 out of 10 people agree", what would the 10th person say? AI could digest the conversation, extract information from across your company, and give three reasons why the direction might fail. That raises decision quality, robustness and speed now - no need to wait for AI improvements or sci-fi futures.

What you can't do now (without a lot of pain)

There's much talk about the end of software development and AI agents writing all the code. "Vibe coding" is trending. But like the Pokémon cards, pogs, and pet rocks that came before, the craze has narrow and limited uses.
If you want some intuition for the current limitations, consider this: the technology we use for producing words (in things like ChatGPT) can also be used to predict the weather.
If you want to predict today's weather, it's likely to be highly accurate! Tomorrow's too. What about the weather next month? Next year? Thirty years from now?
You intuitively know that the further out you have to predict the weather, the less likely you are to get an accurate forecast. We can forecast later today, and then use that to forecast tomorrow, but as you chain these predictions together, you will drift further from reality. In 30 years, there are so many factors that you will be assuming incorrectly that the prediction will be gibberish – a shot in the dark.
That's what happens with AI coding (and most complex AI tasks) right now. For a simple task, it is excellent! You can knock up a complete and rapid prototype easily – that has incredible value if harnessed properly. However, solving a complex problem with a maintainable system requires a coherent thought process – something that our current AI doesn't have. Instead, for now, AI in these complex scenarios can augment human capacity, but cannot replace it entirely.

How to evaluate (the messy 80%)

My rule of thumb: AI gets you 80% there – but the path to 100% finished product isn't a straight line. You'll revisit messy ground because AI will have done things in a way you cannot always understand.
It's like if you were aiming for a 100-floor skyscraper, AI would build to floor 80 but use jelly instead of cement.

Where is 80% good enough?

So, is it game over for AI at this point? No. It's incredible. In generative AI and large language models, we've created a way to communicate fluently with computers in plain language. That is amazing, and makes this AI revolution the most accessible in history. If you can use language, you can interact with these systems.
But you need to know how and where to use it. Ask yourself, "Where is 80% good enough?" There's definitely a place, whether you'd like to admit it or not.
Take food. Michelin star restaurants are the pinnacle – 100% food. Then there's McDonald's. It feeds many more people, with 1,270 locations in the UK versus 188 Michelin-starred venues, usually with queues around the corner of any drive-through. I'd call it 80% food.
Is there some 'McDonaldsification' you can bring to areas of your business, so that you can free your team up to work on what needs to be Michelin Star quality? Look for places where your people don't enjoy things, where you need to achieve at a large scale, or where you don't currently add value but could with the help of AI.
AI moves at a rapid pace. Do you have to keep up with every development? It's impossible – the pace of change is too high to keep track of all the thousands of shiny new AI-empowered apps that come out each week. The solution is to ask: do you have to be the hare, or can you be the tortoise?
Where you can, pick one general tool and use it. These include offerings from OpenAI with ChatGPT, Anthropic with Claude, Google with Gemini, and X with Grok. These models will do most jobs well enough, and you won't need to keep switching. If you can afford to wait around six months, these general models will likely absorb today's specific tools' niche features. If you can, be a tortoise.
If you can't wait — because the capability is core to your competitive advantage — be a hare. Try the specialist tools, benchmark them all, pick a winner, and stay updated so you can keep at the fast-moving frontier. But you can only sprint in two or three directions before you spin yourself silly, so limit it to what drives your specific advantage.
The key is whether you're the tortoise or the hare; you're still in the race. You want to build a culture of using and experimenting with AI now, and move forward. As the tools improve, you'll be running and ready to adopt, rather than standing on the starting blocks.
AI can feel scary to many people. Let's be clear – without team buy-in, any AI attempts are destined to fail! There is no other way to make this work long-term. Many companies have been short-sighted in laying off staff they don't think they will need, and they may well pay the financial and reputational price in the future.
How do you get team buy-in? Show them the value: both theirs and AIs.
You have to get past identifying with job roles – if people do that, then any automation of that role is a threat. Instead, you value people because they know the culture, they have the relationships, and they have your trust.
If they can automate some of their tasks, then great! You can support them in doing more for the company in other ways.
They have to understand the good on the other side. Show you value them, have clear communication, and reward the right behaviours.
Then, have people see the benefits of AI. Remember Marie Kondo? Lay out all your tasks, see what sparks joy or value, and keep it! Automate the rest with AI, or delete the non-valuable tasks. AI will help your people focus and be more effective in what they enjoy and add the most value to.
AI can help you in many ways, but focus on two: What can AI help you do quicker, easier, or cheaper? What can AI help you do that you could never do before, or do in a new way?

Where might it go (and where faith kicks in)

Will AI handle complex, multi-step work end-to-end? Possibly. The intoxicating promise is that with more data and compute power, we get more intelligence. But, at the moment, there are three dots on a whiteboard, and we're leaping to "everyone can see that dog I've drawn, right?"
The bridge from today's systems to general intelligence includes a leap of faith.
Nearterm progress is more likely to be very practical: tools that call tools (APIs or MCPs), richer memory with your internal data, and multiple specialised 'agents' collaborating under human supervision.
That's plenty to transform operations without waiting for the marketing hype and AGI promises to become reality.

What might change (and what it rewards)

Revenue per employee becomes the quality metric.
Revenue alone won't be the focus.
Consider which business you would prefer to own or invest in: £100 million revenue with 10,000 employees is £10,000 per employee. £25 million with 100 employees is £250,000 per employee—25 times the leverage. AI pushes firms to ask: how much value can each person create with the right tools, data, and environment? Revenue per employee will be the standard metric.

"AI moves at a rapid pace. Do you have to keep up with every development? It's impossible – the pace of change is too high to keep track of all the thousands of shiny new AI-empowered apps that come out each week. The solution is to ask: do you have to be the hare, or can you be the tortoise?"

Culture shifts from activity to outcomes.

To embrace the opportunity, you need a strong culture to be an asset in your business. Let's describe an asset as something that, if you went travelling the world for six months, would still be there delivering value when you return. If your culture relies on you, it's not an asset. It depends on your continued presence, time and effort. You need to build a sustainable culture which prioritises learning, focuses on experimentation, and measures progress in outcomes.

What stays the same (the nonnegotiables)

What stays the same? I run AI Retreats for CEOs and leaders. We explore AI from top to bottom: what it is, what it means, where it's going. All of that is important, but we always tie everything back to the company's vision.
If you had a magic wand and anything was possible, what would your company do? How would it solve problems for customers? What would the team and operations look like? Where would people spend their time? Having a clear and compelling vision makes AI decisions easy – does it help us towards the vision?
Yes? Experiment away.
No? It's a distraction.

Audience and distribution

In a world where anyone can make anything, the key is distribution. An audience that trusts you is the advantage. 'Influencers' and content creators get this (and it's often all they need).
AI will increasingly squash the distance between idea and execution, and if creation is easy then the audience is king! You cater to them, and they reward you with trust. A group of people who trust you will choose to buy from you. Creation is being commoditised; trust and access are power.

Final word

AI is powerful. It will get better.
However, there is a lot of hype to dodge, and a lot of uncertainty lies ahead.
Keep an open mind, get value from the tools we have now, and build a culture that can thrive in uncertainty.

Celebrate Birmingham Tech Week with us!

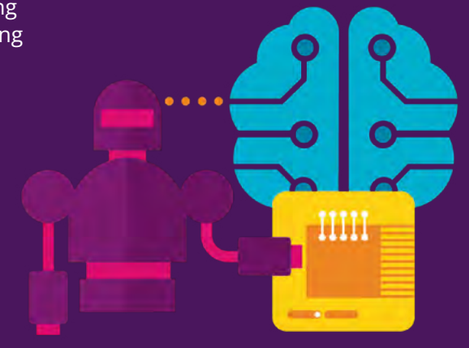
MILLS & REEVE
Achieve more. Together.

Join us for an evening of drinks, canapés and great conversation as we launch **Top Tech Cities: Birmingham**, a campaign spotlighting the region's thriving tech scene.

Connect with fellow innovators, founders, business professionals and tech leaders from across the local and national tech eco-systems. Whether you're continuing conversations from Birmingham Tech Week or making new connections, this is the place to be.

Tuesday 21 October | 5 - 7pm

Scan the QR code below for full details.



James



Red tape and data threats tie us up in knots.

Stephen from S&W

We'll untangle the risks without unravelling the momentum.



Whatever the challenge, be it cyber resilience, regulatory compliance, or safeguarding your data, you have the right expert partner in your corner.

Navigating complexity. Creating opportunity.
Start the conversation with us at **swgroup.com**

S&W

Accountancy, Assurance, Tax and Advisory services.

Issued by S&W Partners Group Limited. Registered in England at 45 Gresham Street, London EC2V 7BG. No. 04533948

Getting tech right

Laurence Kiddle, head of data and technology teams at professional services firm S&W, knows more than most about what compromises a good IT strategy. He gives HENRY CARPENTER the lowdown on the fundamental pieces which need to be in place to maximise its potential.

It's a fascinating time to be involved with tech at the moment.

That's the opinion of Laurence Kiddle, who runs the technology and data services team at S&W and has therefore had access not only to the latest 'kit' – much of it AI-related – but also to a wide spectrum of businesses.

And this is rather the point: yes, AI and tech in general are advancing at an extraordinary rate with the power to take on tasks unimaginable only a few years ago, but the nature and direction of the business employing it is the fundamental driver to its use. One size most certainly does not fit all when it comes to businesses' IT strategies.

"It's true that tech is amazing and travelling at near light speed, but what's important is right-sizing the strategy for the size and shape of the organisation," says Kiddle, who has been a partner at S&W for two years.

"And the strategy has also got to support through future growth as well. So, what's right for, say, Cisco isn't going to be right for the guy in the corner shop, and vice versa."

Kiddle has almost ideal qualifications which enable him to take an all-angles viewpoint when assessing the right strategies for the right businesses.

Having graduated in 2000, part of his career was spent with massive professional services firms such as Arthur Anderson and then Deloitte where he was a partner and consultant. Significantly though, he has also worked in industry with software companies. At one end of the scale he ran the European tax and accounting business of Thompson Reuters, but he has also had roles at much smaller companies scaling up.

Therefore, not only has he advised, he's also been the recipient of advice and gone through internal transformation programmes with organisations of varying sizes.

So, not to put too fine a point on it, Kiddle knows what he's talking about.

"We get asked to talk about tech and AI strategy quite a lot, and the policy is only ever there to service the wider goals of the business," he says.

"It's utterly meaningless without a sense of what the business is, what it's trying to achieve, what its ultimate goals are and how effectively technology can be a tool to support it.

"There are some great bits of kit out there, but they only work if you've got the full support of the business behind it.



"The machines are designed for letting a highly qualified professional focus on actually doing the things they are trained to do, rather than drowning in a sea of Excel spreadsheets and data reconciliation which nobody signs up to the job to do."

"It's that classic diamond effectively, where you've got technology on one side, the data that the kit's using on another, then you have the business process and the people actually using it on the other two sides.

"Those are the four components critical to making anything work and serve the business strategy."

Back to the tech itself, arguably the two biggest talking points at the moment are cyber security and the seemingly unstoppable rise of AI. On both themes Kiddle comes back to the same point – you can have great systems in place, but people have got to know how to interact with them.

Taking cyber security first, human involvement is key.

Getting cyber defences in place is obviously very important with the installation of basic tools such as multi-factor authentication, and ensuring the security is fit for the organisation it's servicing.

"The weak link generally is people," he says. "A lot of the high-profile business hacks are not because firewalls have been breached, it's that bad actors have found a way in through some kind of social engineering, of getting an individual within the business to click a malicious link, give up a password or do whatever else through what is basically human frailty.

"We come back to integration of people, systems and processes. If the individuals in the business aren't trained on how to spot a suspicious email phishing attack then doesn't matter what you've got."

But on the capabilities tech – and specifically AI – can provide, Kiddle is effusive.

Where it works very well, he says, in when there is a good bank of data already in place for the tech to work with. As just one of any number of examples he could use, he refers to a large recruitment company which receives roughly half a million CVs every month. Sifting through them is job too far for even a team of humans to assess effectively, but when a form of AI can filter it for humans to then check is a massively helpful tool.

And this is what Kiddle and his team at S&W do – significantly reducing manual time and effort used by businesses by installing automation and setting up processes to ensure that machines can do the 'heavy lifting'.

"The machines are designed for letting a highly qualified professional focus on actually doing the things they are trained to do, rather than drowning in a sea of Excel spreadsheets and data reconciliation which nobody signs up to the job to do," he says.

"But I come back to the same point. The process has to be managed. There has to be human involvement checking that the output is reliable, impactful and making commercial sense."

*S&W are a sponsor at Birmingham Tech Week and Laurence Kiddle is a speaker at the Scale-up Summit.



POWERHOUSE *with purpose*

profile

The arrival of global tech company Cisco in Birmingham provides a further shot in the arm for an already burgeoning industry in the city. As HENRY CARPENTER discovers from meeting two of its most senior executives who have been instrumental in the hub's creation, this is a move based on far more than commercial success.

When Sarah Walker took on the role of chief executive of the UK and Ireland for international tech giant Cisco, there might have been many reasons why she found the offer too good to turn down.

First of all, being the UK head of a brand synonymous with cutting-edge innovation since it launched 40 years ago – and now a $240 billion company with more than 85,000 employees worldwide – surely comes with a certain cachet.

This is a company, remember, which names the NHS, local government, academic institutions, police forces and key elements of the national infrastructure as customers. And that's just in the UK. It's also said that almost all internet connections in the UK are powered by Cisco technology.

So the sheer prestige of heading the UK arm of such a business must have a certain allure.

But no, what made Walker fall in love with the company (her words) when Cisco initially came calling after a career rising through the ranks at BT, was its culture and purpose.

There's little doubt that she means it too – that's the conclusion after spending an illuminating couple of hours with her and Adele Every, managing director of public sector, in Cisco's new office on the fourth floor of Birmingham City University's epicentre of collaboration and innovation, STEAMhouse.

Walker has taken the train down from her home on the Wirral – and there's a significance to this which we'll touch on later – while Every has had a shorter distance to travel, from central Cheshire.

The formal launch of Cisco's new space is due to take place during Birmingham Tech Week, and although the office walls are bare at the moment, they are soon to be covered with artwork from local students. Some employees have already moved in and are patient and obliging as our photographer positions our two subjects, both in the office and on the terrace outside.

To be clear, Cisco launching an office in Birmingham for the first time is very big news, not only for the region's tech sphere and its wider business community, but also, arguably, for the city in general.

Excitement has been bubbling away since Cisco's arrival was announced in May this year, but it's been a two-way anticipation.

So, why Birmingham and why now?

Covid has something to answer for here when the appeal of working in an office with a vast bank of desks was less than it once was.

"We have become increasingly passionate about having regional hubs, and so post-Covid we looked at where we didn't have a presence," explains Every.

"Birmingham was a big and obvious gap to fill, so we tested the concept with a number of employees which would see us entering into an arrangement with the university and becoming part of an ecosystem working with the academics and start-ups on site. STEAMhouse was just a no-brainer."

Birmingham is following on from Manchester which was Cisco's first foray into the regions in terms of investing and sponsoring a hub enabling open collaboration with local government, academia and cyber-based start-ups.

"There's a strong cyber presence in the north west, whereas Birmingham, with its proximity to hospitals and strong life sciences community, gives us a greater focus on health innovations and technologies," says Every.

Walker adds: "Becoming part of a broader regional ecosystem is important



“Talent isn’t tethered to the capital city. When you look at somewhere like the West Midlands and the different initiatives and strengths of its tech industry, it’s really important that we play our part in ensuring that the skills are there to support the industry.”

to us and by expanding beyond our traditional office locations we can be even more present in the heart of business and communities.

“Our employees are now connecting with an even broader range of people and gaining new perspectives from these environments. These experiences complement and spread even further the diversity and collaboration we foster within our Cisco offices.”

While this year marks the company’s 40th anniversary, it actually established itself in the UK 35 years ago. However, in an industry which is evolving at an increasingly dizzying rate, the contrast between the pre-internet Cisco and where it is now must be almost unrecognisable, even in the space of four decades.

Walker says: “We have gone from being a networking organisation to what we believe is the company that will power critical national infrastructure in the AI era, securely and resiliently.

“What’s really exciting is that as we start to embrace what AI means for the communities, citizens, businesses, and actually the UK as a nation in terms of how competitive we are on a global forum, Cisco is absolutely at the heart of that.”

Now we’re moving towards the ‘culture and purpose’ at Cisco which prompts Walker to highlight one of the reasons why she feels such an affinity and commitment to her employer.

“Our UK & Ireland manifesto outlines a vision that we will power a digitally inclusive future for all – not just from a business perspective but more importantly how it manifests in communities and at a society level as well. That’s really, really important to us here.”

Walker admits to being almost belligerent in championing the regions and removing the traditional focus of enterprise away from London.

“Talent isn’t tethered to the capital city. When you look at somewhere like the West Midlands and the different initiatives and strengths of its tech industry, it’s really important that we play our part in ensuring that the skills are there to support the industry.”

Walker and Every share a passion for digital and social inclusion – and the two go very much hand in hand in their view.

It’s about communities feeling more connected, they say, and a key Cisco initiative in helping to achieve that is its Networking Academy. This social value programme sees Cisco effectively train some 100,000 people a year – and BCU was one of the first institutions to partner on it in the UK.

As Every says: “There is no point digitising regions with smart city concepts if the citizens don’t have the right digital skills to interact with the new and evolving technology. So, our Networking Academy is super important and the skills training that people can gain now is so vast.”

Walker adds: “It is not always particularly simple for citizens to access digital skills, so we are working with bodies like Skills England to support a more standardised approach to help facilitate this.

“We have been running some pilots with DWP and we are looking at taking these platforms into job centres to help people gain access to skills.

“We were part of a recent AI Workforce Consortium report and one of the stats that came from that is that 78% of all roles will require proficiency in AI skills. When you think about how much of our population is still not AI native, that’s quite a staggering statistic.

“Therefore, it is a real imperative to accelerate both the awareness of what skills look like in the modern workforce, and how we enable people to access them so that they’re not fearful of what technology can do to help them. A lot of it is down to demystification.

“The outreach approaches we take are important to us, and this year we launched the Discover Tech programme which is focused on reaching children from a work experience age. We’ve launched this nationally and we’ve got five other partners from across the tech industry on board with an aim of reaching 7,000 children per year.

“Birmingham will be one of the main cities in which we do it. But again, that’s about raising that awareness of the age that we need to engage children. They might well be in communities which don’t have as much access to the tech industry and understand what opportunities actually exist for them.”

The theme of digital and social inclusion is one to which both Walker and Every return to frequently.

And it makes sense, not as some sort of feelgood concept, or even as a staunch CSR scheme, but it stands to reason that if society isn’t encouraged to keep pace with the rate of change in tech, there will be a broadening of the gap between what is accessible and what’s out of reach.

Yes, Cisco will continue to innovate and drive from a tech perspective, but the aim is to take the cities, regions and citizens with it.

This is where the purpose becomes as important as the tech, and as someone succinctly put it to Walker as a responsibility for Cisco – it’s not just about raising the bar, it’s about raising the floor at the same time.

One element of the whole tech evolution which raises its head with increasing regularity is cyber security – and there have been several high-profile instances recently where systems have been breached with potentially dire consequences to the affected organisation, its supply chain links and sometimes the end consumer.

“If you think of how technology has evolved for organisations over the last 20 to 30 years, having a secure fabric across all of that is a very, very complex domain,” says Walker. “And I believe that on average most businesses have something like 56 different security vendors and between every vendor there is a gap; that is the challenge that businesses face today.

“For us it’s not just about providing the connectivity, it’s about resilient connectivity in an AI era. As we continue to develop more AI capability naturally, the threat increases with that.”

Every adds: “Security has always been important but what’s changed is the era of AI. Bad actors have access to these AI tools that can target threats and can do so at scale. The challenge has always been there but the rise of AI has supercharged it.”

On this issue Walker finishes by saying: “Our approach is to behave as if the bad actor will get in and enable businesses to really think about how they identify, contain and remediate as quickly as possible.”

The extent of Cisco’s capabilities is staggering, and a prime reason why it is such a feather in Birmingham’s cap that it has been chosen as the site of a key regional hub.

As an example, in Ukraine, Cisco has been helping to defend the country’s critical infrastructure against cyberattacks, established connectivity in schools and shelters, and is providing Ukrainians with IT education to build their digital skills and employability. Many of these initiatives are spearheaded and carefully coordinated by Cisco’s Country Digital Acceleration programme, in partnership with local ecosystem partners and supported by the Ukrainian government.

Walker also points to the fact that today it is one of the biggest partners to the hyperscalers – those vast cloud providers which operate massive data centres.

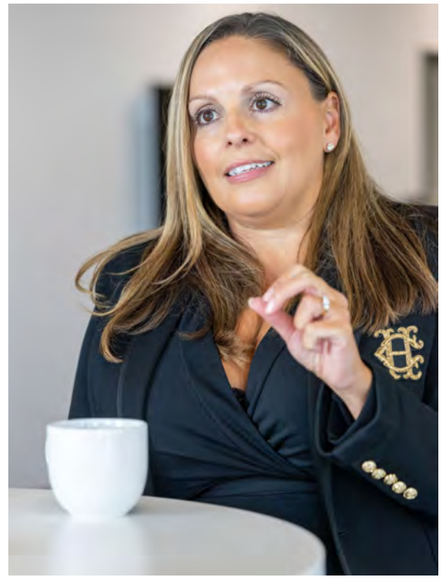
“The fact that they are choosing and trusting Cisco as a choice for their AI era is exciting,” she says.

It is an absorbing conversation, and what lends even more credibility to Birmingham being a comfortable fit in Cisco’s UK strategy is the very people flying its flag as such a suitable site.

profile











Sarah Walker addresses the Cisco GSX internal conference in Las Vegas

Walker is Coventry born and bred and started her professional life at BT selling analogue phones on a temporary contract straight after her A levels. This started a 25-year relationship with BT – which sponsored her to read maths, stats and computing at Liverpool John Moores University – ultimately leading her to the position of director for corporate public sector in the north of England.

Indeed, she was instrumental in BT opening the 2 Snow Hill office as its northern HQ in Birmingham's city centre.

One of BT's many partners was Cisco, and in 2022 she was approached by her current employer and hasn't looked back since, taking on the chief executive role 15 months ago.

She certainly has an affinity with Birmingham, and she is very positive on what she sees as a rich pool of talent and opportunity north of the M25.

Every, meanwhile, can thank a quirk of fate for the start of the career path that would lead her to Cisco. When at Manchester Metropolitan University she identified L'Oreal as her chosen company for work placement, someone else nabbed that opportunity, and she was sent to Hewlett Packard in Reading instead.

"It was fate really," she says. "My eyes were opened, and it was a sort of wow, this is what a career in tech could look like . . . and that was it."

After returning to HP, where she worked for a few years, she then went to work for Capgemini, a global leader in consulting and technology services, where she became a VP working on programmes of national importance such as Brexit and then the furlough scheme.

"I'd been at Capgemini for 16 years when the opportunity here arose. I was looking for something different and it was at a time when we were all stuck in our homes during lockdown doing similar things day to day. After an amazing 16 years with Capgemini, I decided it was time for a new exciting adventure."

In terms of their experience, what they've achieved and where they've achieved it, their credentials could not be more impeccable for a purpose-minded, innovation-driven and fiercely ambitious tech heavyweight like Cisco, let alone for launching and leading a Birmingham office.

And if this is good news for Birmingham, even better news lies at the end of Walker's final thoughts on the prospect of bringing Cisco to her home region.

"Our office is in the middle of what is already a vibrant ecosystem, and with close proximity to universities. The opportunity for us to continue the work that we're doing in both the academic and business sectors is huge.

"There is already momentum created around tech talent in the region, and we want to play a big role in that.

"I think we're only just getting started in terms of what this will mean both for us and the region – and we're hoping that we're treading a path that others will follow."

With this in mind, Cisco's presence might just represent a seismic uptick in fortunes for Birmingham and its tech industry.

Pursuit of positive change

There are few, if any, higher profile personalities pursuing real and positive change in Birmingham than Tom Brady, the NFL legend who is part of the Knighthead group which bought Birmingham City FC in 2023. He has worked with Cisco on a number of global initiatives, and has this to say about the tech firm's launch in the city:

"Cisco's arrival in Birmingham marks an exciting chapter for the city. Having seen first-hand the passion, drive, and sense of community here, I know that Cisco's investment is another significant step in establishing Birmingham as a leading hub for technology and innovation.

"Technology has the power to transform communities, create opportunities, and connect people in meaningful ways. This vision is at the heart of Cisco's purpose and philosophy, and I'm looking forward to seeing the positive impact it will have as part of Birmingham's ongoing success story."



Tom Brady



Securing the future: defence investment

WILL ASHFORD-BROWN, from the strategic insights team of financial services provider Heligan Group, argues that with increasing geopolitical threats come opportunities for the Midlands which could ultimately boost economic growth for the region.

In a world reshaped by geopolitical fault lines, the defence industry is no longer a sideshow, it's centre stage. From the Russia-Ukraine conflict, to rising tensions in the INDOPAC, and novel threats from cyber, space, and hybrid warfare, the West is confronting more complex, unpredictable risks.

The UK is increasing defence spending, rethinking supply chains, and pushing for sovereign capabilities. In the view of Heligan, what was once a matter of deterrence is now also one of critical industrial and economic strategy.

The Strategic Defence Review 2025 (SDR) commits to raise defence spending to 2.5% of GDP by 2027, up from 2.3% today, with the lofty ambition to reach spending of 5% of GDP on national security by 2035. This coupled with major industrial capacity increases, including six new munitions factories, continuous submarine production, and a new defence innovation fund of £400 million per annum to invest in UK companies, marks this SDR as unusual.

These are not modest tweaks – they signal a structural shift where procurement, supply chain security, and innovation are elevated to strategic priorities.

If the SDR provides the strategic intent, the Defence Industrial Strategy (DIS) provides the instructions for how we're going to do it. It's billed as a plan to make defence 'an engine for growth, backing British jobs, British industry and British innovation'.

All good stuff, and it has teeth in the form of real funding too. There is provision for £250 million of investment in defence growth deals, targeted at regions across the UK to boost jobs, industry, and innovation – and yes, this includes the Midlands. There is also a landmark defence skills plan including the establishment of five new defence technical excellence colleges and £182 million for training programmes to build a pipeline of skilled workers.

These are accompanied by reforms in procurement and the prioritisation innovation, especially in dual-use tech such as AI, cyber, and uncrewed systems. Estimates suggest that the increased spending could create up to 50,000 new jobs by 2035.

The Midlands is uniquely positioned to capitalise on the opportunities unlocked by the UK's renewed focus on defence industrial growth. With its long-standing strengths in advanced manufacturing, aerospace and precision engineering, the region already boasts an industrial foundation that aligns perfectly with the priorities set out in the SDR and DIS.

Local firms are now ideally placed to diversify into defence programmes, from supplying critical components for submarines and munitions, to contributing to the fast-growing fields of drones and autonomous systems, where lightweight materials and cutting-edge engineering are vital.

The region's skills ecosystem is also central to this opportunity. The launch of the new TECs provides schools and universities in the Midlands with a direct pathway into the defence skills pipeline. Apprenticeships in engineering, cybersecurity, AI, and advanced manufacturing will play a key role in shaping the workforce of the future in our area.

For the local economy, the DIS's regional defence growth deals could unlock thousands of high-value jobs across supply chains, R&D, and production. Cities such as Birmingham, Coventry, and Wolverhampton – already home to thriving technology clusters, manufacturing hubs, and world-class universities – stand to gain significantly as defence-related investment fuels innovation and creates new avenues for economic growth.

Crucially, this opportunity dovetails with the Government's broader levelling-up agenda. The DIS explicitly ties defence investment to regional development and for the West Midlands, this represents a once-in-a-generation chance to attract inward investment and secure its position as a leader in the UK's evolving defence economy. To make the most of it, local councils, business leaders, and academic institutions will need to work collaboratively.

However, the path forward is not without its challenges. Procurement reform remains complex, scaling up supply chains and production facilities takes time, and developing the right skills programmes is no small feat. Competition between regions will be intense as local authorities across the UK vie for funding and contracts, all whilst fiscal pressures remain significant.

For Heligan though, the signal is unambiguous – government policy is now firmly aligned behind defence innovation, supply chain resilience, and the development of high-value skills. SMEs specialising in AI, cybersecurity, materials science, uncrewed systems, and advanced engineering are particularly well placed to benefit. The Midlands has the assets, the talent, and the industrial base to lead in this space, but it will require early engagement from business and investors alike to turn ambition into reality.

The SDR and DIS mark a turning point. Defence is being reframed not just as the cost of safety, but as the cornerstone of economic growth, innovation, and regional opportunity. For the Midlands, the chance is tangible: jobs, infrastructure, and industrial leadership – all in reach if local government, education providers, industry, and investors act together.

Now is the moment to lean into defence. The threats are evolving, but so are the opportunities.

entec si

We know that
change is personal.

Whether it's a process improvement or digital transformation, we provide a range of bespoke services whilst always placing people at the centre of any change journey.



Our services

- End-to-end portfolio, programme, project management and coordination
- Operational, financial and culture improvements
- Business, technology and digital transformation
- Insight, data and modelling
- Strategic advice and direction

Let's start a conversation
info@entecsi.com
0345 222 0548

Change for good.



AI is inevitable, but people are essential

By EMAN AL-HILLAWI, CEO at business change consultancy, Entec Si

The future of the workplace is quite clear – like it or not, AI is here to stay.

While many still sit on the fence when it comes to AI adoption at work, failing to grasp and embrace new technologies just might lead to unwanted and avoidable disasters. Now is the time for business leaders to empower their people and champion AI in the workplace by putting parameters around what it is used for, how and why.

When it comes to AI adoption, there is still a mass-misunderstanding of the technology. What most people don't realise is that artificial intelligence has been around since the 1950s and will continue to learn, adapt and evolve as its usage becomes more popular. Released in November 2022, ChatGPT, developed by OpenAI, changed the way most people think and talk about AI. This groundbreaking chatbot formed the base-level understanding of AI for the majority of people, representing an almost-sentient being that seems to know the answer to everything, and in turn, threatens job security in the process. However, the reality is that AI is nothing without the people that power it, making education around the technology, and how best to use it, even more crucial.

Now business leaders face a new challenge: implement AI, educate employees and upskill the workforce – all at the same time, and often while getting to grips with the technology themselves. No easy feat.

So where do business leaders begin? Implementing AI should be approached in the same way as any other change programme, with people at the centre of successful delivery, and improving the adoption of AI within an organisation is no exception.

To kickstart AI adoption, understanding the knowledge level of the workforce prior to making any official arrangements can help businesses to develop a comprehensive and personalised training plan for each employee to ensure change remains for the long term.

As with any big transformation project, business leaders must be prepared for hesitancy towards new technology. Having been demonised as a replacement for workers for some time now, many are wary of AI's application within the workplace. Instead, combining a well-structured training programme with a considered communication strategy, will see employees feel more confident and comfortable with the transformation, AI's impact and their continued role within an organisation.

Having a thorough understanding of each employees knowledge base and general feelings towards AI, can help business leaders to shape communication and training strategies accordingly. Picking key messages to communicate to employees, for instance, 'how AI is being implemented to free up employee capacity', will ensure the team understands exactly why it is being introduced and help mitigate feelings of anxiousness. For employees who are feeling nervous when it comes to AI at work, reiterating job safety and communicating the direct benefits of the new technology should help to calm nerves and dispel fears.

Keeping employees involved in the technical application of AI is essential, ensuring the system is being used correctly and that the outputs are in-line with company policies. Whilst AI can analyse data that has been input into its system, spot and predict patterns and come to an unbiased conclusion much quicker than a person may be able to, the output will only be valid if the data, and instructions, have been input correctly.

Not only that, but human-centric considerations that sit outside of data-led decision making means that there will always be the need for human input alongside AI, even when it comes to automation.

As AI continues to develop, it's key for business leaders to have designated AI champions within the workplace. This is to monitor how it is being used, check for misuse, educate others, regularly asses outputs and create a safe environment for employees to ask questions.

This person, or group of champions, will also need to keep up-to-date with regulations around the use of AI and data, ensuring the business maintains high standards of data protection at all times.

AI is inevitable when it comes to the future of work, but people will always be essential. Many business leaders might still be on the fence when it comes to AI adoption, particularly when it comes to keeping employees happy and at ease.

However, through a carefully structured and open communications strategy and well thought out training plan, every employee can feel confident when embracing AI at work.

Keeping people at the heart of every change programme, even a digital transformation such as AI adoption, is the key to fostering a human-centric working environment that uses the latest digital trends to its advantage.



Midlands tech boom meets smart risk-taking





By MELANIE HOLLAND and KARL SAWYER
of global risk firm Willis Towers Watson

The Midlands — powered by events like Birmingham Tech Week — is experiencing an innovation boom, transforming into one of the UK's most dynamic tech hubs.

Founders in Birmingham, Nottingham and beyond are riding this wave of growth, but amid the excitement, risk planning often lags as an afterthought. Fast-growth tech companies, caught up in rapid scaling, sometimes view preparing for setbacks as a negative to growth.

Yet, counterintuitively, embracing a good risk strategy can be a growth enabler. Far from holding you back, smart risk management helps startups weather storms and seize opportunities — making your ambitious vision more resilient, which in turn can add credibility to your investment case.

In short, thinking about "what could go wrong" early on isn't doom-and-gloom; it's what separates the startups that survive and thrive from those derailed by the unexpected.

The challenge

Fast-growth tech firms face unique constraints. Time and capital are in short supply; founders race to build products and find customers, leaving little bandwidth (or budget) for "non-essential" tasks like enterprise risk assessments. The pressure from investors to scale now further reinforces a "we'll handle risks later" mindset.

Meanwhile, these young companies are exposed to new and unfamiliar risks that more traditional businesses have never faced. For example, a startup deploying AI must consider algorithmic bias or AI-driven errors; a global software as a service (SaaS) product must manage cyber threats and shifting regulations across borders. Such emerging risks can lead to serious fallout — an AI glitch or data breach could cause financial loss, reputational damage and regulatory scrutiny.

Yet quantifying these novel threats isn't easy, making them tricky to even recognise. Risk ownership is another issue: in a lean startup team, nobody has "risk manager" in their job title. Founders and early executives are double-hatting roles, focused on product, sales, hiring — so critical risk duties often fall through the cracks unless leadership makes it a priority.

Practical strategies

How can Midlands tech entrepreneurs reframe risk from a reactive headache into a strategic advantage?

Here are six practical strategies to get you started:

1. Reframe risk as strategic, not reactive: don't treat risk planning as merely putting out fires. Instead, make it a core part of your strategy. It's not about being overly cautious or stifling innovation — it's about protecting what you're building so it has the best chance to succeed. When you view risk management as forward-thinking (how to enable growth safely) rather than backward-looking, it becomes easier to integrate into decision making.

2. Map your growth-killer scenarios: Take time to identify and map out the risks that could materially derail your growth. Ask, "what could really hurt or slow us down?" This might reveal weak spots like a single-point tech failure, a key-person dependency, or a compliance gap in a new market. Be honest about vulnerabilities. Would a major cyber attack, a sudden funding shortfall, or the loss of a big client knock you off course? Mapping these scenarios helps you proactively address them before they escalate.

3. Build layered defences (people, process, tech and insurance): a robust risk strategy has multiple layers. Start with your people. Train your team to be risk-aware (e.g., spotting phishing emails or flagging product issues early). Next, implement processes. For example, code reviews, data backup routines, incident response playbooks, or quality checks. These act as safety nets. Leverage technology where possible (security, software, monitoring tools, automation tests) to catch problems. And finally, use insurance as a backstop for the risks you can't eliminate, transferring catastrophic costs into a predictable premium (insurance can turn an unpredictable loss into a fixed annual expense.) This multi-layered approach means no single point of failure; if one defence doesn't catch an issue, another might.

4. Engage early with specialist advisors: don't go it alone on complex risks. Engage advisors who get high-growth tech. This could mean speaking with specialist insurance brokers or legal experts who focus on tech startups, rather than generic providers. The right advisor can alert you to blind spots and craft tailored solutions (for example, ensuring your policy covers AI liability or international exposures). In fact, consulting with specialists, whether a cybersecurity consultant or a tech-sector insurance broker, can safeguard your business in ways you might not anticipate. Think of it as tapping into hard-won expertise so you don't have to learn every lesson the hard way.

5. Use available resources (cyber assessments, continuity tools): Not all risk mitigation costs a fortune. Take advantage of the free resources out there. For instance, the U.K.'s national cybersecurity centre offers a "cyber action plan" and a small business guide that give simple, tailored steps to improve your cybersecurity and business continuity planning. Simple business continuity templates (for example, planning how the business would keep operating if your office lost power or your cloud provider went down) are often available through local business networks or online guides. Utilise these tools and they can quickly identify gaps and suggest practical solutions.

6. Prioritise cost-predictability when cash is tight: fast-growth companies live and die by their cash flow. One way to avoid nasty surprises is to prioritise risk strategies that bring cost predictability. In practice, this could mean transferring big uncertainties to fixed costs. For example, paying for a service level agreement that guarantees uptime, or investing in an insurance policy that caps your downside if a loss were to occur. You know your worst-case cost upfront (the contract fee or insurance premium), which makes budgeting easier. The goal is to avoid a scenario where a single incident (like facing a legal challenge, breach, or accident) presents an existential bill. Spend a little now to prevent financial shock later. As one startup guide notes, expenses like insurance premiums should be treated as predictable fixed costs in your budget, buying peace of mind that you won't be knocked off course by an unmanageable loss.

Why it's hard

If all the above were easy, every startup would do it. Therefore why is proactive risk management so challenging for fast-growth tech firms? A few reasons stand out:

- Time-poor and "risk-blind": when scaling fast, time is the scarcest resource. Founders and small teams are consumed by product development, hiring, sales and investor meetings. It's not that risk are intentionally ignored; it's that the urgent crowds out the important. This urgency culture can make companies "risk-blind," only reacting when something goes wrong. As noted, startups often perceive risk planning as a luxury — until a crisis hits and forces it onto the agenda.
- Emerging risks = unknowns: by definition, emerging risks like AI liability or algorithmic bias, advanced cyber threats, and even new market regulations come with huge uncertainty. There's little historical data and no playbook. Insurers themselves find these hard to model and quantify due to scarce data. That means startups face ambiguity in gauging how severe the threat is or what coverage to buy. Many of these risks evolve quickly, too. Today's minor issue could explode tomorrow — which makes keeping up a continuous effort. Quantifying and prioritising such risks is tough, leading some teams to simply shrug and hope for the best.
- Insurance isn't a safety net with no holes in it: while insurance is a crucial tool, it's not a magic solution for every risk. Some risks (especially novel ones) might not be fully insurable, or policies might have exclusions you don't realise. Plus, insurance won't prevent an incident from happening in the first place. A payout after a disaster is helpful, but the disruption and reputational damage are done. Think of insurance as a safety net, not a shield. It should be one part of a multi-layered strategy, not a substitute for robust internal defenses. Relying solely on insurance without addressing underlying vulnerabilities is a recipe for trouble.

Take a moment for risk

Building a tech company in the Midlands today means immense opportunity — and the stakes are high. Take a moment to ask yourself: if something critical fails tomorrow, are we prepared? If a major client's data got hacked, if your lead developer quit, if that AI algorithm misfired and caused a PR crisis — do you have a plan? This simple thought exercise can be eye-opening and spur action.

The good news is you don't need a huge time investment to start. Consider starting with a short internal risk-mapping session. Grab a coffee with your core team and brainstorm the top five "nightmare scenarios" for your business — and what you could do now to mitigate them. Even a 30-minute tabletop discussion can highlight quick wins.

Finally, don't hesitate to tap into external help. The Midlands tech community is rich with advisors and professionals who understand high-growth tech risks. Whether it's a mentor who has scaled a company before, or a specialist insurance broker who knows the ins-and outs of tech liabilities, an outside perspective can ensure you are not overlooking something vital. It's wise to speak with a broker or risk advisor familiar with fast-growth tech — they can help tailor a risk strategy that fits your stage and sector.

In the rush of scaling up, making time for risk thinking might feel like pumping the brakes. In reality, it's more like installing seatbelts: it doesn't slow you down, rather, it lets you hit the gas with confidence. By proactively strategising around risk, you're not just protecting your startup's downside; you're enabling sustainable growth on the upside. The Midlands tech scene is accelerating and with the right risk mindset, your company can accelerate with it, securely and successfully.

Now's the time to pause and plan. Your future self (and your investors, customers, and team) will thank you. Are you ready to turn "what if" into "we've got this covered"?



Contact us today to talk about risks your business may be facing.
WTW is a risk, insurance and HR management firm with expertise in identifying risks that businesses face and planning solutions to meet those risks. Our specialists have a deep understanding of how businesses can be protected.

For more information or to speak to a WTW specialist, contact any of the following:
Melanie Holland
melanie.holland@wtwco.com
Karl Sawyer CIRM
karl.sawyer@wtwco.com

Calling the shots

Taking on the role of TechWM – and thereby leader of Birmingham Tech Week – provided cyber expert Andy Hague with an enormous challenge when he joined the organisation at the beginning of the year. But as JON GRIFFIN discovers, he has just the right credentials to meet it.



interview

He's a highly accomplished figure in Birmingham's burgeoning tech community – with an impressive CV which tells its own admirable career success story.

Andy Hague might have started working life in a bingo hall in one of the gun capitals of the Midlands – an experience he now looks back on with wry amusement – but he's come a long way since his days as assistant manager of Gala Bingo in the crime-ridden district of St Ann's in Nottingham.

He's founded and been CEO of data security company Cyberfort, which grew into a nationally-renowned market leader with revenues of £24 million, won an Ernst and Young Entrepreneur of the Year accolade in his early 30s, has been appointed to key government advisory roles including to the Bank of England, and now he's CEO of Birmingham's very own TechWM, a not-for-profit tech cluster firm and key element at the heart of the region's ever-evolving tech sector.

He's one of the brains and key enablers behind October's Birmingham Tech Week, helping cement the West Midlands' growing reputation as a global hub for innovation, talent and transformative technology as the city prepares to welcome 8,000 attendees, with international delegates from the likes of Korea and Germany.

Hague has achieved a lot by anybody's standards, but this is a man whose rise and rise up the hi-tech ladder belies a medical diagnosis which acted as a catalyst for a career change of direction to reflect new personal mid-life priorities.

This most self-aware of tech gurus – who might possibly bristle at such a description – hates small talk, would rather address an audience of 5,000 than a five-strong group, and is happy to have left behind the high-pressure world of private equity for a not-for-profit role.

As Hague reflects: "I cannot emphasise enough the shift in change from running a private equity backed business to a not-for-profit organisation – it is two extremes.

"Doing stuff that can have an impact is kind of cool. That is much more motivating to get up for in the morning than anything which is purely based on financial return."

That switch in career direction followed Hague's mid-life diagnosis as autistic, which had itself followed his young son Thomas's own identical medical plight.

Both father and son share the same condition, and Hague can point to his son's earlier diagnosis as the crucial turning point in his own journey through life, both corporate and personal.

Hague had risen to the CEO role at Cyberfort, the cyber company he founded in 2017 after a rollercoaster career in tech, when his young son Thomas was diagnosed as autistic.

"Being a private equity backed CEO is full on," he says. "It is permanently 24-7 and you can't do that and other things. I wanted to do stuff that would help the autism community and my son's prospects.

"My son is profoundly autistic and that is one of the reasons I am doing what I am doing, and one of the reasons I have taken up the TechWM role.

"He got the diagnosis two weeks before his fourth birthday. That switched my entire outlook on life. I immediately started to make plans. What can I do which will improve his employment prospects and his life prospects over the next 10 years by the time he is in his late teens?

"My diagnosis followed six or seven months later when I really threw myself into that world. It became very obvious going through his diagnosis that a lot of it applied to me as well."

By the second half of 2024 Hague admits he was actively seeking a new role after years at the sharp end of corporate tech, with the round-the-clock associated pressures.

"I stepped down as CEO of Cyberfort at the start of 2024 and I left the business at the start of 2025. In the second half of 2024 I started to look for things that I could do which would make a difference, and started speaking to the TechWM guys last October.

"Tech Week is a showcase, a great celebration, but it's the other 51 weeks where the work gets done, where we are creating the opportunity to create the jobs and push the agenda forward."

"I said I would take this on because it would be great to do something which would make a tangible difference for the region, and I started in April this year."

Hague's relatively recent ascent to the top job at TechWM marked a career crossroads in a working life which had begun as a graduate trainee with Bass Leisure, helping manage the Gala bingo hall in Nottingham in the early 1990s.

"I didn't have any ambitions before I went to university," he says. "I have no attention span, I rarely look beyond six months or 12 months. It is having an autistic, neurodiverse mind, I cannot plan or look beyond certain time frames.

"Because my mind works differently to most people, I could very easily do quite complex calculations in my head without the use of a calculator at a pretty young age."

Hague looks back on his days in the bingo hall more than 30 years ago with a detached amusement, whilst also recognising the valuable life experiences he gained.

"Ten of us were taken on and two of us were given bingo clubs to run as a baptism of fire – welcome to your shiny graduate scheme. I ran a bingo club in St Ann's which at the time was very much one of the gun crime capitals of the UK.

"I was in my early 20s and it was brilliant in many ways from a learning perspective because you have got 60 staff, most of whom didn't want to be there.

"It had real benefits, learning to manage staff and interact with the workforce. Getting used to that kind of dynamic was incredibly useful. The audience was probably more challenging than the staff – your life is not worth living if you get the numbers wrong.

"A member of the audience died in the middle of a session whilst he was playing. At no point did the game stop, and we had to carry the gentleman out on a stretcher. I have been held up at knifepoint and we had people come in with guns shooting the place up."

Hague left behind the knives, guns and demanding punters to work on demographic analysis – helping to choose new sites for bingo halls – before going to work for Bass Leisure Machine Services in Burton upon Trent, running its marketing and management information. There he applied his mind to the analysis of raw data, including potentially implementing huge savings by digitising CDs in juke boxes to replace hundreds of vans driving around the country.

"The project stalled because the Performing Rights Society couldn't

get their heads around it," he recalls. "We never quite got that commercial agreement but we got the technology sorted and working beautifully. That was such a positive result of real-world technology application."

After five years with Bass Leisure, Hague left at the height of the dot-com boom in 1998 for an ill-fated Manchester IT start-up which collapsed into administration. Sensing its potential Hague bought the firm and turned its fortunes around by building a distribution network which sold pre-paid phone cards to newsagents.

"We turned ourselves into a tel-co by definition and that accelerated the turnover which grew it to £5 million turnover, and eventually it was sold to an AIM-listed company. I ran it and did the buyout. We were only a single-figure team operating above a Pizza Express in Knutsford."

Following the sale, Hague moved on to a role as director of the cyber division at the NCC Group, today a £300 million plus cyber security business listed on the main UK stock exchange.

"I learnt a lot, all at absolutely rapid pace. But my history dictates that four years tends to be a max. It is not about career progression or delivering things – it is just like my mind will switch off."

Another career switch saw Hague headhunted by Dutch information services company Wolters Kluwer to run their



From left are TechWM board chair Jason Sahota, Andy Hague and Yiannis Maos

outsourced HR and employment legal arm, transforming products and services into the digital arena. A buyout attempt failed and Hague was again looking for pastures new, armed with a voracious appetite for the cyber industry and invaluable insights into capital raising and private equity finance.

Armed with private equity backing he struck out on his own to launch Cyberfort, which grew into a £24 million powerhouse as one of the biggest privately owned cyber companies in the UK.

But his son's autism diagnosis changed Hague's perspective on life's priorities – and would eventually bring him to Birmingham as CEO of TechWM.

"TechWM has been going for years really successfully and this year's Birmingham Tech Week is the seventh iteration. The company and Tech Week are so inter-linked. The first one was very modest, with maybe a few hundred visitors, but we are now aiming for 10,000.

"It is held all over the city centre at different venues, including the ICC, NatWest, HSBC and Millennium Point. We are basically taking over the city centre for a week."

Running from October 20 to 24, Tech Week is supported by some of the biggest local tech giants, multinational corporations and universities, with thought-provoking discussions on frontier technologies such as AI, cyber security and quantum computing.

"It is a showcase for the region on all the great cool stuff that is going on," he says.

So with the region's biggest manufacturer Jaguar Land Rover brought to a production standstill at the hands of a cyber attack just weeks before the biggest event in the region's tech calendar, how does Hague view the West Midlands' tech ecosystem?

"I am an anorak on this. Everybody at some point will be hit, fact. There are breaches going on right now, there will be another one in an hour. It is relentless."

But cyber attacks will not stop the equally relentless march of technology, according to Hague.

"We titled Tech Week 'a quantum leap for the West Midlands'. This relates to the speed and acceleration of technology by advancement."

Cyber attacks notwithstanding, Hague is candid about the challenges facing the tech sector, particularly in the West Midlands where inadequate access to finance is often viewed as a problem for start-ups which may then fail.

"I don't buy that," he says. "Most of the time it is not necessarily finance, it is access to help and guidance and mentorship and management advice. It is not hard to start a tech business."

He is also sceptical of the oft-quoted view that AI will decimate large swathes of the workforce.

"I don't know how much I subscribe to



Andy Hague after his career switch to the non-proft TechWM

that, a lot of that has already happened in terms of stuff that can be automated and replaced.

"There are also two sides of the same coin. Equally it creates opportunity and new jobs. We just don't necessarily know what those jobs are yet. The shape of the world is going to change so rapidly."

With such change inevitable, Hague stresses that whilst Tech Week provides a high-profile showcase for a sector with apparently no limit on its potential and capacity, TechWM's small four-strong team is continually working to future-proof tech's prospects in the region.

"Tech Week is a showcase, a great celebration, but it's the other 51 weeks where the work gets done, where we are creating the opportunity to create the jobs and push the agenda forward.

"There are just four of us. They are superstars, people that really care and want to make a difference. Our biggest asset and biggest point of making a difference is the level of connectivity we have.

"We are the go-to people if you have a tech-related question. We may not be able to answer it or solve it, but we will categorically send you to the right person."

For a man who once had to confront raiders armed with knives and shotguns at a bingo hall, navigating the complex landscape of 21st century tech to make that difference is surely a challenge Hague will take in his stride.









Left to right: Birmingham Tech Week is packed full of expert speakers, panel discussions, networking opportunities, and fun times!

Birmingham Tech Week

EVENT SCHEDULE AND SPEAKERS

Tech Week

Monday 20th October

LEADERSHIP BREAKFAST

PRIVATE EVENT

Location: Millennium Point, Curzon St, Birmingham, B4 7XG
Time: 8:30am - 12:00pm

Exclusively attended by top leaders, government representatives, founders, and C-suite executives, this invite-only gathering charts the course for the West Midlands to become a global tech hub. Join 350 leaders at our exclusive leadership breakfast as we discuss tech policy, digital skills and how we establish the West Midlands as a global tech hub.

OPENING TECH SOCIAL

PUBLIC EVENT

Location: BOX, 1-2 The Waters Edge Brindley Pl, Birmingham, B1 2HL
Time: 6pm-Midnight
Sponsored by Agilyx

The Opening Social brings together the entire tech community for an evening of connection, collaboration, and celebration. Open to all attendees, this vibrant gathering unites industry leaders, entrepreneurs, tech professionals, and enthusiasts under one roof. Expect an atmosphere buzzing with energy—where big ideas meet casual conversations.

Tuesday 21st October

DIGITAL SKILLS SYMPOSIUM

PRIVATE EVENT – register at birminghamtechweek.com

Location: Birmingham Conference and Events Centre, Hill St, Birmingham, B5 4EW
Time: 8:30am-4pm
Sponsored by Crunch Digital Media, Skills West Midlands & Warwickshire, netcom training

How will digital skills continue to re-shape the future of work? As organisations continue to grapple with the regional digital skills gap and recruitment remains fiercely competitive, the Digital Skills Symposium will inspire new thinking and action to transform our approach to attracting, retaining and developing digital skills now and for the future.

WOMEN IN TECH

PUBLIC EVENT

Location: Natwest Hub, 2 Philip's Pl, Birmingham, B3 2RB
Time: 8:30am-4pm
Sponsored by Netcompany, Natwest

A flagship moment in Birmingham Tech Week, Women in Tech Day is dedicated to empowering, celebrating, and connecting women across the technology sector. Through a full day of engaging content, interactive sessions, and networking, this event brings together a diverse audience of professionals, leaders, and allies. It's a vibrant, high-energy environment that reflects the power of inclusive innovation.

Wednesday 22nd October

AI SYMPOSIUM

PRIVATE EVENT – register at birminghamtechweek.com

Location: The ICC, 8 Centenary Sq, B1 2EA
Time: 9:30am-4:15pm
Sponsored by QA, oneAdvanced, Pure Storage, b13.ai

The AI Symposium will bring together leaders, innovators, and decision-makers from across the tech ecosystem for a dynamic morning of discussions, insights, and networking opportunities. With a focus on the evolving impact of artificial intelligence across sectors, this multi-level event creates space for exploration, collaboration, and strategic thinking.

KEYNOTE SPEAKERS

ScaleUp Institute will be presenting the early findings of the State of the Nation Report at the ScaleUp Summit



Richard Parker
Mayor of the West Midlands Combined Authority

Keynote speaker at the Leadership Breakfast



Karen Rodkin
Operations director, Netcom



Amelia Kallman
Futurist, speaker, author, host, and founder of Kallman Communication; keynote speaker at Frontiers Day



Amanda Brock
CEO of OpenUK, keynote speaker at the Engineering & Development Conference

FRONTIERS DAY

PUBLIC EVENT

Location: The ICC, 8 Centenary Sq, B1 2EA
Time: 9:30am-5pm
Sponsored by: ARUP, Birmingham City University, Create Central

Frontiers day fuses TechWM's Global Innovation Summit with the pilot of Frontiers Festival 2026. Bringing together investors, technologists, academics, and creative visionaries, it's a dynamic showcase of ideas shaping the future of tech, culture, and sustainability. Expect bold thinking, global collaboration, and transformative innovation — all in one immersive day.
Global growth congress Midlands House: global investment

FRONTIERS SHOWCASE

PUBLIC EVENT

Location: The Exchange Assembly Rooms, 3 Centenary Sq, B1 2DR
Time: 9am-2:30pm
Sponsored by Crowe, Wilson Sonsini, Midlands Innovation

The congress will bring together international investors, global leaders, and the Midlands' vibrant university, innovation, and tech ecosystem. Attendees will include delegates and dignitaries from South Korea, USA, Australia, India, Germany, Singapore and many more, coming together to discuss global challenges, opportunities, and collaborations that will shape the future of technology.
The event also features a Tech Showcase, spotlighting pioneering technologies from across the Midlands and the wider UK — demonstrating how innovation here is driving change and creating new possibilities around the world.

UNIVERSITIES, INNOVATION AND INVESTMENT DINNER

PRIVATE EVENT

Location: Grand Hotel, 1 Church St, Birmingham, B3 2FE
Time: 6:30pm - 11:00pm

Hosted in the elegant surroundings of the Grand Hotel, the universities, innovation & investment dinner is an invitation-only event bringing together founders, investors, senior leaders, and policy makers for an evening of curated conversation and connection. Join an exclusive circle of investors, founders, and senior leaders for a refined dining experience during Birmingham Tech Week. Connect, collaborate, and explore the future of growth and innovation in a setting designed for meaningful conversations and high-value connections.

Thursday 23rd October

SCALEUP SUMMIT

PUBLIC EVENT

Location: STEAMHouse, Belmont Row, B4 7RQ
Time: 10am-4pm
Sponsored by HSBC, Birmingham City University, Jensten Insurance Brokers, Marks&Clerk, Pinsent Masons, S&W Group

The ScaleUp Summit is a jam-packed event offering invaluable advice and best practices for tech entrepreneurs at every stage of startup life. Covering topics from founder resilience to building a stellar team, the pros and cons of fundraising to creating and marketing an MVP, this not-to-be-missed event will educate and inspire you. Hear from entrepreneurs and experts who have been there, done that, and in most cases, made and sold the T-shirt.

CYBERVERSE

PUBLIC EVENT

Location: School of Coding, Livery Place, 35 Livery Street B3 2PB
Time: 10am-4pm
Sponsored by Six Degrees, CyberQ group, hcrlaw

Cyberverse is a bold new addition to Birmingham Tech Week — a full-day experience spotlighting the future of cybersecurity and digital resilience. Bringing together professionals, innovators, and thought leaders, the event blends thought-provoking talks with opportunities to network and collaborate. From emerging threats to breakthrough innovations, Cyberverse explores the challenges and possibilities of our connected world.

Friday 24th October

ENGINEERING & DEVELOPER CONFERENCE

PRIVATE PAID EVENT (£50pp) – register at birminghamtechweek.com

Location: The ICC, 8 Centenary Sq, B1 2EA
Time: 8am-6pm
Sponsored by Goodgrowth, Pure Storage

The Engineering & Developer Conference shines a spotlight on the region's thriving dev and engineering community. Covering everything from JavaScript to DevOps, this full-day event is packed with insights, hands-on learning, and real-world perspectives from industry experts.

BLACK TIE DINNER & TECH AWARDS

PRIVATE PAID EVENT (£130pp) – register at birminghamtechweek.com

Location: The ICC, 8 Centenary Sq, B1 2EA
Time: 7pm-12:30am
Sponsored by Six Degrees, Shakespeare Martineau, Pinsent Masons

As part of Birmingham Tech Week, the Black Tie Dinner & Tech Awards is the region's must-attend tech event. 550 tech experts and digital leaders attend from across the West Midlands and UK to celebrate, collaborate and be inspired. This is an evening of recognition and inspiration, hearing the success stories that define our thriving tech ecosystem.

OTHER SPEAKERS



Hannah Proffitt
Hardware Engineering leader, GE Aerospace



Alex Zarifeh
Founder & director of The Arthur Terry Learning Partnership (ATLP) Futures Readiness Speaker at the Digital Skills Symposium



Davies Okeowo
Founder of PitchHub Ltd Speaker at the ScaleUp Summit



Dr Anneloes Smitsman
Award-winning futurist, systems scientist, and CEO and founder of EARTHwise Ventures Speaker at Women in Tech Day



Dan Harris
Founder and chairperson of Neurodiversity in Business



Amber Strickland
Principal Associate, Gowling WLG Cyber Security Speaker at Women in Tech Day



Steve Rigby
CEO of Rigby Group PLC



THE WEST MIDLANDS

The best-kept secret in the UK tech industry



By KATH FULLER, COO for TechWM

In the age of acceleration where transformational change is driven by rapid technological advancements, the West Midlands has been quietly but confidently establishing itself as one of the UK's most promising innovation hubs.

Last year, the region attracted 86 inward investment projects, outperforming major European cities (such as Istanbul and Berlin), and ranking among the continent's top 20 regions for FDI performance.

These are clear signs of a region where tech can thrive and business can grow. In fact, the West Midlands secured 130 FDI projects in 2024–25, more than Scotland, Wales, and Northern Ireland combined, creating over 5,800 new jobs. This performance places the region second only to London in the UK's FDI rankings and highlights its growing appeal to global investors.

It would be easy to attribute this success exclusively to Birmingham (the UK's second city and a magnet for fin-tech and crea-tech startups), but the truth is this innovation ecosystem spans the entire West Midlands. From Coventry's leadership in future mobility and Wolverhampton's advanced manufacturing capabilities to Solihull's low-carbon advances, the West Midlands is the UK's fastest-growing tech sector, offering a diverse and interconnected landscape for growth. Further cementing its status is the presence of over 100 collaborative tech hubs, four Innovate UK catapult centres, and nine leading universities attracting students from all over the globe.

The regional spread is the result of the West Midlands Plan for Growth initiative, which focuses on high potential economic clusters, rather than broad sectors. Designed to scale innovation and attract global business partnerships, these clusters are interconnected networks made up of talent, businesses, and institutions from across the region. Whether a MedTech founder is looking for clinical trial support, or a quantum computing start-up is seeking academic collaborations, the West Midlands offers the infrastructure and networks to make it happen.

But what truly makes the West Midlands a fascinating tech hub is its heritage. Innovation is in its DNA – after all, this is the birthplace of the industrial revolution. And today this legacy is being revived and reimagined through the proliferation of gigafactories, groundbreaking transport systems, 5G-powered technologies, and EV battery manufacturing facilities.

What we're also seeing is a surge in grassroots innovation. Thanks to a project backed by mayor Richard Parker and the West Midlands Combined Authority in June 2025, creative freelancers and SMEs across the region now have access to £10,000 of funding to develop innovative ideas through collaborative R&D.

Initiatives like this and events such as Birmingham Tech Week, which bring together futurists and local founders to explore the region's emerging trends and opportunities, tie in with the region's ambitions to become a flourishing creative ecosystem by 2030.

As global investors continue to prioritise resilient, high-growth destinations, the West Midlands is gaining recognition as a region with serious potential. Its blend of industrial capability, academic strength, and a commitment to inclusive innovation positions it as a compelling example of how tech ecosystems can thrive outside capital cities.

This momentum is reflected in the region's emergence as a launchpad for ventures that combine ambition with impact.

With a collaborative tech community and a strong industrial foundation, the West Midlands offers both the infrastructure and the energy needed to support meaningful growth. This is a region that's not embracing the future – it's engineering it.



Female entrepreneurs are shaping the future of tech

By ELISABETH LEWIS-JONES, founder & CEO, Liquid

There's a new industrial revolution taking place in the West Midlands – and it's being driven by a cohort of inspiring women. Whether it's biotech and artificial intelligence or digital platforms and sustainable innovation, this is an exciting time for the region's female founders and business leaders to be making their mark in the tech sector.

The recent announcement of a landmark UK-US partnership, which will see billions of dollars invested in turbocharging Britain's digital innovation in numerous fields, firmly places technology at the centre of our national growth strategy. In other words, groundbreaking advances in technology are not just being made in Silicon Valley, but here in the West Midlands as well.

That comparison is not as far-fetched as it may seem. After all, our deep-rooted manufacturing heritage has fostered a culture of precision and problem-solving that is evident across the many businesses that populate the region. Our academic institutions have long been centres of excellence in engineering, computer science, and applied research.

Universities such as Birmingham, Aston and Warwick are nurturing and educating world-class talent, while also collaborating with local companies and institutions to drive innovation in AI, quantum computing, and sustainable engineering. With so much potential right here on our doorstep, we must ensure that the talent powering this transformation reflects the diversity in our society, including the female entrepreneurs who are trying to shape the future of tech.

The line-up of speakers at this year's Birmingham Tech Week speaks volumes. Melissa Snover, founder of Rem3dy Health Ltd, is pioneering personalised nutrition via 3D printing. Louise Campton, founder of Primary Goal, is redefining digital apprenticeships by connecting schools and businesses with industry-led training programmes. Rebecca Bignold is pushing boundaries in biotech at Fibraxis, while Clare Streets is leading innovation in financial and professional services at SuperTech. And Davina Schonle, founder of HumanVantageAI, is helping businesses unlock the potential of AI with a human-first approach.

Yet while these ventures are deeply attuned to real-world needs, and initiatives such as the Fortuna Fellowship are supporting female-led startups, the journey towards success for many businesswomen can still be challenging. Subtle biases persist to this day, whether in the boardroom or in funding rounds, while age and parenthood can also influence how women are perceived.

There are ways to effectively navigate these challenges. Mentorship, from both male or female allies, is one of them. Another is inclusive leadership. Creating cultures where diverse voices are heard can make female professionals feel valued and empowered to pursue their goals and ambitions. All these themes will be explored and dissected at Birmingham Tech Week this month, where several influential female tech leaders will converge to share their insights and success stories, reflecting on how far they've come and where they are heading.

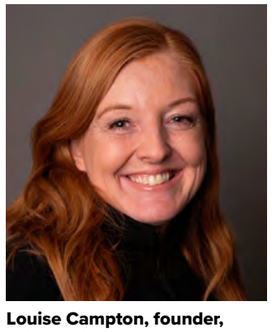
This conversation is happening at a time when the West Midlands is experiencing a surge in business confidence. The West Midlands Growth Plan, launched earlier this summer, is prioritising sectors such as digital, green tech, health tech, and advanced manufacturing to achieve more rapid business expansion, with a target of delivering an additional £3.9 billion of output above baseline forecasts by 2030, and creating 100,000 new jobs. The region has also bucked national trends in foreign direct investment, attracting over 80 new projects last year. These developments signal a fertile environment for innovation, and our region's entrepreneurs should seize the opportunity.

The next generation of female tech entrepreneurs is already here. They're sitting in boardrooms, leading teams, and developing innovative technologies and services that can effect real change.

If the West Midlands continues to invest in its talent, foster inclusive environments, and celebrate its trailblazers, there's every reason to believe it will become a dynamic tech hub with global potential – and women will have a key role to play in its transformation.



Rebecca Bignold, co-founder & CEO of Fibraxis



Louise Campton, founder, Primary Goal



Melissa Snover, CEO & founder of Rem3dy Health



Clare Streets, SupertechWM

ALL IN ALL EVENTS

Proud Event Management Partners of

BIRMINGHAM TECH WEEK



Full & Part Event Management

Venue Finding

Project Management

On-the-day Event Management





Event Theming & Décor

Event Production

Event Consultancy





events@all-in-all.co.uk

www.all-in-all.co.uk



From caution to adoption

JOANNA LEE-MILLS assesses law's rapid AI transformation

The legal profession finds itself navigating unprecedented change. As a social housing and real estate partner observing this transformation across the sector, I see artificial intelligence evolving from experimental technology to operational necessity. This shift raises fundamental questions about how legal services are delivered, risk is managed and value created for clients.

Recent data reveals that 96% of UK law firms now incorporate some form of AI into their operations. Yet this widespread adoption coincides with high-profile sanctions for AI-generated errors – a tension that defines our current moment. Understanding this paradox and its implications for business has therefore never been more critical.

Consider the stark reality: law firms that are investing (often large sums of money) in AI platforms and those firms are reporting payback periods in a remarkably short period of time. In real estate, I've seen how AI-powered due diligence can compress say, six weeks of work, into a matter of days - thereby reducing costs significantly. These aren't isolated examples. They represent a fundamental shift in how legal services are delivered and priced.

The business case you can't ignore

From decades of advising on complex transactions, it's clear that AI changes the game in ways that matter to every business's bottom line. When your competitors complete acquisitions 30% faster because their lawyers use AI-powered due diligence analytics, when they secure lower fixed-fee quotes on complex large portfolio transactions, when their litigation strategies draw on AI that predicts judicial decisions with documented 85% accuracy – well, that's not just about technology. That's about competitive survival.

The economics make compelling reading. Yes, law firms are investing up to six figure sums in enterprise AI platforms. But some of them are reporting payback periods of under 18 months through efficiency gains alone. Those savings flow directly of course, to clients.

More importantly, AI transforms what's possible. In my own field of advising the social housing sector, where margins can be challenging and regulatory complexity overwhelming, AI-powered due diligence maintains quality whilst meeting budget constraints that would have been seemingly impossible just two years ago.

Beyond the obvious

Most discussions about legal AI focus on document review. This is fair enough, as AI can analyse contracts over 60% faster than humans. But that's become the established starting point across the sector. The real excitement lies in what's emerging beyond these foundational applications.

Take litigation prediction for example. Platforms like Lex Machina can analyse millions of court cases to forecast how judges will rule on specific motions. They're achieving accuracy rates above 85%. Think about that. Knowing your chances before you file. Understanding which arguments resonate with which judges. It fundamentally changes how parties will approach disputes.

Smart contracts that self-execute when conditions are met are eliminating entire categories of commercial disputes. AI systems identify regulatory risks before they materialise, scanning the horizon for changes that might affect your business. This isn't speculation - it's functionality that already exists today.

Note of caution

We do however, need to be clear about the risks and the case of Ellis George LLP and K&L Gates serves as a sobering reminder. Their lawyers submitted briefs containing nine incorrect citations out of 27, including two completely fictitious cases. The result? Sanctions, embarrassment and damaged credibility.

This is why the best law firms treat AI like a brilliant, but green, associate. Valuable for certain tasks, but requiring supervision. The technology excels at pattern recognition, data processing and initial analysis but it can struggle with nuance, context and the kind of creative problem-solving that defines excellent lawyering.

The regulatory landscape adds another layer of complexity. Between the government's AI Action Plan, ongoing copyright consultations and the EU AI Act's staged implementation through 2027, the framework keeps shifting. For businesses operating internationally, this creates a compliance maze that itself requires expert navigation.

The human element remains central

Critics worry we're automating away the experiences that create good lawyers and there is indeed merit to this concern. Reading thousands of contracts teaches pattern recognition that no classroom can replicate. The challenge lies in preserving these learning opportunities, whilst embracing efficiency.

But here's what I've observed: AI doesn't replace human judgment – it amplifies it. That senior associate who once spent almost 60% of her time on document review? She now focuses on negotiation strategy and commercial solutions. Junior lawyers can skip the more process-driven or mundane tasks and move faster to meaningful work. The profession becomes more strategic, more advisory, more valuable.

Your practical playbook

So what should business leaders do? I'd start with these questions for your legal advisors:

First, which specific AI tools do they use? Vague answers might suggest shallow adoption. Look for firms that can articulate their technology stack and crucially, their verification protocols.

Second, how do they use data analytics in their advice? Whether it's litigation strategy or regulatory compliance, data-driven insights should inform their recommendations.

Finally, what safeguards exist against AI errors? Post-Ellis George, robust verification isn't optional – it's essential.

The revolution accelerates

The legal profession has weathered technological disruption before. The printing press, photocopier and internet all promised to make lawyers obsolete. Instead, each innovation made law more accessible and lawyers more valuable. AI follows this pattern with one critical difference – the pace of change is exponential, not linear.

Within two years, the gap between AI-enabled and traditional firms will become a chasm. Costs will diverge dramatically. Service speed will be incomparable. Quality, paradoxically, will improve as AI eliminates human error whilst freeing lawyers for higher-value work.

For business leaders, the implications are clear. This isn't about whether your lawyers use AI - it's about how thoughtfully they've integrated it. The winners won't be those who blindly adopt every new tool, but those who reimagine what legal services can deliver.

Your move? Start demanding more. Ask hard questions. Because in this transformation, standing still isn't neutral – it's falling behind.

The future of legal services is being written now. Make sure you're working with firms that are helping.

**Joanna Lee-Mills is an affordable housing partner at Ward Hadaway law firm*



advertisement feature

EMPLOYEE BENEFITS

How tech is enabling smarter ways to care for your people and drive value for your business

Technology is reshaping almost every aspect of working life, and employee health benefits are no exception. From digital physiotherapy to instant GP access, medical technology is evolving at pace and businesses of all sizes are looking to reap the rewards.

What once required weeks of waiting, multiple appointments, or expensive insurance cover is now available at the tap of a screen. For employees, this can mean greater convenience, faster support, and a reminder that they're being cared for. For employers, it can open new opportunities to deliver benefits that boost wellbeing, engagement, and performance without stretching budgets.

As Birmingham's business community continues to grow in both scale and ambition, the rise of tech-enabled health benefits may play an increasingly important role in shaping your employee benefits strategy.

The tools transforming medical benefits

From early detection to on-demand treatment, these are just some of the digital tools that are helping to spearhead this technological boom in employee benefits and what they can do for your people:

Health Lens: This app uses smartphone technology to screen for key health risks through non-invasive checks. Employees can get early indications of issues such as blood pressure changes or heart health, allowing them to take preventive action before concerns escalate.

eargym: A simple but powerful app that trains and tests hearing ability through



By GURDIP MEMMI, senior employee benefits consultant

interactive exercises. By spotting early signs of hearing loss, employees can protect their long-term health and reduce the risks associated with untreated conditions.

Skin Vision: With just a smartphone camera, employees can check moles or skin marks for signs of concern. The app provides guidance on whether medical follow-up is recommended, giving peace of mind and promoting early intervention.

Phio: An app-based physiotherapy service that guides users through tailored exercise plans for musculoskeletal issues. It can cut down waiting times for physical therapy and help staff recover quicker from injuries or strains.

Virtual GP: A round-the-clock GP consultation service available via phone or video. Employees can get quick access to medical advice without needing to book time off or waiting for an in-person appointment.

Four business benefits of tech-enabled health support

These tools don't just aim to improve individual wellbeing, they can also deliver measurable value to your business. From attracting talent to supporting productivity and reducing healthcare gaps in your strategy, these tools can enhance your benefits offering and strengthen your overall strategy.

1. Attracting and retaining talent

In a competitive jobs market, finding and keeping skilled people is a challenge for businesses of all sizes. Salary alone no longer defines a good offer, and many employees value a workplace that demonstrates a genuine commitment to their wellbeing. By introducing cutting-edge, tech-enabled health benefits, employers signal that they understand modern needs and are prepared to invest in tools that can help make life easier and healthier for their staff.

For potential recruits, access to digital GP services, health screening, or physiotherapy can be a deciding factor when weighing up offers. These benefits not only demonstrate care but also position the business as forward-thinking, which can be appealing to people when searching for a new employer.

Retention is equally important. When employees feel valued and supported, loyalty can increase. Reduced turnover can in turn translate into lower recruitment costs and greater continuity within teams. In short, technology is helping to level the playing field, giving businesses the tools to compete for talent and build lasting loyalty.

2. Boosting productivity

Every business knows that poor health can drain productivity. Traditional healthcare often involves delays: weeks waiting for appointments, hours lost attending them, and ongoing presenteeism as employees push through minor but unresolved issues. Technology can help to break this cycle.

With services like virtual GPs and digital physiotherapy, employees can access care on demand. Advice and treatment can be delivered via smartphone or laptop, meaning staff don't always need to leave the workplace or take extended time off. Issues are addressed sooner, leading to quicker recovery and less disruption.

Beyond reducing absenteeism, tech-enabled benefits also address presenteeism. A back strain, skin concern, or hearing issue might not keep someone off work, but it can distract them and reduce efficiency. Having access to apps that provide instant support, reassurance, or treatment plans enables employees to manage their health without it weighing heavily on their performance.

The desired result is a healthier, more engaged workforce that can focus fully on the job. For businesses, this can translate into greater efficiency and stronger profitability, as energy is channelled into productive activity rather than being lost to untreated health concerns.

3. Reducing gaps in your healthcare strategy

While Group Private Medical Insurance (PMI) remains the gold standard for comprehensive healthcare cover, tech-powered health benefits offer a cost-efficient way to extend that protection even further. By layering digital tools such as virtual GPs, physiotherapy apps, and early detection platforms on top of an existing PMI plan, employers can address a wider range of everyday health concerns that PMI alone may not always cover in practice.

This combination can create a more complete safety net. PMI provides access to specialist treatment and hospital care, while technology-driven solutions empower employees to manage day-to-day health issues, from skin checks to back pain, quickly and conveniently. The two work hand in hand—PMI for major interventions, and digital health tools for early detection, fast access, and preventative support.

Importantly, these additions are not as cost-prohibitive as some may think. Through Health Cash Plans, employers can provide access to digital innovations at just a few pounds per month per employee, making them an accessible enhancement for employers of all sizes. By adding them alongside PMI, businesses can deliver a more holistic health strategy that supports even more aspects of employee wellbeing. This dual approach not only ensures employees feel fully supported, but also helps reduce the likelihood of small issues escalating into more serious conditions.

4. Lowering costs and disruption by promoting medical proactivity

While treatment is crucial, prevention is where technology really shines. Many of today's health apps are designed to identify issues before they escalate, giving employees the tools to take control of their own wellbeing.

For example, SkinVision encourages staff to monitor moles or marks, prompting early medical intervention where necessary. Eargym helps maintain hearing health, a vital but often overlooked aspect of long-term wellbeing. Health Lens screens for potential risks, enabling proactive lifestyle changes. By integrating such tools into benefit packages, businesses are empowering employees to spot problems early and avoid more serious outcomes.

The benefits of this approach extend beyond individual health. Preventative care helps reduce the likelihood of long-term sickness absences, which can help lower costs and disruption for employers. It also fosters a culture of responsibility and care, where employees feel supported to stay well, not just treated when ill.

Ultimately, preventative technology helps shift healthcare benefits from being reactive to being proactive. This could not only enhance workforce resilience but also demonstrate a forward-thinking approach to employee wellbeing. For your business, it could be seen as an investment in stability, continuity, and long-term success.

Final thoughts

The rapid advancement of health technology is changing the face of employee benefits—and it's a change that businesses of every size can embrace. From Birmingham's start-ups to its established corporates, employers now have the means to offer modern, affordable, and impactful health solutions that deliver tangible value to their people.

These tools not only enhance the employee experience but also address critical business priorities such as talent attraction, productivity, cost management, and long-term resilience. By putting accessible, tech-driven healthcare into the hands of employees, businesses are showing they care, while reaping rewards in engagement, loyalty, and performance.



Key themes to take away

Talent appeal: Tech-enabled benefits demonstrate care and innovation, making businesses stand out in the job market.
Productivity boost: Faster access to care reduces absenteeism and presenteeism, keeping teams focused and effective.
Reducing healthcare strategy gaps: Tech-powered health benefits offer a cost-efficient way to further bolster the healthcare support delivered by your Group PMI policy.
Prevention first: Digital tools empower employees to spot issues early, supporting long-term health and reducing disruption.

By embracing these innovations, Birmingham businesses like yours can future-proof their benefits strategies—ensuring they not only care for their people but also strengthen their position in an increasingly competitive landscape.

A specialist people and insurance risk management business

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

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

NFP®
An Aon Company

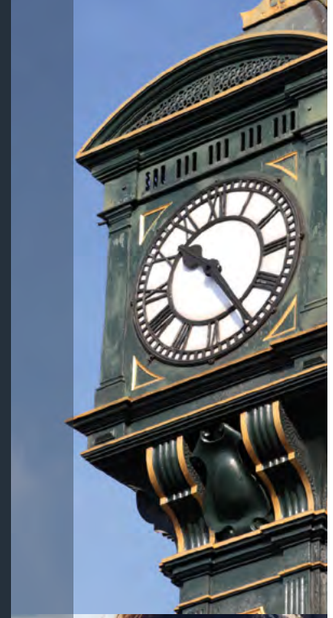
advertisement feature

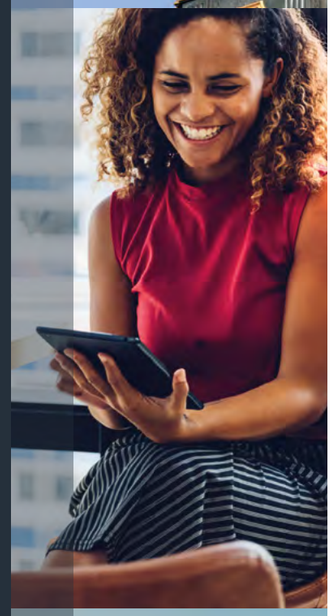
NFP®
An Aon Company

Your local employee benefits partner

Our solutions help Birmingham businesses support the wellbeing of their people with cutting-edge technology.

> nfp.co.uk/birminghambiz







See how we can help your business make better decisions

enquiries@nfp.co.uk

0121 236 9900

Bold ideas and big ambitions

Birmingham is a **'Top Tech City'** that's set to scale

Birmingham is buzzing with innovation. The city and wider West Midlands are punching well above their weight when it comes to patents, spin-outs, and tech talent. However, if Birmingham wants to play in the premier league of global tech hubs, it needs to close the gaps in funding and infrastructure, and fast.

At Mills & Reeve, we've crunched the numbers for our Top Tech Cities campaign, and the message is clear: Birmingham has the raw ingredients to become a world-class tech powerhouse. But there's work to be done.

Mills & Reeve's Top Tech Cities campaign shines a light on the tech, digital and innovation ecosystems across the UK. Alongside rigorous analysis and insights, we're proud to bring entrepreneurs, founders and business leaders together to explore the unique challenges and opportunities faced by tech companies in our region.

Breakthroughs and big potential

Let's start with the good news. The West Midlands is a patent machine with 398 granted in 2023, and 406 in 2024 making it the UK's top-performing region outside the south. That's a strong signal of serious innovation, especially in tech.

When it comes to universities, Warwick, Coventry, and Birmingham are all in the UK's top 15 for spinning out high-growth businesses. These institutions are incubating the next generation of tech disruptors.





By JAYNE HUSSEY, partner and head of Mills & Reeve's Birmingham office

Birmingham itself is home to more tech firms than Cambridge and with 140,000 tech workers and start-ups valued at £15 billion, the region is already a major player. TechWM believes we will have a £100 billion tech economy by 2030.

Despite all that promise, in 2024, the West Midlands attracted just 1.6% of UK venture capital and private equity investment. That's a drop in the ocean compared to what's needed to fuel serious growth.

Another indicator in our research found only 110,000 sq ft of office space was taken up in Q2 2025 with tech firms accounting for just 8% of Birmingham's office lettings over the past year.

This isn't just about square footage. It's about creating the kind of dynamic, flexible workspaces that attract talent, foster collaboration, and help start-ups turn into scale-ups.

We work with and meet brilliant technology businesses and tech-led organisations every day and it's about creating the conditions for growth to build long-term economic prosperity.

Time to get serious

The data paints a clear picture: Birmingham has the foundations of talent, innovation, and academic excellence that could make it not only one of the UK's top tech cities, but a globally-renowned tech centre for excellence. What it needs now is more investment and better infrastructure to deliver against our ambitions and to scale up and rival the most successful tech hubs in the UK and globally.

The research also points to areas that Birmingham should address to improve its offer to tech sector businesses. The venture capital and private equity funding for businesses in scale-up mode is not as abundant in the city and the wider region as in other areas, and in Birmingham, tech businesses aren't taking as much share of the office space market as we would like.

The path to Birmingham's goal of becoming a multi-billion-pound tech economy must be built on the foundations of collaboration. TechWM is doing great work in bringing together organisations with a stake in the region's tech future and it's reassuring to see West Midlands mayor Richard Parker put the sector at the heart of his ambition to boost the economy and create 100,000 jobs.

At Mills & Reeve, we're all in. We're backing Birmingham's tech future by supporting the businesses that will drive it helping them navigate growth, secure funding, and scale with confidence.

Mills & Reeve's tech solicitors are the legal advisers behind some of the UK's most successful technology businesses, providing comprehensive legal services from intellectual property protection to venture capital support. We act for entrepreneurs leading fast-growth technology startups and spinouts through to IPO and work closely with global technology giants and their investors.

Celebrate Birmingham Tech Week with Us!

Join us for an evening of drinks, canapés and great conversation as we launch Top Tech Cities: Birmingham — a campaign spotlighting the region's thriving tech scene.

Connect with fellow innovators, founders, business professionals and tech leaders from across the local and national tech eco-systems. Whether you're continuing conversations from Birmingham Tech Week or making new connections, this is the place to be.

For further information and to register: www.tinyurl.com/mtzbe8h7

Turning struggle into strength

After building the UK's first parental discount platform, Birmingham sisters Olivia and Tanyka Davson are set on turning lived experience into life-changing support for families. ANNIE PRINGLE reports.



Olivia, left, and Tanyka Davson

Parenthood is one of life's greatest joys, but also one of its biggest expenses – so sisters Olivia and Tanyka Davson are tackling that reality head-on.

From late-night voucher hunting to building the UK's very first parental discount platform, Cubbi, their story is one of family, resilience and drive.

Olivia, 33, and Tanyka, 32, grew up on the outskirts of London, but their entrepreneurial journey firmly ties them to the West Midlands. After many years in Birmingham in her early career, Olivia returned to the city in 2021 to settle down for good.

Two years later, she became a mother and quickly felt both the financial pressures and the social isolation of new parenthood in a city where she was still rebuilding her network.

"I was up at 3am during night feeds, scouring the internet for vouchers for days out with my newborn," she recalls. "I managed to save money, but it left me feeling isolated and exhausted."

For Olivia, the idea for Cubbi didn't come in a boardroom, but in a coffee shop. She remembers standing in line, crying baby in tow, feeling exhausted, ignored and frustrated by how unexpectedly isolating parenthood felt.

"That was the moment I thought, it shouldn't have to be like this. Parents deserve more support," she explains.

Already navigating the throes of motherhood, the loss of independence, the identity shift, and the fear of "losing herself", Olivia knew she wanted to create something practical but also rooted in wellbeing.

"If I can have a baby, I can do anything," she says. That belief carried her into entrepreneurship.

Olivia brought with her years of experience in engineering and programme management at Rolls-Royce, McLaren, Deliveroo, and Amazon. But she needed a partner to bring the vision to life.

Enter her sister Tanyka . . .

Tanyka had spent more than a decade working in communications for organisations like JP Morgan, Volvo, and the British Business Bank. Her career gave her exposure to founders across the UK, helping her realise that building a business wasn't just for those with deep pockets or established networks. Seeing Olivia navigate the realities of early motherhood, alongside her own experience working with entrepreneurs who had successfully built and scaled businesses, gave Tanyka the push to join forces with her sister and turn the idea for Cubbi into reality.

"I used to be risk-averse," she admits. "I liked plans. I was afraid of the unknown. But a couple of things made me see things differently: firstly, watching other founders navigate – publicly – their ups and downs helped me believe we could do it.



Two years after Olivia returned to Birmingham she became a mother. The idea for Cubbi followed soon afterwards

"We don't want to be a brand for babies; there are already plenty of those. We want to be a brand for the whole family. Mums and dads get left behind, and we want Cubbi to be their space too."

"The second was watching Olivia take to motherhood. When I saw her embrace a whole new role, and do it so confidently, I realised I had the best business partner in the world to embark on the journey with. After all, starting a business isn't that dissimilar to having a baby, right?"

Without a safety net to fall back on, the sisters had to figure things out without capital. With no coding experience, Tanyka threw herself into figuring out app development and built the first version of Cubbi in just six months.

"At first, I didn't see myself as an entrepreneur. But when Cubbi had thousands of downloads in the first month, I had to take it seriously."

Meanwhile, Olivia worked on partnerships, individually pitching to 100s of brands to get them to offer Cubbi users a discount code. Together, they launched Cubbi in 2024. The brand's first viral social media post – simple, raw, and honest – brought 10,000 Instagram followers and 5,000 app downloads in a single month. "It worked because it captured the feeling, not the polish," Olivia reflects.

So what exactly is Cubbi? The simple answer is it's a free app and website for new and expecting parents. Once verified through evidence like a MATB1 form or birth certificate, users gain access to exclusive discounts across baby products, maternity essentials, fashion, food, wellness, travel and leisure.

The Davson sisters believe the market is one of huge untapped potential: UK parents spend an average of £6,000 before their baby even arrives, while 40% report experiencing financial difficulties whilst on parental leave.

More than 100 trusted brands have partnered with Cubbi, including Ocado, Cult Beauty, and My 1st Years. In just over



a year, the platform surpassed 12,000 downloads. The model is simple: parents always use it for free, while brands benefit from connecting with a verified family audience.

Olivia is clear that Cubbi isn't just about discounts.

"We don't want to be a brand for babies; there are already plenty of those. We want to be a brand for the whole family. Mums and dads get left behind, and we want Cubbi to be their space too."

Cubbi's momentum hasn't gone unnoticed. In 2025, the sisters won or placed in multiple competitions, including second place in Enterprise Nation's Start-Up Idea of the Year and a finalist in the Tech Nation Midlands Rising Stars Competition.

Olivia was also awarded a place on the Fortuna Fellowship, a West Midlands-based accelerator created by The 51% Club and Future Planet Capital Regional, which supports female founders with mentorship, learning, and crucially access to a £2 million fund.

Olivia's decision to base herself and her young family in Birmingham has tied Cubbi closely to the city's start-up ecosystem.

"Birmingham has given us a platform we wouldn't have had elsewhere," Olivia says. "It feels like the right place to build a business rooted in community."

These accolades are more than just trophies. For Olivia and Tanyka, they've been moments of validation. "Seeing all of the support and interest in Cubbi has been so rewarding," Olivia says. "It was proof that what started in my kitchen at 3am really mattered."

Despite their wins, the sisters are candid about the struggles. Fundraising has been particularly tough.

"Being women, being sisters, and working in a sector that's not always taken seriously by investors, we've had to prove ourselves twice over," says Olivia.

She adds that the emotional side of entrepreneurship is rarely discussed. "Motherhood was already a shock; I was navigating the transition from the 'old me' to an unknown 'new me'. Starting a business at the same time was terrifying. But I knew I'd regret not trying."

They also talk about the personal sacrifices; Tanyka wrestled with questions of risk versus reward.

"Honestly, the idea of starting a business scared me. Why would I take that kind of risk? But then I looked around and saw people building successful companies against all odds. That's when it hit me: our idea was unique, it was solid, and no one had done it before. It had legs. That gave me the confidence to go for it," she admits.

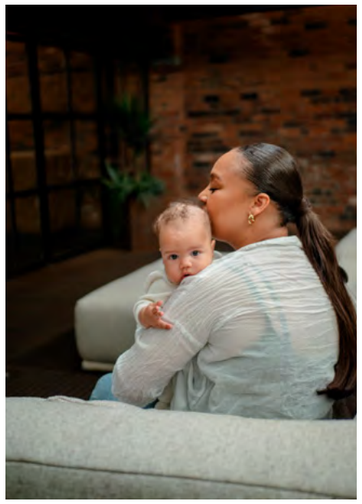
They both put their heads together and realised that the mission was worth it. Their sisterhood has been a source of strength. "We don't always agree, but we share the same values," Olivia says. "At the heart of Cubbi is family – both ours, and the thousands we're working to support."

Looking ahead, the sisters plan to scale Cubbi into the go-to platform for parental discounts. They are exploring how data can be used to secure even better deals for families, while also offering insights into how brands engage with this audience. Their ambition is to create not just a discount platform, but a trusted ecosystem for parents navigating the early years.

"I never imagined those long nights searching for voucher codes would lead to this," Olivia says. "But I knew if I was struggling, other parents were too."

For Tanyka, the mission remains clear: "We're here to make life easier for parents. If we can reduce financial stress, then families can focus on what really matters, enjoying those first years."

Cubbi is more than a business. It's a mission, built by two sisters who believe that family is both the starting point and the destination.





x.com/PertempsJobs
facebook.com/Pertemps
linkedin.com/company/pertemps
instagram.com/pertempsnetworkgroup
tiktok.com/@pertempsnetwork

Pertemps Network

A fitting tribute

A special luncheon was held at The Exchange in Birmingham to pay tribute to individuals who have delivered impactful change in the region through their governance and compliance work. More than 80 guests attended the event, including former mayor Sir Andy Street who was keynote speaker. The organiser – lawyer and businesswoman Dr Inez Brown – said the lunch was a huge success and would hopefully become an annual celebration.



Mohammed Arshad and Osman Sadique



Dr Karl George, Parm Sandhu, Deirdre LaBassiere, Sir Andy Street, Inez Brown, John Browett and Dr Derrick Anderson CBE



Kartike Kathuria, Amy Jacklin and Santina Bunting



Leona Fisher, Anna Jackson and Lisa Hutchinson



Helen Miles and Clive Stone



Marcia Lewinson, Justice Williams MBE and Dr Carlton Brown



Leanne Perry, Jamil Shabir and Tom Clarke-Forrest

State-of-the-art AI learning lab unveiled

One of the UK's largest educators in artificial intelligence and coding has unveiled new £2.5 million state-of-the-art facilities in Birmingham aimed at increasing accessibility and inclusiveness in higher education.

School of Coding & AI has transformed the disused upper floor of its Birmingham campus into a showcase of AI and technology innovation.

The facility includes AI labs, an interactive AI avatar, game design facilities, a podcast room, an in-house research centre and computing classrooms.

School of Coding & AI opened its campus earlier this year in partnership with the University of Wolverhampton. At the start of the year, 800 students were enrolled, with 500 more beginning this month. The team now includes 13 highly skilled lecturers across computer science, business management, and health and social care.

Founder and CEO Manny Athwal said: "Our core belief is that education should be accessible, inclusive, and empowering. This isn't just about technology for technology's sake. We've built more than classrooms – this is a space where students can experiment, innovate, and be inspired."

The development was officially opened by Richard Parker, mayor of the West Midlands, who has set out to make the West Midlands the UK leader in AI skills training as part of his Growth Plan.



Mayor Richard Parker and Manny Athwal officially opening the new facility

The goal is to give every adult in the region free training in how to use AI in their everyday lives at home, work or in the community, with further opportunities for thousands more to develop the technical skills needed to land jobs in an increasingly technology dominated workplace.

Mr Parker said: "I've enjoyed seeing first-hand the work being done in the AI training and skills space at School of Coding. As jobs become increasingly digital and data-driven, AI will become a core skill just like English or Maths that people use in their everyday lives, at work, home or in the community.

"I'm making AI skills training a priority and easily available to everyone, so no one is left behind. My goal is to make the West Midlands the UK leader for AI skills."

Brand launch marks a new chapter

The regional boss of S&W Partners hailed its brand launch in the summer as a beginning of a bright new chapter for the professional services firm.

Stephen Drew, regional managing partner of S&W, said the launch event at the firm's Birmingham headquarters in 103 Colmore Row was held for clients and business associates after the professional services and accountancy arm demerged from Evelyn Partners which continues as a wealth management operation.

He said the rebrand builds on the heritage of Smith & Williamson, the original company which was founded in 1881.

"We were delighted to see clients, business leaders, owners and professional partners join us for our brand launch," said Mr Drew.

"Birmingham has a rich history of innovators who have made lasting contributions to various fields, from engineering and transportation to communication and healthcare. This legacy continues to inspire new generations of entrepreneurs.



Stephen Drew

"Just as nature evolves to adapt and thrive, businesses too must continually evolve to meet the demands of ever-changing environments. The story of modern business is one of constant adaptation, innovation, and resilience – traits that lie at the core of S&W partners and everything we stand for.

"We are proud to introduce S&W Partners as we embark on our new chapter with a new name and even greater determination. Founded originally as Smith & Williamson, we are a company with an impressive legacy. Most recently, under the Evelyn Partners brand, we experienced rapid growth, doubling in size.

"This growth presented the perfect opportunity to review our performance, affirm confidence in our future, and set ambitious goals.

"At S&W Partners, our mission is simple yet profound: to help navigate complexity and create opportunity.

"Our key values of bold ambition, creative collaboration and always authentic have been central to our evolution. These principles reflect not only what we stand for but what we aspire to as we step into the future."

interview

A people person

Willis Towers Watson is a giant in the insurance and risk industry, and a major player in the city's corporate scene. But not everyone knows its strengths, nor its people. HENRY CARPENTER catches up with Sara Fardon, regional director of WTW, who puts a few possible preconceptions to bed.

If the received wisdom is that the insurance industry is occupied by dry, humourless, slightly starchy individuals, then a few minutes with Sara Fardon is a prompt to chuck that stereotype back from whence it came.

The genial and outgoing Birmingham office head of global insurance and risk firm Willis Towers Watson is the antithesis of an office-bound mole; she is a restlessly energetic networker who "loves getting out and about" and, I am soon to discover, an enthusiastic conversationalist.

And contrary to any further stereotypes, she speaks warmly of an industry many consider just a little bit . . . dull.

"It is a bit of a running joke within the world of insurance that nobody chooses to come into the world of insurance," she explains from her office in the Colmore Building.

"I mean, there are a few people that do, but the vast majority of people fall into the world of insurance and remain there. I've just been a judge on the Women in Insurance Awards and I read a lot of submissions from very talented females across the UK, but there's still this common theme that 'I didn't choose to go into insurance'.

"But it's a people business, it's all about talking to people. It's about understanding your clients' businesses. To do that, you've got to engage with them, find out more, and then meet their needs.

"It's an ever-changing industry but it's very engaging and there are great career opportunities for people."

In other words, if you enjoy interacting with people then insurance is as interesting and downright fun as any profession.

It comes as no surprise to hear that since Fardon took on the role of office head and regional director at WTW in 2022 she has made it her mission to engage with the business community in a concentrated way. Often accompanied by colleagues such as Tich Muromo and Jonathan Bridge, hers is an oft-seen face in the city's business community.

Yes, she is there to fly the flag for Willis – one of the undoubted 'big beasts' in Birmingham's professional services firmament, a risk and insurance giant with 45,000 employees worldwide – but there is the sense that there is a wider purpose of starting conversations with businesses of all shapes and sizes, and providing mutual support in a way

that doesn't have to be transactional.

Indeed, fresh from attending the inaugural Life Sciences Week – where WTW was one of the major sponsors – she explains how she met a young medic at one of the events. He had just started his own business as a one-man band, had a one-on-one chat and gave him advice.

"We were extremely proud to take part in Life Sciences Week," she says. "I think that was a really good example of how the Midlands' life sciences people and organisations have come together to create something special that puts them on the map, with loads of different businesses and good-quality speakers supporting the event."

By now it's becoming apparent that while she relishes the 'day job', downtime is a pretty rare commodity in Fardon's world, especially when you factor in that she lives in Bedford – no small commute to Birmingham – and this month was set to become the master of the Worshipful Company of Insurers.

This latter role is one which gives her enormous pride – and it also provides a glimpse of one of her drivers: curiosity.

"When I joined in 2015, a couple of people said come and join this organisation, you'll enjoy it. I didn't fully understand it at first, but over the years I have really got to know it, along with the rhythm of the City of London, which is really quite fascinating.

"I love my day job, but the Worshipful Company of Insurers offers a different depth on something a bit quirky and surreal, all connected with the livery company traditions to do with the City and our trade. I am looking forward to my year as master."

It has been a circuitous route for Fardon. She spent her formative years in Kingswinford with her teacher mother and a father who ended his career in the cookware industry by running a metal-spinning company in Smethwick producing saucepans.

Still unsure of what the future held, she took a degree in business studies at what was Sheffield Polytechnic and then applied for jobs in retail management for no other reason than it was an area she was familiar with, owing to her father's profession.

And then came the application which was to prove the firing of a career starting gun, leading to a job at Eagle Star Insurance at 126 Hagley Road, much to the approval of her parents.



"I had a great career with Eagle Star, first going through the graduate trainee programme in Birmingham. I got my first job in Beverley, north Yorkshire, or Humberside as it was called then, where I learned how to meet insurance brokers and about all matters relating to insurance.

"Eventually that office closed down in in Humberside and I went to work for another insurer, GA Bonus, which was connected with General Accident at the time. All these names have disappeared which is the sign of consolidation in the marketplace.

"I'd had about seven years with Eagle Star, and then a similar time with GA Bonus which became CGU when Commercial Union and General Accident merged. I came to Willis 26 years ago which is where I am today."

When Fardon talks about WTW, she does so with affection and respect.

"We are a large global broker, and our strength is in providing risk advice and dealing with complexity," she says.

"Businesses are very complex today and the world is changing quickly, so companies need help and support with how to navigate that.

"We deal with large corporate companies and are able to bring the whole resources of Willis to bear. Although there are about 30 people here in my part of the business, the whole group numbers 45,000 and we can access any and all of those skills as needs be."

In terms of the group's specialist fields, Fardon points to life sciences as one in which it excels, but also the likes of the food and beverage industry, tech and construction.

"We have experts in those fields and can draw on those skills to make sure we're putting the best team forward to meet the needs of a particular client. And that's what makes it interesting because each client is different, has got their own culture, their own business strategy, aims and vision that they're trying to meet.

"We try to understand all of that and tailor what we can provide accordingly.

"Of course, every business is different. They have different cultures and risk profiles. Therefore, the programmes that you put into place are always going to vary, so it's about engaging with them fully and understanding what is going on in their world.

"Data has really developed over the years, as it has for everybody. But we use a lot of data to provide analytical solutions for our clients to help them see the profile of their risk.

"When Willis merged with Towers Watson in 2016, the dynamic of the business changed hugely. At Willis we were about assessing insurance risk for clients, but Towers Watson had different dimensions.

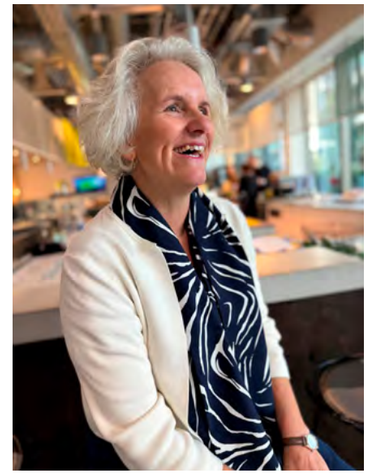
"They are about retirement planning, representing pension trustees or companies on their pension schemes. We also support companies in improving health and financial wellbeing of their workforce.

"But it does make us very multi-faceted and means that we can talk to our clients about anything and everything. We have a broad reach ensuring we can talk to all of our clients on a holistic basis."

While the enthusiasm with which Fardon talks about Willis Towers Watson is genuine, particularly when she refers to the Birmingham office she heads, her time in the city has not been without its challenges.

Chief amongst these was reacting to the pandemic and successive lockdowns. For this, she adopted that same philosophy of engagement and constant communication which she uses in the wider business world. Conferencing tools such as Teams came into their own to ensure consistent engagement with her colleagues.

"Businesses are very complex today and the world is changing quickly, so companies need help and support with how to navigate that."





And she is clearly proud of her office, and its attitude of meeting a broader vision than simply client-based transactional business.

She is also proud of the CSR programme which the office runs, through which it supports Birmingham Hospice. Residents at the hospice will have seen members of the WTW team tending the garden there, and they also help out in the hospice shops from time to time.



Sara Fardon, fourth from left, has been greatly looking forward to becoming master of the Worshipful Company of Insurers

It's all about collaboration – and recognising the fact that "we are all people at the end of the day".

She points with great satisfaction to another instance where her team has come to the fore for the benefit of others – and is utilising the power of human contact which has underpinned the most valuable and enjoyable aspect of her own career.

"A colleague of mine recognised that for young people it's harder for them now to get engaged with each other than it was, say, when I was at that stage of my career," she says.

"When I started at work we used to go for a drink on Friday lunchtime to the Ivy Bush on Hagley Road. People don't really do that networking in the same way now.

"As a result, we have created a young professionals initiative that is run through this office where my team engages with young professionals at other insurance companies and we put on different events two or three times a year.

"It just brings that community of young professionals together, those in their first job or on an apprenticeship programme. They share knowledge, have a drink, have a pizza, maybe talk about some different business issues and just get to know each other.

"This is a networking environment which was just normal and natural to me throughout my career."

With that, our time is up. To be honest it has gone in a flash . . . and this speaks volumes in itself.

interview



Access to finance

SPECIAL REPORT



Supporting the majority

Overlooked and often ignored, who would want to be an SME? This is the question SIMON HEATH of Heligan Group ponders, as he runs the rule over the crucial financing options available to them.

The world of business is a complex and challenging ecosystem dominated by supra-national corporates that treat sovereign governments as a plaything. These apex predators also often consider SMEs to be an irritation or annoyance, operating at sub-scale either in competition or within the corporate supply chain, treated with disdain and forced to bear disproportionate cost. Who would want to be the SME prey?

Well, as it turns out, a lot of people want to be an owner, director or employee of an SME. In the UK, SMEs accounted for 60% of all private sector employment representing the majority of all private sector revenue (ONS Data: October 2024).

So rather than being the forgotten entity, SMEs are the majority of business in our great country. In fact, as a percentage of the total number of businesses in the UK, 99% are SMEs.

An SME is defined as a company with fewer than 250 employees, and either a revenue of less than £44 million, or a balance sheet total of £38 million. Specifically for small enterprises, this reduces to fewer than 50 employees, £10 million revenue or £2 million balance sheet.

SMEs are therefore a pivotal part of the UK economy and as they develop their product or service portfolio, expand geographically or strengthen their employee base, there will be a need for funding to support their ambitious management teams. Just phone the bank and ask for a loan, simple, right?

Urgent need for access to capital and funding

It turns out, it isn't that simple!

The greatest inhibitor to growth is the lack of access to growth capital or debt funding. As businesses grow, there is a requirement for additional working capital, capital expenditure and to support a greater cost base through additional recruitment and professionalising of a business.

SMEs can self-fund their growth but this is inherently slower, so access to funding is critical in the scale up phase of a business. Typically, there are two principal routes to funding depending upon the maturity of the business, either through the provision of a debt facility or the sale of equity in the business.

Access to equity markets is often expensive

Venture capital (VC) and private equity (PE) investors offer access to capital in exchange for buying an equity stake in the business. VC investors target early-stage companies that can't access debt markets, whilst PE investors focus on more mature, revenue and profit generating companies.

The UK VC market is heavily weighted to investment in technology companies and is significantly more nascent than the US VC market, particularly in relation to its attitude to risk profile, limiting the range of businesses that it will target. Q2 2025 UK VC investment was at its lowest level since 2019 as VC investors withdrew their support for early-stage investment. Where VC investments do occur, to mitigate the risk profile there is an increasing requirement for larger equity stakes, making this funding route expensive.

The PE investment landscape is very different with a broad range of investors actively seeking investment opportunities across the full spectrum of end markets, however PE investors typically target medium sized enterprises as they require profitable companies to support the debt leverage in deal structures. This leaves the S of SME companies underserved by the PE community.

Debt markets

The larger, traditional funders have generally chased bigger clients and outside of providing daily banking facilities, consider the SME market to be significantly higher risk, particularly for cash flow lending.

The vacuum left by the exiting high street banks needed to be filled. This provided the opportunity for more innovative debt funds to replace the clearing banks in the SME market. Backed by pension funds, these lenders have longer term funding solutions often providing a mix of amortising and non-amortising facilities. This is important to SMEs as it improves cash flow for growth as capital repayments can be deferred.

Outside of cash flow lending, asset backed lending is probably the most common and deemed lower risk given any lending is secured against company assets or supported by personal guarantees. The ABL market continues to be active but there are limitations on what can be lent and generally considered working capital facilities rather than funding for growth capital.

Government support is also available to SMEs through grants and schemes both at the local and national government level. This is purpose-specific funding to support key focus areas such as innovation, research & development, job creation or geographic expansion. Government grants and schemes are generally considered as complementary funding to wider private sector funding.

Conclusion

SMEs are the spine of the UK economy and need access to equity and debt funding solutions to support their growth.

A greater co-ordination of government and the private sector to develop greater breadth in solutions will ultimately have a positive impact on the economy, creating jobs and improving the collective outlook.

**Simon Heath is a partner at investment bank Heligan Group*

propel®

Fast, Flexible Asset Finance for Birmingham Businesses



Growth doesn't wait. The right equipment, machinery or vehicles can be the difference between scaling up or standing still – but only if you can move quickly and have the right finance partner backing you.

At **Propel Finance,** we move quickly, have deep experience in all major sectors and are trusted by over **50,000** UK businesses to deliver a brilliant service at a competitive rate. We take the time to understand our customers' needs, and we provide tailored asset finance solutions that make the difference.

Trusted by well-known brands such as **Barclays, Azets and many others,** our human-digital approach combines expertise and local knowledge with cutting-edge technology, to enable fast decisions and payouts..

Whether you're looking to:

- Upgrade to the latest technology
- Adding a company car to your fleet
- Upgrading your equipment and machinery
- Or more..

Propel has the knowledge, technology and appetite to support you, offering solutions such as:

- Hire Purchase
- Finance Lease
- Asset Refinance

Asset Finance for businesses available from as little as £5,000 to £2m+

Our award-winning team pride themselves on excellent customer service, with deep roots in the local community supporting businesses achieve their business goals.

4.6

Excellent Trustpilot Score

211 reviews

Ready to move fast?

Speak to our Asset Finance Specialists today:

01633 982922 **contact@propelfinance.co.uk**

Scan QR code or visit **propelfinance.co.uk** for more information

Finance is subject to status. Terms and Conditions Apply. Propel acts as a lender or credit broker for business customers only.

Propel Finance Group includes Propel Finance PLC and Propel Finance No.1 Limited. Propel Finance Plc is registered in Wales, Company no 04015132, FCA FRN no 689877, ICO no Z4905790. Propel Finance No. 1 Limited is registered in Wales, Company no. 10003271, FCA FRN no 751977, ICO no ZA216560. Registered offices are at Unit 5, Langstone Business Village, Langstone Park, Newport, NP18 2LH, vat no. 252089996. Propel Finance Plc and Propel Finance No. 1 Limited are authorised and regulated by the Financial Conduct Authority.

BOOSTING BIRMINGHAM BUSINESSES:

How asset finance unlocks growth

JULIE WARREN, marketing director at Propel Finance, explores how asset finance is enabling SMEs across Birmingham to bridge the gap between ambition and achievement.



When fire destroyed the warehouse of a Birmingham based business, the firm was faced with a major setback. Their original lender failed to deliver, leaving them stranded with suppliers expecting payment.

Propel Finance stepped in with a £500,000 hire purchase agreement over five years. This funding not only replaced business critical equipment such as electric-powered forklifts, it also set the business on a path to 20-30% annual growth. In fact, discussions are now underway for an additional funding of £1–2 million towards further investment in warehouse automation and robotics across this customer's expanding network.

This is just one example of how we've supported Birmingham businesses in their recovery and growth. It's what we do, day-in day-out. We support businesses, build lasting relationships and make a tangible difference in the local community.

We've been working with businesses in Birmingham for 30 years. Our local team understands what makes Birmingham the cornerstone of the UK economy. Its thriving sectors, from advanced manufacturing and engineering to technology, logistics and business services are primed to seize new opportunities at scale – provided they can act quickly when needed and have the right finance partner to support.

Winning new contracts is rewarding, but it's often accompanied by concerns about having the resources to meet demand. Asset Finance can plug that gap, enabling you to acquire the latest equipment, machinery and vehicles quickly to ensure those contracts are fulfilled.

We recently worked with a precision engineering firm in the Midlands that secured a game-changing contract. After 18 months of rigorous testing, they rapidly had to scale production capacity. Propel delivered a finance agreement worth £250,000 towards the purchase of CNC machinery, lathes, and machining centres, with VAT deferral preserving working capital for additional facility improvements.

Plans are now underway for an additional funding of £750,000 towards further investment for the customer, supporting organic growth that is transforming the business into a mid-market player. Asset finance has helped preserve the customer's cashflow and paved the way for the next generation to grow the family business.

As the UK's fastest-growing asset finance lender for the past three years (AFUK50), Propel has grown and continues to support Birmingham businesses. A £15m investment in digital platforms enables finance approvals in minutes, not days, with local relationship managers on hand to guide businesses through every step.

Propel's latest innovation, PropelPay, embeds a new finance option for businesses at checkout, enabling them to acquire the latest technology online, in-store or over the phone. We have recently announced our partnership with Select, with stores across the nation, including Telford. Read more about our partnership by visiting www.propelfinance.co.uk/about-propel-finance/our-news. Together, we are enabling businesses to access the latest technology they love at point-of-sale without cash flow delays.

From overcoming crisis to scaling growth, Birmingham businesses are proving what's possible with the right finance partner. At Propel, we move quickly so you can too.



Ready to unlock your growth potential? Contact Propel today

01633 982922 | www.propelfinance.co.uk

contact@propelfinance.co.uk

propel®

Finance is subject to status. Terms and Conditions Apply. Propel acts as a lender or credit broker for business customers only. Propel Finance Group includes Propel Finance PLC and Propel Finance No.1 Limited. Propel Finance Plc is registered in Wales, Company no 04015132, FCA FRN no 689877, ICO no Z4905790. Propel Finance No. 1 Limited is registered in Wales, Company no. 10003271, FCA FRN no 751977, ICO no ZA216560. Registered offices are at Unit 5, Langstone Business Village, Langstone Park, Newport, NP18 2LH, vat no. 252089996. Propel Finance Plc and Propel Finance No. 1 Limited are authorised and regulated by the Financial Conduct Authority.



The challenges facing UK scale-ups

By RUPERT LYLE, investment director at Future Planet Capital Regional & fund principal at the West Midlands Co-Investment Fund

Scaling a business is one of the most exciting and demanding phases of the growth journey.

For many UK ventures, the leap from start-up to scale-up represents not just commercial ambition but the chance to build a category-defining organisation that has lasting economic and social impact.

Yet for all the dynamism and entrepreneurial spirit in the UK, scale-ups continue to face acute challenges – most notably around access to investment capital, leadership evolution, and the need to balance speed with sustainability.

Scale-ups: the engine of growth

Scale-ups are widely recognised as the backbone of the UK's future economic prosperity. They create disproportionate levels of employment, drive innovation, and attract global talent.

But unlike start-ups, which can often survive on founder grit and early funding rounds, scale-ups require significant investment to meet the demands of rapid expansion. Infrastructure, talent acquisition, international growth, and product development all require deep pools of capital – capital that in the UK ecosystem can feel frustratingly hard to come by.

The capital gap

Despite the UK's strong start-up scene, the scale-up landscape is less forgiving. Compared to the US, there is a noticeable funding gap once businesses move beyond seed and Series A rounds. Many UK scale-ups find themselves in a precarious position: strong product-market fit, proven revenues, and global ambitions, yet struggling to access the level of capital that would allow them to scale with confidence.

This capital gap drives some of our most promising ventures overseas in search of investors with deeper pockets and greater appetite for risk. It's not just about the money; it's about mindset. Too often, UK businesses face conservative capital markets that demand short-term certainty rather than backing bold, future-focused growth strategies.

Leadership evolution

Funding alone doesn't scale a business - leadership does. For founders and leadership teams, the shift from entrepreneurial hustle to structured scale requires a recalibration of skills and behaviours. Scale-ups demand leaders who can set a clear vision, galvanise teams around shared purpose, and maintain perspective amidst constant change.

Yet with growth comes pressure. The desire for collaboration and alignment can slow down decision-making if not balanced with decisive leadership. Leaders must walk the tightrope between empathy and accountability, between ambition and realism. The scale-up environment is relentless, and those at the helm need to manage not just strategy but also their own resilience.

The talent challenge

Access to capital is only one side of the coin; access to talent is equally pressing. Scale-ups live and die on their ability to attract and retain exceptional people. But with competition from global tech giants and corporates offering stability and high salaries, the fight for talent is intense.

For UK scale-ups, the differentiator often lies in culture and leadership. People want to join organisations where they feel included, respected, and inspired. Scale-up leaders who can articulate not only a compelling business vision but also an authentic culture of fairness, clarity, and opportunity will win the battle for talent.

The investor perspective

Investors are rightly cautious, but there's a growing recognition that the UK must shift its approach to backing scale-ups. If we want to retain innovation and create global champions, we need to develop an investment ecosystem that is less risk-averse and more supportive of ambitious growth.

This means greater collaboration between government, financial institutions, and private capital to create a pipeline of support. It also requires investors to think beyond financial return alone, recognising the societal and economic value that scale-ups contribute.

A path forward

For scale-ups, the challenge is clear: capitalise on their momentum without losing sight of the fundamentals. This requires:

- Clarity of vision: A future-focused strategy that investors, employees, and customers can rally around.
- Strong governance: Structures that balance entrepreneurial agility with accountability.
- Quality execution: A commitment to excellence without slipping into perfectionism.
- Resilient leadership: Leaders who can inspire through change, keep perspective, and bring people with them.
- Cultural strength: Environments where people feel valued, respected, and energised.

The opportunity

The UK has no shortage of entrepreneurial talent or ambition. But if we are to build and retain the next generation of global champions, we must address the challenges scale-ups face in accessing capital and sustaining leadership at pace. The demand for investment is not just financial – it is also an investment in people, ideas, and the belief that the UK can create world-class businesses that scale with confidence.

The real opportunity lies not just in raising capital but in raising the bar; building ventures that are not only commercially successful but also purposeful, innovative, and inspiring. Scale-ups are more than businesses in transition; they are the future of our economy. Ensuring they have the resources and leadership to thrive must be a national priority.

How to get your business investor-ready



Securing external investment is a pivotal moment for any business that's poised for growth. Whether you're looking to scale operations or enter new markets, attracting investors requires a lot of careful preparation. BRADLEY QUIN, corporate partner in Lodders' business services group, shares insights into how you can make your business more attractive to potential investors and key considerations to make.

Define your USP

The foundation of any investment pitch is a clear and compelling unique selling proposition. Investors are not looking to back companies that simply replicate what others are already doing. Instead, they want to see a product or service that offers something distinctive, or at the very least, does something better than the competition.

Crucially, the USP must be supported by a strong team that is able to effectively communicate the company's offering. A well-rounded leadership team – including non-executive directors (NEDs) – and a robust governance structure, can provide not only credibility but also access to industry expertise and valuable networks.

Demonstrate CSR

Increasingly, businesses are expected to demonstrate corporate social responsibility (CSR). This is more than a branding exercise - it's often a requirement for engaging with larger corporates or public sector clients. Showing that your business takes sustainability, diversity, and ethical practices seriously can differentiate you from competitors and widen your pool of potential investors.

Obtain an independent business valuation

A common mistake for business owners is attempting to value their own business without external validation. An independent valuation, ideally conducted by a corporate finance adviser experienced in your sector, adds credibility to your pitch and sets realistic expectations for both parties. This valuation should factor in not only current performance but also sector trends and growth potential.

Make the investment attractive

Investors expect a meaningful return on their capital, so the stake offered needs to reflect the risk and potential reward. Be transparent about your share structure, growth forecasts, and exit strategy.

Seek the right kind of investment

It is important to carefully consider the type of investor that aligns with your vision, be it venture capital, angel investors, or private equity, and ensure that your interests are protected. After all, it's not just about raising money - it's about building a trusted relationship that supports your long-term growth vision.

Legal considerations

There are a number of practical legal considerations to make when pursuing an investment opportunity.

1. Due diligence
Before investing, potential backers will conduct thorough due diligence. This includes reviewing your business plan, financial statements, revenue projections, customer contracts, and market analysis. Preparing for this well in advance will improve your credibility and will lead to a smoother investment process.

2. Protecting your intellectual property (IP)
IP is often a company's most valuable asset. Ensure your IP is original, protected, and properly documented. Sadly, many promising businesses lose investor interest due to poor handling of IP rights, so it is important this is done properly.

3. Shareholder agreements
Clear and robust shareholder agreements are essential if you have multiple shareholders. These should set out provisions for dispute resolution, governance structures,and business exit. A well-drafted agreement can prevent costly legal disputes down the line.

4. Veto rights
Investors often seek veto rights over certain decisions, such as altering the share capital, major borrowing, or significant operational changes. Whilst these provisions can feel restrictive, most investors will require these to protect their investment. They should however be negotiated carefully.

Legal support for your business

Lodders' experienced Business Services group has a proven track record of helping businesses attract investment and secure funding. We work closely with you to position your business for sustainable growth and long-term success, build investor confidence, and protect your interests – ensuring the best possible commercial outcome. To discuss your options, get in touch with us today.

Bradley Quin
E: bradley.quin@lodders.co.uk T: 07785 451810
For more information, visit: www.lodders.co.uk

LODDERS

Investment secured

A Birmingham field service management software provider has secured a strategic growth investment from Vista Equity Partners.

The investment in Digbeth-based Joblogic includes more than £100 million in primary capital to accelerate the company's AI-first roadmap.

Joblogic's cloud-based platform helps contractors by simplifying workflows, automating processes, and streamlining every stage of the job lifecycle.

It is used by more than 100,000 users across industries including HVAC, plumbing, electrical maintenance, facilities management, building fabric maintenance, and other skilled trades.

Jim Whatmore, co-founder and chief executive of Joblogic, said: "This partnership marks an exciting milestone for the firm that not only accelerates our AI-first roadmap but also cements Birmingham's place on the world stage.

"For us, this is about more than funding. It's proof that companies born in Birmingham's Silicon Canal can punch well above their weight and attract investment on a scale usually reserved for Silicon Valley.

"Importantly, we'll be continuing to invest right here in our Birmingham HQ as we grow and expand globally."



Pictured: Joblogic CTO Yacoob Moolla, left, and CEO Jim Whatmore

Two organisations unite under a single brand



The team at Future Planet Capital Regional

Venture capitalist organisations Future Planet Capital and Midven have united under a single brand.

The group – which is now called Future Planet Capital Regional – said the move reinforces its approach to investing in growing companies with a strengthened focus on the West Midlands.

Following its acquisition by Future Planet Capital three years ago, Midven has now been fully integrated into the group.

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

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

While the name of the brand has change the core of the business remains unchanged, the group said.

The funds, including those managed by the former Midven team, will retain their current structure and management, and will continue to be led by the same teams.

The firm said it remains deeply committed to its regional investment focus and to the early-stage businesses it supports.

■ Two Walsall businesses are ready to engage new audiences online after receiving funding boosts from grants provider Walsall Business Support.

Silhouette Saddlery, based in Harrison Street, received £5,000 towards the costs of developing a new website, while specialist lighting and electrical manufacturer Turnock, of Reaymer Close, was supported with £2,500 to enhance its online presence.

Led by leading business figures to distribute funds collected from the legacy of Walsall Chamber of Commerce, Walsall Business Support funds projects to enhance the borough's economy.

Operating since 1991, Silhouette Saddlery makes bespoke saddles for customers in the US and across Europe, as well as in the UK.

Saddlery operations coordinator Amber Ellis said: "A new website will be a digital refresh for us and it will make a significant step forward in aligning our online presence with our longstanding values of craftmanship, quality and personalised service."

Turnock also serves UK and overseas customers, building upon a heritage dating back to 1905. Turnock operates in a range of markets including construction sites, agricultural heating and lighting, Christmas lights for cities and towns, as well as dockside electrics.

Director Gordon Stone said: "The Walsall Business Support grant will help us ensure we have a website which gives a positive impression of our company and truly represents what we do. This funding will help us reach new customers and better serve our existing ones."



Finance for all seasons?

By MATTHEW DAVIES, commercial finance director at UK Finance

With the UK in a tricky fiscal position, many of the UK's small and medium sized businesses are thinking carefully about their plans for the future.

Do businesses hold steady, hunker down, or take advantage of the opportunities for growth and evolution that are out there? Central to all those considerations is availability of finance, and UK Finance's invoice finance and asset-based lending members are ready to support businesses at all stages of the journey, whether they are thriving, surviving, evolving, or something in between.

What is invoice finance and asset-based lending?

Invoice finance (IF) is a short-term method of providing finance that allows businesses to obtain funding by using their unpaid invoices as collateral. In practice, it gives the business quick access to a percentage of the value of those invoices, usually within 24 hours.

Asset based Lending (ABL) is a related type of secured financing arrangement in which businesses also borrow money against the value of their assets. Business assets that can be used to unlock funding include plant and machinery, property, stock and even intangible assets such as intellectual property.

What are the benefits of invoice finance and asset-based lending?

By enabling client businesses to unlock the working capital tied up in their debtor books, IF allows a business to bridge the gap between doing the work and being paid for it. UK Finance data shows that our members' client businesses on average wait 50 days to be paid following delivery of goods or services. Using the invoices as security, IF can free up funding to pay suppliers, staff, other creditors and HMRC, buy assets, and invest in new opportunities.

It can also help businesses manage their payment risks through additional



options such as bad debt protection.

By generally focusing on the debtor book, IF and ABL products can often complement other types of finance as well, particularly asset finance and term loans.

In addition, IF and ABL members of UK Finance are covered by an independent Standards Framework, including a code of practice, allowing the businesses to access the products with confidence.

How much funding is provided by invoice finance and asset-based lending arrangements in the UK?

At any point in time, UK Finance IF/ABL members will be advancing over £21 billion to over 30,000 UK businesses. Business supported by IF and ABL range from start-ups all the way to established corporates.

In 2024, the client businesses support by IF/ABL had combined turnover of over £310 billion. The sector is well-capitalised and ambitious to provide more finance to more UK businesses.

What kind of businesses can use invoice finance and asset-based lending facilities?

IF or ABL will generally be an important option for most businesses that provide goods and services to other businesses on credit terms. It is not generally available for businesses that sell directly to consumers.

The products work particularly well for businesses that sell completed goods or services, but can also be used to support work-in-progress and more complex contracts.

Kirsty Ibbotson, founding director of FlexABL, a non-bank specialist provider based in the Midlands rightly says that IF and ABL finance is particularly well-suited to the recruitment, manufacturing, distribution, and service industries, supporting hundreds of businesses across the West Midlands.

Ibbotson also says a key advantage of IF/ABL is that funding grows with the business, so owners don't need to renegotiate or seek new finance, and they can stay focused on growth. In addition, IF/ABL providers are close to their clients and can respond quickly to support when challenges arise.

What is the current environment for the invoice finance and asset-based lending sector?

By being able to look beyond short-term financials and through the client business to the underlying strength of its debtor book and other assets, an IF or ABL provider will often be able to provide more finance than would be possible through other finance options.

Sometimes they may be able to support where other options simply cannot. By focusing on the underlying asset, IF and ABL providers are able to support regardless of the general economic conditions.

The sector is evolving quickly, with open banking and accounting and other developments meaning that the products are more accessible than ever. The industry is diverse and competitive and UK Finance's IF and ABL members include the high street commercial and specialist banks, as well as a range of non-bank specialist providers.

Businesses encouraged to consider local finance solutions

By Dr STEVE WALKER, chief executive of ART Business Loans, a community development finance institution (CDFI) which provides business loans in the Midlands and surrounding counties.



Businesses looking to secure external funds need not rush to borrow from online lenders when local finance sources may serve them better.

Despite the challenging economic environment, which has made many companies think twice about borrowing as they manage costs amid uncertainty about the future, at ART Business Loans, along with many other Community Development Finance Institutions (CDFIs) nationally, we have seen an uptick in lending.

CDFIs are non-profit, mission-driven lenders based in the local community who provide financial services, such as flexible loans, to businesses unable to access traditional banking services.

Where some online lenders offer quick access funding but at high levels of interest compared to the wider market, CDFIs focus on the potential community benefits of their clients, promoting responsible and ethical finance to underserved markets and supporting local economic development.

Responsible Finance, the organisation which promotes community lending, is stepping up its efforts to educate businesses and we are playing our part in the West Midlands.

For some businesses it is too late. They were not aware of their options when they signed on the dotted line.

One business owner quoted by Responsible Finance explained: "The only gig in town came with 60 per cent interest, because we were considered subprime lending. It meant that every payment of £15,000 included £9,000 interest."

We believe that the wider economy and society benefit from businesses accessing CDFI finance, which is why it was pleasing to report at our recent AGM a 40 per cent increase in the value of loans in the most recent financial year compared with 12 months earlier.

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

The amount and terms of the loan are vital to the borrower, yet the testimonials of our customers speaks volumes about the human touch we provide in every interaction.

Fast growing Warwickshire plant business Acqua Garden recently created new jobs after securing funding from us, with plans to further increase the headcount to realise its growth plans.

Acqua Garden, which now employs 10 staff, has built its reputation by offering premium quality bedding plants, vegetable plants, herbs, fruit plants, roses, shrubs, perennials and trees to domestic and commercial customers via online channels.

CEO Jonathan Martin explained: "By utilising the ART loan we have been able to employ two additional staff from the local community and expect to take on two more before the year end, as well as more next year.

"The terms of the borrowing were appealing and we had a very good experience working with ART, who were professional, proactive and engaged.

"Our manager Martin Edmonds took the time to visit us to get to know our business which made the process easier."

There are plans to substantially increase the amount ART Business Loans can lend in the year ahead, in part to meet the market demand.

CDFIs can lend alone or in partnership with others. Our figures show an increase in the average loan size from £35,000 before the Covid-19 pandemic to £70,000 in the last year.

With some online business lenders charging interest rates double those charged by local funders, we have joined with five others to strengthen our voice by assisting businesses and their advisors to find appropriate sources of finance.

Midlands SME Finance is a group effort bringing together CDFIs ART Business Loans, BCRS Business Loans and Coventry & Warwickshire Reinvestment Trust alongside invoice finance lender FlexABL and community-based lenders UKSE and Frontier Development Capital.

Rather than operating as a formal legal entity the group is a collaboration working to a simple mission: to make it easier for Midlands businesses and entrepreneurs to grow, thrive and achieve their ambitions.

We have held two events to explain the options available to local businesses and have launched a new website which explains how as finance providers we offer debt finance through a relationship-based approach, with particular emphasis on supporting economic growth in disadvantaged areas across the West Midlands region.

When businesses borrow at a fair interest rate and with a deal tailored to their needs, jobs and company futures can be more secure, benefitting the wider community.



ART Business Loans manager Martin Edmonds, left, with Jonathan Martin, CEO of Acqua Gardens

To find out more about Midlands SME Finance: www.midlands-sme-finance.co.uk
For more information on ART Business Loans visit: www.artbusinessloans.co.uk

IT specialist secures five-figure funding to advance AI solutions

An IT and telecommunications provider serving businesses and schools across the UK is to develop innovative AI solutions after securing funding from ART Business Loans.

Foresee Fixed Line, based in Erdington, has taken on two new staff, taking its headcount to seven, after receiving a five-figure package.

Foresee will invest in the development of AI systems and buy state-of-the-art IT equipment for rental to customers.

The company specialises in delivering bespoke IT solutions, fixed line and mobile infrastructure services. With a strong focus on AI, Foresee aims to lead its industry while offering a comprehensive hardware rental service.

Foresee aims to leverage AI to achieve measurable results for clients, such as reducing operational costs and improving efficiency.

The funding will allow Foresee to purchase tablet devices and mobile phones to rent to companies.

Director Myla Iqbal said: "The funding from ART Business Loans has enabled us to develop our AI capabilities and compete effectively in the market. We are using AI to empower client businesses with cutting edge processes and procedures, offering solutions aimed at being affordable and innovative.

"ART Business Loans have been crucial to our business as they are a lifeline. They are business funders who are there to listen to business owners."



From left, ART Business Loans lending manager Martin Edmonds, Foresee Fixed Line's Myla Iqbal and Halo commercial finance broker John Pocock

ART Business Loans manager Martin Edmonds said: "Foresee Fixed Line is an excellent example of how the right funding can help innovative businesses expand their capabilities and serve their customers better.

"We are pleased that ART Business Loans could provide the support their business growth ideas. Their focus on providing bespoke IT solutions and building long-term relationships with businesses and schools shows the kind of sustainable growth we like to support."

The majority of ART Business Loans deals begin with introductions from commercial brokers.

John Pocock, commercial finance broker at Halo Commercial Finance, who provided the Foresee link, said: "It's great to see that Foresee Fixed Line can now embark on a new stage of growth to build the clients base for its innovative artificial intelligence solutions thanks to the ART funding."



edgbaston events

WINTER GARDENS

CHRISTMAS PARTY NIGHTS

NOVEMBER - DECEMBER 2025

FRIDAY 28 NOVEMBER	SATURDAY 29 NOVEMBER	THURSDAY 4 DECEMBER
FRIDAY 5 DECEMBER 60% SOLD	SATURDAY DECEMBER SOLD OUT	THURSDAY 11 DECEMBER
FRIDAY 12 DECEMBER 50% SOLD	SATURDAY 13 DECEMBER 70% SOLD	SUNDAY 14 DECEMBER
THURSDAY DECEMBER SOLD OUT	FRIDAY 19 DECEMBER	SATURDAY 20 DECEMBER

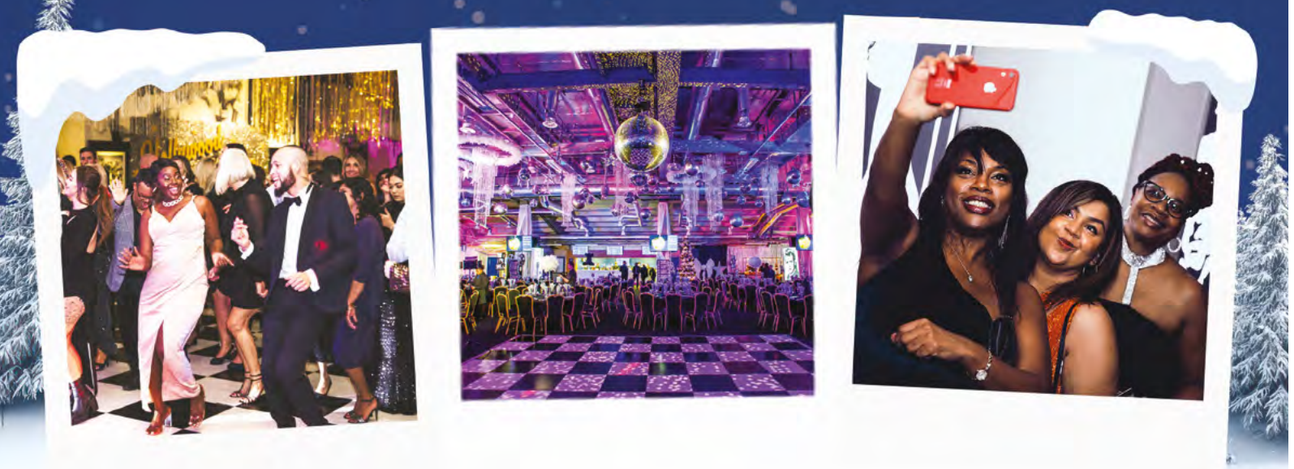
SCAN HERE TO BOOK

EDGBASTON STADIUM, BIRMINGHAM

EDGBASTON.COM/EVENTS

EVENTS@EDGBASTON.COM

0121 369 1994 (OPTION 3)



Edgbaston named as one of Top 50 Meeting Venues in Europe



Edgbaston Stadium, home to Warwickshire County Cricket Club, has been named as one of the Top 50 Meeting Venues in Europe by Venue Directory.

Ranked 49th out of 44,000 venues across the UK and Europe in the inaugural list of best meeting venues from Venue Directory, the Stadium is the only Midlands sporting venue to be announced as part of the list, recognising its exceptional venue credentials and partnership-first approach.

The ranking secures Edgbaston Stadium's coveted spot on the globally recognised 'Top 50 Meeting Venues' list on the Venue Directory platforms. Its inclusion reflects its commitment to delivering exceptional corporate event experiences and exceeding client expectations.

Angela Sanders, head of conference & event sales at Edgbaston, said, "This is fantastic recognition for Edgbaston Stadium and we're incredibly proud to be named as one of the Top 50 meeting venues in Europe. This is reflective of our strong-held commitment to consistently deliver the best guest experience, whether that be through meetings, events or conferences.

"As the home to Warwickshire Country Cricket Club, Bears and Birmingham Phoenix, our world-class sporting heritage alongside outstanding stadium facilities, allows us a unique position that attracts visitors and delegates from across the globe. As a Midlands-based business, we are proud to be a world-leading venue and hope this announcement helps to further showcase the brilliant strengths and spirit of our region."

Offering panoramic views of the iconic cricket pitch and Birmingham skyline, Edgbaston Stadium's range of inspiring meeting and conference spaces provide an unforgettable experience for delegates. With best-in-class facilities, specialist on-site support and award-winning catering services, the dedicated events team are on hand to bring any event to life.

Jason Gutteridge, director of sales and operations at Venue Directory, said: "Being included in Venue Directory's Top 50 Meeting Venues list is a notable recognition that showcases a venue's ability to engage with planners and provide exceptional service standards for MICE and corporate events.

"Attendee expectations are higher than ever, and event organisers, with limited resources, seek collaboration with venues that understand their client needs, offer competitive pricing, demonstrate responsiveness, and foster trusted relationships. Congratulations to Edgbaston Stadium on achieving this remarkable recognition."

Edgbaston Stadium offers a range of eleven event spaces available for conferences, banqueting, meetings and hospitality, catering for up to 800 delegates.

Spaces include the newly-launched, 14,800sqm Edgbaston Plaza – one of the largest outdoor event spaces in Birmingham – which offers more space than both Centenary Square and Victoria Square in the city centre. For summer events, delegates can also choose Skyline, a brand-new, contemporary roof-top terrace for corporate entertainment and networking.





For more information about Edgbaston Events, please visit edgbaston.com/events

edgbaston

A jewel in the city's crown

Birmingham Business editor HENRY CARPENTER examines the bond between iconic watch maker Patek Philippe, and jeweller Rudells, whose new store in New Street has one of the UK's largest retail areas devoted to the luxury brand.

In the summer I was fortunate enough to be invited to a special evening at Rudells' new store in New Street.

It's quite something, with a great deal of thought – and no doubt money – invested into creating a thoroughly chic, luxurious, and comfortable space for discerning clients to browse for watches, necklaces, rings, earrings, pens and all manner of other jewellery, either as gifts for others or treats for themselves.

If there is one brand which stands out as Rudells' flagship in New Street, it is Patek Philippe, the family-owned Swiss watchmaker which has gained almost mythical status and is a byword for exclusivity and precision.

While there were scores of Rudells' clients perusing the shop on that summer's evening, there were also representatives from Patek Philippe, not least the brand's UK managing director Adrian Lurshay.

Rudell's managing director, Jon Weston, was also on hand in between chatting to customers, and I was able to put various questions to them both which go some way to explaining the importance of relationship between brand and retailer.



Adrian Lurshay, UK managing director for Patek Philippe

First of all, Adrian, could I ask you to explain the mystique behind the Patek Philippe brand?

There are many solid elements that can explain the aura of the company, and which can be discussed throughout its history.

Patek Philippe, founded in 1839, is the oldest and only remaining family-owned Geneva watchmaking company. It was founded by Antoine Norbert de Patek and Jean Adrien Philippe and in 1932 was acquired by the Stern family.

Today, the company is led by the president Thierry Stern, who is the fourth generation and who has been working focused on Patek Philippe's values: independence, tradition, innovation, quality and fine workmanship, rarity, value, aesthetics, service, emotion and heritage. With them as foundation, he has been leading Patek with a long-term strategy, guiding the constant innovation of the company in conjunction with its remarkable tradition. The result is a constant improvement in the quality and accuracy of the timepieces, that are always attracting interest from connoisseurs, clients and future ones.

Patek Philippe's "advanced research" team keeps investing in new materials and technologies. At the same time, the tradition of ancestral watchmaking, the know-how and the savoir-faire within the company is maintained and passed through generations of watchmakers and artisans. Every year, an exceptional new



Rudells' new flagship store is located in the second city's New Street



The Patek Philippe brand stands out at the Birmingham location



Rudells' managing director Jon Weston is proud of the bond shared with the Patek Philippe brand

Rare Handcrafts collection, composed by unique timepieces including pocket watches, wristwatches, and clocks, is created and exhibited.

Another element that makes Patek Philippe so unique it is museum, open to the public in Geneva in November 2001. The honorary president of the company Philippe Stern created a space to showcase and share with the public an extraordinary and unique collection of nearly 2,500 watches, musical automata, and miniature enamels from the 16th century to today. At the museum, visitors can also find an extensive library focused on the art of timekeeping. The museum is exceptional, so it is not a surprise that it attracts a significant number of visitors yearly.

I could be here speaking about so many more elements, but I will highlight two more before I go as I consider them quite impressive.

The Patek Philippe Seal, introduced in 2009 for our mechanical timepieces, has the industry's strictest quality control standards. This hallmark is applied to the entire watch.

Finally, I would like to mention our advertising campaign. It is almost 30 years since Patek Philippe launched the 'Generations' campaign: "You never actually own a Patek Philippe. You merely look after it for the next generation", a strong campaign with an emotional and universal approach.

Jon, what you were trying to achieve when designing the interior with Patek Philippe in mind?

The simple answer is we wanted to create the best Patek Philippe showroom in the UK, and I think we have achieved this with by how well it all flows.

The Patek Philippe area fits seamlessly in with our finishes, which complement each other very well. There was a huge responsibility to get it perfect, but with Geneva assistance we had the industry best for both the 'white boxing' as they call it, and the finishing elements of furniture; they all came together perfectly.

From the very beginning Patek Philippe was to be the most prominent aspect of the showroom, and the beautiful internal area



A luxury brand deserves luxurious surroundings

and external signage reflects this. I also think the range of our high-end jewellery ranges sit very well with the world's premier watch house.

And Jon again, how has the Birmingham and West Midlands market reacted to having Patek Philippe on its doorstep?

It's been incredible. I looked at this site several years ago, and I should have pushed the green light then to be honest.

Big city, big brands as they say, so the partnership is very natural. Bringing in a world-renowned partner like Patek Philippe and indeed Rudells to Birmingham has been truly warmly received.

We have been welcomed by other businesses and especially by our clients, both existing and new. It's a great community in Birmingham and we are very proud to be part of it.

Thankfully, demand remains very strong with collectors and those aspiring to begin a luxury watch collection.

Adrian, how important is the bond between the brand and its retailers?

We have been working with our authorised retailer network for many years.

With Rudells, we started the relationship with Tony Rudell in 1997 and then with Jon since he took over as managing director. In all these years, our relationship has been developing, getting stronger, and we are now very proud to be at their new location in Birmingham.

Finally Jon, how much pleasure does it give you to have that responsibility of being one of the chosen few retailers for Patek Philippe?

I could go on for quite some time on this question Henry. We are immensely proud and sincerely excited to be partnered with Patek Philippe – it's a wonderful responsibility to be given.

We demonstrate great mutual trust and support for each other. Our core family values of excellence align perfectly, and it's a real honour to be part of their exclusive family.

Our enthusiasm is also second to none, the Rudell team are fanatically dedicated to ensuring our client experience is the best there is.

We all admire the engineering and creativity that goes into the development of the timepieces, the grand complications are just awe inspiring!

advertisement feature



Recruitment agency opens new city centre office

A recruitment agency has opened a new office in Birmingham's city centre to help it support 'ferocious' growth in the West Midlands' life sciences, sport and tech sectors.

Starting Point Recruitment, whose headquarters have been in Walsall since 2002, has opened the new 2,000 sq ft office on Newhall Street, creating eight new jobs.

Professor Paul Cadman, chief executive of SPR, said: "Birmingham is growing ferociously and we are focused on supporting that growth, as this long-term investment in a Birmingham base demonstrates.

"If you look across Birmingham's skyline right now you see the new Sports Quarter, the new Creative Quarter, the new Life Sciences Quarter, the new Knowledge or Tech Quarter.

"Each of these growth areas needs great talent across a multitude of different roles to ensure they achieve the world-class outcomes they are aiming for.

"With this in mind, SPR's Birmingham office will have its own life sciences desk to source talent for roles in the UK's fastest-growing cluster of med-tech and bio-tech businesses right here in the West Midlands."

Turner & Townsend move to Colmore

Professional services firm Turner & Townsend is moving its Birmingham team into a new home at 55 Colmore Row.

Once a grand banking hall, the building has been carefully restored and repurposed, earning the BCO Refurbished/Recycled Workplace award.

The prime Grade A office space aims to create a productive and inspiring environment for both employees and clients, with its blend of restored Victorian architecture with modern design.

Phil Clempson, director and strategic lead for Birmingham, said: "Our new location gives us a space that not only reflects our growth and the calibre of projects we are delivering, but also provides an inspiring and flexible environment.

"The building blends heritage with innovation, and that supports our sustainability commitments."

The Birmingham team has grown significantly over the past decade, rising from fewer than 100 people in 2015 to more than 400 in 2025.

Storage expansion

Westbeech Group is to expand its Nest Self-Storage centre by a further 10,000 sq ft after the success of its first unit at Old Hall Industrial Estate in Bloxwich.

The company launched its first self-storage centre in January this year and user occupation has hit 60%.

Ian Houghton, managing director of Wolverhampton-based Westbeech Group, said: "This will increase our capacity by 50% to 24,000 sq ft and we are scaling up due to increasing customer demand."



Three new tenants

Ingenuity House in Solihull has secured three new tenants, taking the office building to almost full occupancy.

Ticketing specialist AXS Europe, part of AEG Worldwide – the sports and live entertainment company – has taken a 6,417 sq ft office suite on the second floor on a five-year lease.

AXS had been resident in the Orega flexible office space at Ingenuity House since June 2025, following the award of the ticketing contract from the nearby NEC, the UK's largest event space. Its move to the second floor provides the company with a more permanent home for its staff.

Vistry Group, the provider of affordable and mixed-tenure homes, has agreed a ten-year lease on 12,486 sq ft on the third floor of the building for its South Central Midlands region office.

Completing the trio of lettings is Davies, which has taken 7,724 sq ft on the third floor. The specialist professional services and technology business has agreed a five-year lease on the space.

CBRE advised Phoenix Life on the lettings as sole agent on the scheme.

Michelle Mills, a director in CBRE's office agency team with responsibility for the out-of-town market, said: "The peerless sustainability credentials of Ingenuity House are a major draw for occupiers, along with easy access to local, national and international transport networks.

"The building has undergone significant upgrades, including refurbished common areas and the opening of an onsite café to create a best-in-class office building."

Occupiers at Ingenuity House include Flooid, Allianz and Orega.

JLL acted on behalf of Vistry and Davies.



Digbeth Dining Club goes canalside

Street food group Digbeth Dining Club is set to open a new canalside dining and event venue in the West Midlands in the first quarter of 2026.

The 450-capacity two-room Dockworks Waterfront will take up residence in Brierley Hill after three years of delivering one-off events outside the location.

A £500,000 overhaul of the existing space is expected to see the creation of a new destination for food traders, live music and events for the local community, as well as food and culture fans from across the country.

The venue will sit alongside existing hospitality, leisure and NTE businesses in the Waterfront, and count West Midlands Ambulance Service and Merry Hill Shopping Centre as neighbours.

Bobby Barnes, co-director of Digbeth Dining Club, said: "Dockworks is so much more than just a venue – it's an opportunity to create something truly special for the Black Country.

"We are always evolving and pushing the boundary to give people the best possible experience, and Dockworks will enable us to take that energy to a whole new level.

"After sitting empty for over 15 years, this site is ready to be brought back to life and we're proud to be filling it with the food, music, culture and community spirit that DDC is all about.

"Dockworks will be a place where people come together, whether that's over incredible street food, live music, sport, or simply a great night by the waterfront.

"Our vision is for this to be a permanent home that the community can feel proud of."



In association with
HOLLYWOOD MONSTER
DESIGN • CREATE • DELIVER
PROPERTY SIGNAGE SPECIALISTS

Construction wins award

Three Chamberlain Square, part of Birmingham's Paradise estate, has been awarded a BREEAM Outstanding accreditation for the building's construction stage – the highest environmental sustainability certification level.

The 189,000 sq ft building, designed by architects Feilden Clegg Bradley Studios and constructed by Sir Robert McAlpine, is the first and only commercial office building in the city to reach this level.

Alex Housden, senior development manager at Paradise developer and asset manager, MEPC, said: "This is a huge vote of confidence in both the approach to and delivery of Three Chamberlain Square as the most sustainable commercial building in the city and region.



"Everyone involved in the design and creation of the building deserves congratulations in helping us all reach this well-deserved milestone."

The building is set to see global firms CBRE, EY and Forvis Mazars make it their new Birmingham home.



PureGym has taken 8,737 sq ft at Patrizia's Corkfield development in Edgbaston.

The 24/7 gym operator has agreed a 15-year lease on two combined units at Patrizia's UK flagship living development.

Corkfield comprises 375 build-to-rent apartments and 15,000 sq ft of retail and leisure space next to Edgbaston cricket stadium.

Aman Sharma, investment manager at Patrizia, said: "It's great to welcome the UK's largest gym operator to Corkfield, providing an additional amenity for our residents as well as helping to animate our ground floor space fronting on to Edgbaston Plaza."

Occupancy levels reach a new high

Occupancy levels of Birmingham's flexible offices have hit a new high, according to research from property consultancy CBRE.

Average occupancy for flex offices within the city centre is now 84%, the highest level since the property consultancy started tracking market data in 2020.

Constraints on available space and high demand have contributed to the record statistic, according to Dan White, CBRE's head of flex for the Midlands and South.

He said: "We lost more than 80,000 sq ft of flex space in the city centre at 1 Victoria Square and Two Snowhill across 2024 and 2025.

"Displaced tenants have been homed with other operators or within other buildings in their portfolios, reducing capacity across the sector, while demand for flex space in general has not abated.

"The finance and professional services sector has been particularly active, evidenced by Accenture's 150-desk, 8,900 sq ft letting at Bruntwood SciTech's Cornerblock in July."

Mr White says the decision to close these operations at 1 Victoria Square and Two Snowhill is not concerning.

He added: "The operators of these flexible offices were pioneers of the flex market in Birmingham; their rental agreements are more than a decade old. Office rents in the city have climbed during that period and occupier expectations have also changed.

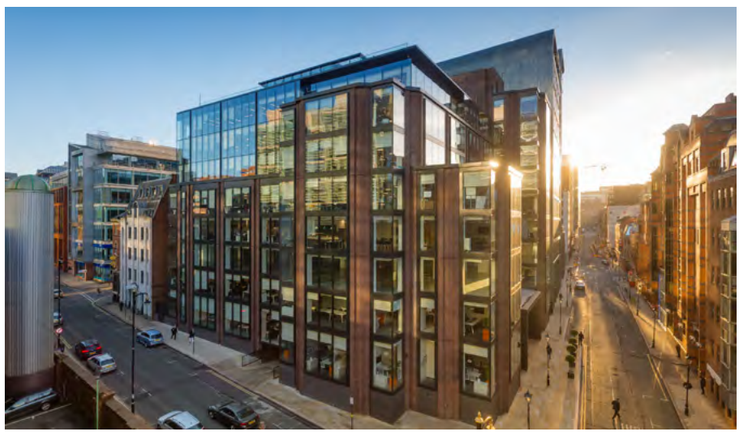
"It didn't make sense for them to remain in these locations, but they are still active elsewhere in the city. What's more, there are a new wave of openings in the pipeline that will fill the void."

According to CBRE, the national rise of landlord-owned flex brands has been evidenced in Birmingham.

Bruntwood is targeting a 20% share of the flex market in the city and has made inroads with flex offers at its Centre City, Cornerblock, McLaren Building and Enterprise Wharf holdings. The company has secured the biggest flex deal in Birmingham this year at its Cornerblock scheme.

Mr White said: "The appetite for flex space from both landlords and operators is matched by demand from occupiers.

"Economic and confidence challenges have forced many businesses to reassess their real estate strategies, of which flex now plays a key part. As a result, transaction volumes have remained robust, outstripping 2024 flex take-up in Birmingham."



A taste of Ireland

A lively taste of Ireland has arrived in Birmingham city centre in the shape of Katie O'Brien's Irish Bar.

The launch event welcomed more than 500 guests to the Temple Street venue who enjoyed an evening of warm Irish hospitality and live music.

Guests included local corporate businesses as well as media and influencers who got into the party spirit with plenty of beers . . . and of course the obligatory Guinness.



Sumeer Kalyani, Lewis Warner, Ravneet Nandra, Charlie Horner and Amy Lakin



Jonathan Codona, Lucy Codona, Jess Walker and Gordon Codona



Emma Howden and Lucy Pilkington



Camille Kempell and Anita Champaneri



Ian McEwan, Rick Ahor, Laura McEwan and Victoria Jinks



Elisha Khan, Aran Channa, Natally Coventry and Liam Hughes



Adam Rock, left, head of Innes England's Birmingham office, with new professional services director Tim Ford

New professional services director

Midlands property consultancy Innes England has appointed Tim Ford as a director in its professional services team.

A chartered surveyor with more than 30 years' experience, Tim specialises in advising landlords and tenants on a range of matters including lease renewals, rent reviews, business rates, acquisitions and dilapidations.

He joins Innes England's Birmingham office from Johnson Fellows, where he was a partner for more than seven years. Prior to that, he held roles at Lambert Smith Hampton, ES Group and BNP Paribas Real Estate.

Adam Rock, head of Innes England's Birmingham office, said: "Tim's wealth of experience and reputation in the market make him a fantastic addition to the team as we continue to grow our presence in Birmingham.

"His expertise significantly strengthens our professional services offering and brings added value to our clients across the region.

"Our ambition for Birmingham has always been to be a multi-disciplinary office and bringing Tim on board takes us one step closer to achieving that aim."

Head of impact propositions

Unity Trust Bank has announced the appointment of Matt Conroy as its head of impact propositions.

Matt has more than 30 years' experience working in commercial banking, including roles at Allied Irish Bank and Triodos Bank.

He joined Unity in 2019 as a relationship manager and was appointed regional director for the south in 2022, where he oversaw significant growth in the bank's lending to enable positive change.

In his new role, he will support the development of products and services that enable customers to improve the way they plan, record and report their positive social and environmental impact.

He will also lead the bank's retrofit transition initiative, which has ringfenced £50 million for housing associations to support decarbonisation activities.

Joshua Meek, chief impact officer at Unity Trust Bank, said: "Unity's double bottom line strategy means that profits and purpose go hand in hand. As our balance sheet continues to grow, so too does our ability to deliver our mission to create a better society.

"Matt's deep understanding of customers' commercial requirements, paired with his personal motivation to deliver social impact and support our net zero ambitions, makes him perfectly suited to his new role."





Adam Griffiths

Five appointments across three offices

Commercial property consultancy Jones Hargreaves has made five new appointments across three of its UK offices, including a senior hire in Birmingham.

Experienced building surveyor Adam Griffiths joins as associate partner at its newest office in Birmingham. Having worked for Cushman and Wakefield in the city for almost seven years, he has significant experience in providing professional services and project delivery – having undertaken a range of schemes of varying complexity across the Midlands.

Matthew Jones, partner and co-founder at Jones Hargreaves, said: "We are delighted to welcome our newest team members as we celebrate being named as one of the best places to work by the Sunday Times for the second year in a row.

"We are wholly committed to attracting and retaining brilliant people and to keep standards high in the commercial building sector."



Darren Quincey

Bringing a wealth of experience

Real estate consultancy Hollis has announced two director appointments at its Birmingham office as part of an ongoing growth strategy in the Midlands.

Darren Quincey brings over 30 years of experience in the construction and property sector, including senior roles across consultancies, contractors, public sector bodies and client-side organisations.

He has experience across all sectors including education, logistics, commercial and accommodation, with project values ranging from £10,000 to over £3 billion.

Joining him is Gary Williamson, a building surveyor with nearly three decades in the sector. He has worked across virtually every asset type, from one-bedroom flats to major industrial estates and offices. His career includes five years as a contracts manager for a construction firm and a year client-side with Associated British Ports as national head of building surveying.

Chris Sullivan, regional managing director for the Midlands and head of dispute resolution, said: "It's an exciting time for the Birmingham office. Darren and Gary bring a wealth of experience and complementary skills that will strengthen our offering across the region."



Gary Williamson



New director Gareth Marchment, left, with head of MK2's property management team Marcello Della Croce

Director joins management team

MK2 Real Estate has appointed Gareth Marchment as a director in its property management team.

He joins the Birmingham-based commercial property consultancy from KWB, where he was head of the firm's property and asset management team. Prior to that, he spent 15 years at Orbit Property Management.

During his career Gareth has advised a range of clients including Somerset Council, Joseph Rowntree Foundation, LXi and several foreign property funds. At MK2 he will work alongside head of property management and fellow director Marcello Della Croce, managing the team's £1.5 billion portfolio of assets under management, as well as focusing on new business.

Marcello said: "Gareth's 20 years' experience advising clients on all aspects of property management and the skills and knowledge he's obtained over that time will be invaluable as we look to push on to our next phase of growth."



From left, Mark Taylor, Taj Lalli, Lucy Fairclough and Muhammad Usman

New partner at Birmingham office

Accountancy firm Bishop Fleming has appointed a new partner to its Birmingham office.

Taj Lalli, a former KPMG director, has joined the firm as corporate finance partner where he will be focusing on deal-related activities, including mergers and acquisitions.

Taj brings over two decades of experience in corporate finance to the firm, having begun his career at KPMG in 2001 where he specialised in mergers and acquisitions and mid-market transactions. He has since advised numerous private companies on successful exits via trade sales and private equity deals.

He said: "Birmingham is a city on the rise, so I look forward to working with our team to strengthen our presence and support the businesses driving that growth."

With four internal promotions, Taj's appointment will take the number of new partners to ten this year alone, with the firm reaching 48 partners.

Birmingham office lead, Mark Taylor, said: "Taj's commitment to building strategic alliances with key figures and organisations aligns perfectly with our ambition to strengthen the city's profile, attract investment, and create opportunities for local businesses.

"We are confident his skills, connections and energy will help drive our growth and impact in the region."

Five minutes with...

Santina Bunting

Assistant technician and apprentice, Arup

In one sentence, what does your role involve?
I get the opportunity to work on major infrastructure projects that shape the way we all live and move around. This includes highways, bridges and tunnels where I am involved in the engineering analysis, the production of drawings and reports, and generally helping to bring exciting projects to life.
How long have you been in your current job?
I have been at Arup for four years now. At just 20 years old, I already feel like part of the furniture.
Please give a brief summary of your professional career to date.
My journey began at 16 after GCSEs when I made a decision to do an apprenticeship. I was the only one out of 250 students to take this path. In September 2021 I began my Level 3 civil engineering apprenticeship at Arup. It was a mixture of working on real projects and studying a BTEC in civil engineering. I threw myself into it and managed to complete the course a year early with the highest grade.

Since then, my career has continued to grow quickly. I am now a technician member of the Institution of Civil Engineers and studying at Warwick University as part of my Level 6 degree apprenticeship. I am currently in my third year of that programme and I love combining the theory of university with the practical experience of work. On top of that, since November 2024 I have also been working one day a week in Arup's global internal communications and marketing team. I was invited to join the team after being spotted for my communication skills and also building my personal brand.
Did further or higher education set you up well for your particular vocation?
Because I chose the apprenticeship route, my higher education is happening alongside my career. Studying at Warwick as part of my apprenticeship has been invaluable. The academic side is helping me build the strong theoretical foundation I need to really understand the engineering principles behind the projects I work on. It makes such a difference when I can connect the dots between what I am studying and what I am contributing to in the office.
How is your job impacted by uncertainties in the economy?
Working for a consultancy means that the flow of work is directly linked to the economy. When our clients face uncertainty



or have less money to invest, projects can be scaled back or even cancelled. That naturally has a trickle-down effect on the type and volume of work I am involved in.
What is your view of artificial intelligence, an opportunity, a threat or a bit of both?
For me it is an opportunity. I have just completed my Microsoft Copilot training which allows me to use it across the 365 apps we rely on daily. From my perspective, engineers can sometimes be slow to adapt to new technology, but I am keen to embrace it. AI is definitely the future and I want to understand how to use it to make my role more efficient and my future career more impactful.
Social media platform of choice, and why?
From a professional perspective it has to be LinkedIn – I'm a massive LinkedIn lover. Through consistently posting and sharing my story I've been able to see the power of the app and the opportunities it can present. For example, just recently I was asked to co-host a TEDx event, and I also co-hosted the Colmore Food Festival because of it. On a personal level I prefer Instagram because I love sharing my travels and day-to-day life with my friends and keeping up with what they are doing too.
How do you hope your colleagues would describe you?
I hope they would say I am happy, bubbly, confident, extroverted and a pleasure to work with.
Highlights of your career so far?
There have been so many that it is hard to narrow them down, so I'm going to be cheeky and list four moments all achieved before the age of 20. Being invited to 10 Downing Street for an International Women's Day reception was an unforgettable experience. Attending the king's summer garden party at Buckingham Palace was another pinch me moment. Speaking at the House of Lords is something I will treasure forever. And of course, becoming the youngest ever winner of BYPY at the age of 19 will always be a career highlight. To me it really just shows what can happen when you believe in yourself and also put yourself out there.
Any particular faux pas or embarrassing moments in your career you would prefer to forget?
About a year into my apprenticeship I gave a presentation during a meeting. Afterwards, unfortunately, I forgot to stop screen sharing and everyone could see my Teams tab where I had messaged a colleague to say I was finding the meeting boring.
Pet hates?
People who gatekeep advice. Sharing knowledge helps everyone move forward. If you could go back and give your younger self some wise advice, what would it be? Everything happens for a reason. Keep believing in yourself and stay confident, even when you feel unsure.
How do you relax away from work?
I love a good holiday! This year I have been lucky enough to go to Miami, Jamaica, Croatia, Spain and Morocco. When I am at home I like to spend time with my friends and keep active by going to the gym.
Tell us something about you that most people probably would not know.
I used to play handball for Great Britain under-21s as a goalkeeper. Last year I travelled to Uzbekistan for the Intercontinental Handball Championships where our team came second.
You can take one book, one film and one CD onto a desert island. What would they be?
Book: The Hunger Games series. Film: Black Panther. CD: Wizkid, Made in Lagos.
Your five dream dinner party guests, dead or alive?
Steven Bartlett, Sam Altman, Raye, Adam Sandler and Serena Williams.
What would you choose to eat for your last supper?
For my main course I would choose Jamaican food, so curry goat with fried chicken and dumplings. For dessert it would have to be vanilla cheesecake with a scoop of vanilla ice cream.

We see things differently.



Intelligence-driven financial services.

Heligan Group redefines banking, blending trusted financial guidance with the latest insights and innovations.

We combine expertise with sound judgement and a commitment to clarity and integrity to tailor our services to fit each client's unique needs.

Get in touch to discuss your requirements.

Heligan Group

heligangroup.com
0121 820 5223

St Philip's House, 4 St Philip's Place
Birmingham, B3 2PP


HALO
Exclusively designed by
Rudell
The Jewellers
97 Darlington Street, Wolverhampton WV1 4HB.
Telephone: 01902 423308 / 427199
89 High Street, Harborne, Birmingham B17 9NR.
Telephone: 0121 427 1904
1 The Burlington, 127 New Street, Birmingham B2 4JH.
Telephone: 0121 289 7149
www.rudells.com