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Success doesn't require a degree

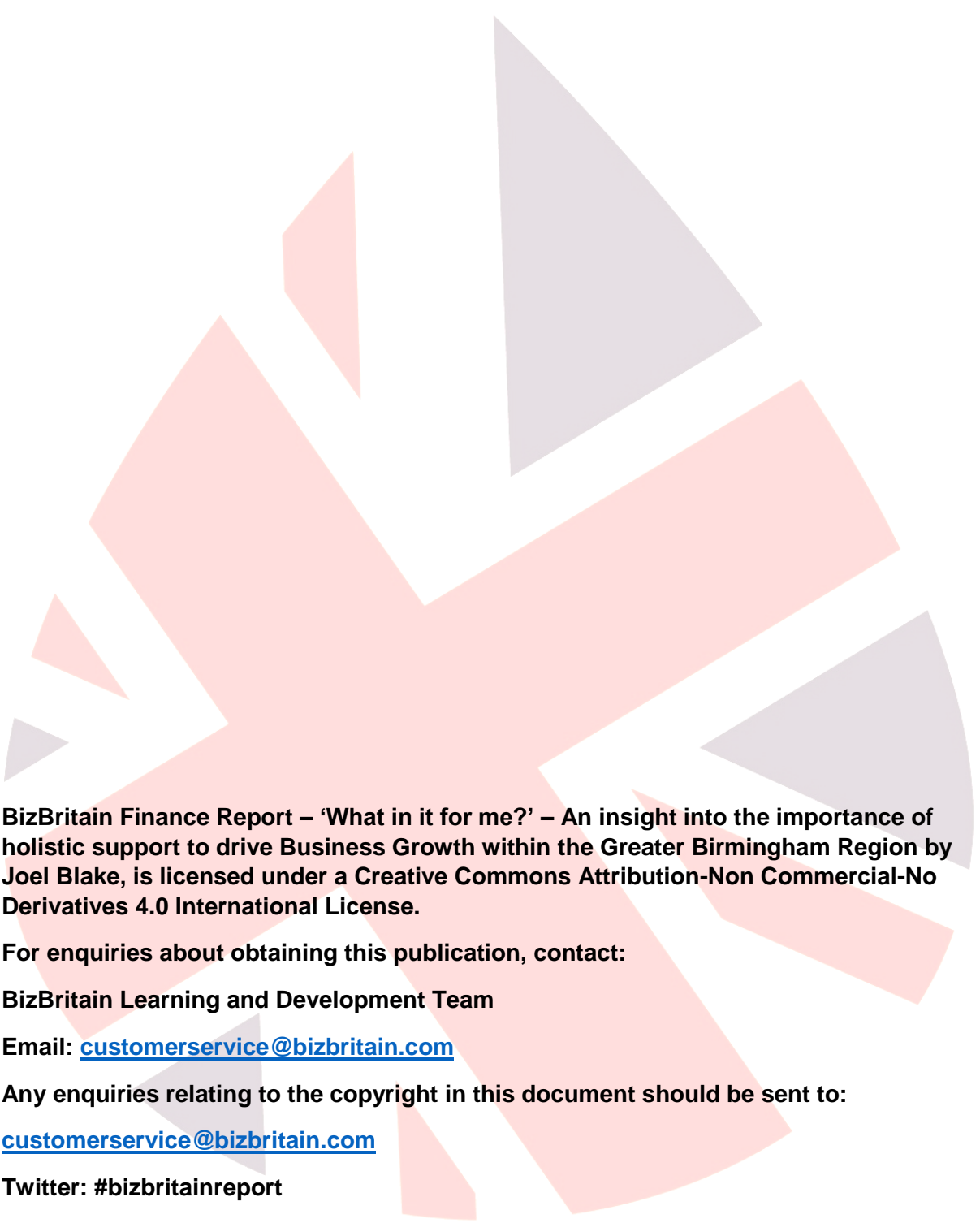
'What about me?'

An insight into the importance of holistic support for small business owners to drive business growth within the Greater Birmingham Region.

Authored by Joel Blake FRSA

An independent report to the wider business community and government

January 2016



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BizBritain was originally founded in spring 2012 by British entrepreneur Matt Gubba.

Since their inception, BizBritain has expanded to become a group of companies, which includes BizBritain Finance Limited.

BizBritain is a national Top 10 Delivery Partner of the Start Up Loans Programme, who have brokered over £4 million pounds in loan financing to launch over 600 new businesses across the UK over the past 3 years – 70% of those businesses are based in the Birmingham and Midlands Region.

BizBritain provide a range of support services from access to start-up funding, online start up business courses and learning, pre and post-funding mentoring support, as well as the provision of a wide range of business support products and service through their extensive partner network.

The BizBritain Finance Ltd board consists of BizBritain founder Matt Gubba, Co-Founder Gary Lennon, and Co-Founder Joel Blake, who together bring a diverse range of knowledge and experience to the table.

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CONTENTS

AUTHOR PROFILE	5
FOREWORD	6
REGIONAL PROFILE	7
EXECUTIVE SUMMARY	8
 <u>SUMMARY OF KEY FINDINGS – EXTERNAL BUSINESS SUPPORT ISSUES</u>	9
Lack of Collaboration based on a silo mentality	9
Awareness of Support	10
Professional service firms with a single point of entry	10
Incubation support both within local conurbations and nationally connected	11
More case studies of what good support looks like and positive impact made	11
Need to increase the adoption of digital technologies	12
 <u>PERSONAL & HOLISTIC NEEDS IDENTIFIED BY BUSINESS OWNERS</u>	13
Peer support is essential for coping with the early stages of business	13
More mentoring needed from experienced business owners, not theoretical consultants	14
Local role models can help to inspire focused action	14
Business owners need to develop a wider range of commerce skills	15
Need for businesses to increase their use of mobile technologies	15
 <u>KEY RECOMMENDATIONS</u>	16
Develop a regional Peer to Peer Support network for business owners	16
Instil tighter collaboration between professional services firms and small businesses	16
Increase investment in Intrapreneurship programmes to integrate entrepreneurial learning within business support organisations	16
Develop an innovative enterprise based internship programme to strategically harness the entrepreneurial talent of young people	17
Provide strategic level roles within Growth Hubs to local community business owners	17
Adopt more socially-focused engagement tools as a part of day to day business	18
Access to Finance app – regional app to link in finance services	18
Greater Birmingham & Solihull leader to lead the change	19



Joel Blake FRSA AGP MloEE

Joel is a multi-award-winning Entrepreneur, Business Speaker and Consultant with over 15 years of experience in developing entrepreneurs, mentoring support for aspiring leaders and advising professional service firms on their social impact strategies.

He has developed a credible reputation for his authenticity, his passion for integrating entrepreneurial thinking into corporate strategy, developing young people, and a natural ability to connect with leaders at all levels.

He is a Co-Founder of BizBritain Finance Ltd, Founder of technology company RATEACO www.rateaco.com, MD of leading social impact consultancy Cultiv8 Solutions and Co-Founder of The Hot500, the Midlands leading not for profit peer mentoring group network for aspiring entrepreneurs.

Joel is also a Regional Ambassador for the national Start-Up Britain enterprise campaign and also has a passion for public speaking, with experience of motivating over 4000 people in an arena to delivering inspirational personal development sessions, for staff teams and young people!

His other business and community roles include:

- Founder of the Annual Birmingham CSR Summit
- Non-Executive Director of Performances Birmingham Ltd.
- Advisory Board Member of Birmingham Metropolitan College Enterprise Academy.

His awards include:

- Winner - Maserati Top 100 UK Entrepreneurs 2015
- Theo Paphitis SBS Winner Award 2015 (Hot500)
- Winner – Unsung Community Hero Award 2014 – Brilliant Birmingham Awards
- Winner - Birmingham Young Professional of the Year (BYPY) 2010 for Recruitment & Training.
- Finalist - (Highly Commended) O2 X Awards 2009.
- Finalist - National Man on a Mission Business Awards 2009.
- Winner - Urban Dreams Award 2005

Foreword

Biz Britain Finance and Joel Blake, the author of this report, are to be commended for bringing together a wide range of interested parties to discuss and highlight the current and important perspective of business support in the Midlands and for providing a starting point for further action to be taken.

This can only be the beginning. What I sincerely hope will happen now is that policy makers and practitioners will take the time to read and consider the findings contained in this report and then use them to guide their own efforts when it comes to supporting small businesses to start, survive and grow.

It will be the follow up actions that make the difference; in particular the ability of diverse providers to co-ordinate their efforts to make best use of resources and reduce confusion in the marketplace for busy, often stressed, business owners. If we are to encourage businesses to understand, trust and take advantage of the support on offer in order to increase productivity and growth in the Midlands, we need to make life easier for them. At present we tend to make it more complicated.

The timing is right for adopting a different approach, with considerable change in the business support scene again being seen across both the public and private sectors.

Regardless of the potential wider changes covering Combined Authorities, LEPS and business support provision, businesses would clearly welcome more practical, relevant, support in getting to grips with new technology and coping with the inevitable stresses and strains of managing people and surviving the vagaries of a competitive global marketplace. Real-life case study evidence needs to be provided as proof that their location really is 'the best place to start and grow their business.'

We should be empowering business owners to succeed.

This report makes a good start; I hope it will also make a real difference.



DR STEVE WALKER

Chief Executive, ART Business Loans

www.artbusinessloans.co.uk

REGIONAL CONTEXT

Greater Birmingham is well positioned to deliver growth; the area contains a young and diverse population of 2m people and is one of the most connected locations in the UK.

With our world class higher education and further education offering and a high level of start-ups, a competitive offer in advanced engineering, automotive and aerospace, business, financial and professional services, digital and creative industries, life sciences, low carbon and environmental technologies and services and food and drink, we provide the largest percentage growth in private sector jobs in comparison to any other LEP region.

However, despite all this there are real areas of concern.

In quantitative terms, a key measure of our success will be Gross Value Added per head, the overall measure of economic productivity/wellbeing, within the Greater Birmingham and Solihull LEP:

- GVA per head is 2.8% below the England average; roughly £500 per person
- GVA per employee is 2.2% below the England average; roughly £1000 per employee.

Crucially these figures exclude London so in fact significantly understate the gap. GVA per head in GB&S LEP is almost 50% of that in London. The region has an over concentration in lower value sectors; with under investment in new products and services, fewer high growth and exporting firms, and productivity lower than elsewhere.

Other facts include:

- An under concentration in higher value sectors: GB&S LEP has a lower percentage of employees in the knowledge economy/high and medium technology manufacturing sectors than the England average (20.8% compared to 22.5% for England).
- A lower than average % of high growth firms: GB&S LEP has only 5.6% of firms being high growth compare to the national average of 6.9%.
- A relatively low proportion of exporting firms compared to our continental competitors: Approximately 80% of GB&S LEP's SMEs do not export compared to 66% in Germany.
- Relatively weak performing companies when it comes to investment in Innovation: The level of expenditure on innovation in the region is low in terms of % of GVA – standing at 0.96%- compared to most other UK regions and well below the EU target of 3%. This is partially explained by our sectoral balance.

The information in this paper is aimed to be a useful resource for Business Owners, Business Support Agencies, Funding Providers and Government to consider when formulating future interventions of support for businesses.

The information and views herein is based on research collated at our two BizBritain Symposium events, which took place in March and April 2015 – attendance across these two events consisted of over 80 business owners, LEP Representatives, investors and business support agencies, alongside research from the 500+ small businesses that BizBritain has funded to date.

1 Greater Birmingham and Solihull Local Enterprise regional report

EXECUTIVE SUMMARY

The importance of a holistic approach to effective business support is an ideology that cannot be refuted.

Yet, the ability for business support to play a clear role in creating added value to both businesses and the wider economy has been hindered over a number of years, by a non-cohesive approach that many business owners find difficult to understand.

Continual cuts to public and business funding, and a lack of co-ordination between existing public and private sector provisions, has left many business owners perplexed and indeed frightful of where to invest their scarce resources, in order to receive adequate support tailored to their specific business needs with a satisfactory return on their investment.

It is clear that the current strategic business support framework does not take into account the importance of personalised individual support for business owners - business owners often feel and experience challenges that are often unique to their own approach to business, yet is not accounted for within the confusion and complexity of business support services.

Though it would be fair to point out that businesses of a similar size or sector may experience similar challenges, hence why there may be a lack of distinct support available for each type of business owner, there is a need for a more disruptive approach to business support within the Greater Birmingham & Solihull and wider west midlands region, and indeed, an approach that can be used across all regions of the UK, that takes into consideration external and global trends of business engagement.

This disruptive approach must encompass a new modern way of social engagement, knowledge transfer and tailored support that is up to date with social and digital technologies, integrating more culturally-sensitive communication methods and founded to meet the future demands of the next generation of diverse business owners.

Joel Blake FRSA

Co-Founder, BizBritain Finance Limited.

SUMMARY OF KEY FINDINGS

External Business Support needs as identified by business owners.

Lack of collaboration based on a silo mentality

In 2012, there were nearly 900 different sources of local business support for small firms and, it is estimated that there are over 50 access to finance schemes in operation nationally and locally.

It was highlighted that such a high number of support measures are great and advantageous for small business, but there is a distinct lack of cohesive explanation and promotion of the providers of these services, and the specificity of their individual support.

This adds to the confusion and frustration of where to find a particular type of support, resulting in:

- A waste of both time and resources in attempting to filter through such levels of provision.
- A duplication of information where found.
- Language barriers and challenges borne out of the use of jargon and lack of clear simple to use language, within written resources.

Many business support services are fighting for their own survival, as public funding opportunities diminish, so it is no wonder than many seek to firm up their own niche of support to protect their own longevity!

But this, in itself, is counterproductive – the most successful support services will be those who seek to work in collaboration with smaller agencies or organisations who are experienced in different, but complimentary specialisms of support.

By collaborating rather than separating, support services can reduce costs, sharing resources and develop a more credible proposition that is equipped to meet the needs of a much wider and diverse customer base, in an ever changing marketplace, especially in such a diverse and controversial business region as Greater Birmingham & Solihull.

Awareness of support

It was felt that the communication methods of making small businesses aware of what support is available to them, is outdated and not conducive to a more modern approach of communication.

There was a feeling that there is still a business network of support that is not inclusive of all, but often results in a clique of people who get to hear what is available in terms of support first, before it is channelled to wider networks.

Though there was no clear evidence of such a preventative 'old boys network' being in place, it is clear that there needs to be more constructive effort made to connect both informal and formal networks of business support across the region – this will help to forge more effective business partnerships, fairer distribution of work opportunities and greater spread of economic wealth.

It was also highlighted that there was an ineffective use of technology mediums that had the ability to cut through the noise of social media, to ensure that the right messages were heard and received at the right time – an example of this was finding out that the deadlines for funding proposals were too short to meet, because the proposal information was not received in enough time.

Professional service partners with a single point of entry

It was felt the professional services sector has a huge part to play in helping small businesses to both grow and become sustainable, long-term.

With over 14, 000 professional services firms (PSF's) within the region, there is enough support and resources available.

It was also highlighted that many small businesses feel that the fees of PSF's were too high for many small businesses to consider, and that there has always been a primary focus on servicing the mid-sized market, rather than smaller businesses.

However, there was praise for some PSF's who have made a very public and financial commitment to supporting small businesses

For example:

KPMG SME Accounting Services was highlighted as a positive intervention based on their £40 million investment into SME support.

Though met with some scepticism relating to their foray into this market based on increased global competition within the SME Mid-market sector, the general feeling was that the security and comfort of working with a global established brand matched with a competitive price point for accounting services, was an overall positive intervention of support for small businesses.

Incubation support both within local conurbations and nationally connected

Learning from the experiences of others, in a positive and empowering environment was highlighted as something that fosters focused action by business owners.

This is due to the fact that the feelings of vulnerability and frustration that are often felt in isolation, are readily explored and analysed by others who share the same feelings and thoughts – this in turn helps the business owner to feel more encouraged to take action without fear of failure; indeed, failure in itself becomes psychologically accepted as a tool of growth.

Business example:

Entrepreneurial Spark www.entrepreneurial-spark.co.uk was highlighted as one of many good examples of a credible incubation structure for small businesses, within the region.

Entrepreneurial Spark is the world's largest free business accelerator for early stage and growing ventures. Started in 2011 in Scotland, Entrepreneurial Spark launched in Birmingham, England in February 2015.

They have developed a proprietary 'entrepreneurial enablement' programme that takes entrepreneurs through a cognitive and action centred development process. The Entrepreneurial Spark programme lasts for 6 months and can continue for up to 18 months.

Benefits include access to a collaborative office environment suitable for building teams, which they call a Hatchery. Businesses in the Hatchery also receive free IT & Wi-Fi; access to business enablement and support from a pool of over 50 business mentors. There are ample opportunities to network during compulsory events, workshops, pitch practice and more.

The focus of the Entrepreneurial Spark programme is on the individual, developing entrepreneurial mind-sets and behaviours to enable acceleration and growth.

At the time of this report, Entrepreneurial Spark have expanded to six other UK cities, have an ESpark Hatchery in India and boast an impressive rate of 82.3% of businesses that they have worked with and are still trading 3 years later.

More case studies of what good support looks like and positive impact made

"Success breeds success and within the small business community, there is no greater inspiration than your seeing your peers achieving success!"

This comment was made by one of the participants at the BizBritain Symposium Birmingham event, as part of our sessional debate on about what drives you to succeed.

Real life peer case studies are a cornerstone example of proof for small businesses, particularly when resources are scarce and low. They give a practical insight into a solution found for an issue or number of issues, and the impact that was made.

It was felt that there needs to be more promotion of business support interventions, through the use of case studies within the region. This would help to build up a goodwill factor within the wider business community and build up both the confidence and evidence piece, that the right type of business support is available for specific needs.

Need to increase the adoption of digital technologies

The rapid pace of technology is still an area of both fear and concern for small business owners.

From understanding how to leverage social media effectively, to integrating the right IT networks within the business, technology is widely regarded as both a necessary evil, but a confusing one by many.

SMEs across Greater Birmingham understand the benefit of technology with 92% of businesses in the GBSLEP region stating that having a digital capability is important for their business, compared with 71% nationally³.

They want to do more to take advantage of the estimated £18.8bn of revenue available to businesses that use digital technologies effectively⁴.

Despite this recognition of the critical role technology plays in driving growth, some businesses do not exploit this, because of a digital skills gap - 59% of small business state they do not have a formal digital strategy for their business⁵.

The Greater Birmingham Digital Academy launched, offering small and medium sized businesses free training and development on topics that the region's SMEs have asked for support in, yet, there was a slow uptake of their support in the GBDA Summer School in June 2015.

But given those SMEs who use digital as part of their business processes have 22% higher revenue growth than those with low or no use (as well as experiencing a 10% increase in productivity), it is clear the lion's share of efficiencies is yet to be claimed⁶.

This is something that small business have some responsibility to solve, whilst at the same time, business support services must become better at raising awareness of the benefits of leveraging this critical business growth opportunity.

³ Lloyds Bank Digital Index 2014

⁴ "This is for everyone" – The Case for Universal Digitisation, Booz & Co, 2012

⁵ Greater Birmingham Digital Audit 2015

⁶ The Internet Economy in the G20, Boston Consulting Group 2012

Personal & Holistic needs as identified by business owners.

Peer support is essential for coping with the early stages of business

There is a plethora of networking events and meetings throughout the region, from independent consult networks, well established networks and industry specific activity.

However, many seem to be competing for the access and provision of support from the same cohort of small business owners.

Small business owners face a roller-coaster of emotions, when they have launched their business and multiple approaches from many organisations who tend to say the same things, can add to that confusion and frustration of where to go to find the support they need.

Once the novelty of being in business disappears, the need to attract and meet the needs of regular customers becomes a stark reality that can often cause frustration, despair, and disappointment, enhancing their fear of success.

Peer support is crucial at this early stage in business - this is important for a number of key reasons:

- Sharing of similar challenges, concerns and issues with other people in the same position creates a sense of reassurance that what you are experiencing is normal, and often results in an increase in both personal and business confidence.
- The cross-fertilisation of ideas and experiences can help to identify effective solutions that may not have been considered by the individual alone.
- Accountability to your peers encourages small business owners to recognise key areas of focus, which in turn, can help to accelerate the sustainability of the business and open up opportunity for long-term growth.
- Progress can be measured both formally and informally, to suit the demands and needs of all of business owners present, which enables both a flexible and tailored approach of support for all.

More mentoring needed from experienced business owners, not theoretical consultants

Mentoring as a support tool, is also an essential element of support for business owners, and is often cited as the one intervention, that can truly transform a business.

However, though it is a known fact that mentoring can help businesses to succeed, there is still a regional challenge on what the framework of a 'model mentoring provision' looks like and the way in which mentoring support is tailored to the needs of the individual business owner.

Due to the demise of many public or part-funded initiatives such as Business Link, the mentoring market has been saturated by a number of former consultants who wish to help small businesses to grow, in return for payment for use of their skills, experience and knowledge.

This, in itself is not a negative proposition – indeed, one could argue that their experience of helping many other business owners overcome a wide range of business issues and challenges, is a positive benefit that current and future business owners should take advantage of, to reduce their own chance of suffering the impacts of fundamental mistakes.

However, one has to also consider that the fact that many consultants have never run their own business.

Nothing can prepare you for your own personal connection to the emotion rollercoaster of running your own business and the personal learnings, insights and confidence that process can give to you.

This real-life understanding of the business journey therefore challenges the notion that every person who claims to be able to help mentor you through this journey, is adequately qualified to provide tangible and practical support.

Local role models can help to inspire focused action

There is a dearth of historical and current business roles models, who can be studied, analysed and have their methods of success adopted to succeed.

But success is relative and many business owners feel that the larger than life celebrity entrepreneurs and business owners are 'too far removed' and seem out of touch.

More and more business owners are being drawn to local role models who they can identify and connect with more readily.

There is a need for more local role models to be recognised, promoted and made accessible to business owners in the region – this will foster a deeper sense of community, cohesive learning and the opportunity for a more engaged local economy.

Local role models provide an informal resource of learning that accelerates knowledge transfer; more use of social media tools by business support networks can help to facilitate this process.

Business owners need to develop a wider range of commerce skills

Businesses are often founded on an idea, passion and a sense of purpose.

However, many small business owners are reducing their own opportunity for sustained growth because of a lack of focus on both the development of the business, and the development of the skills and governance knowledge of the companies' executive team.

In many cases, the single business owner becomes so focused on the 'doing' of their business, that they do not effectively and adequately apportion their time, to developing one's own skills and awareness of areas that can help to strengthen the business.

Business support services that can increase the awareness of their provision of such support, in a simpler, effective and non-intrusive way, would see an acceleration in the engagement of such activity.

Need for businesses to increase their use of mobile technologies

The increased use of mobile technology is changing the way business is been promoted and communicated, and will change the way that business owners access information and promote their business to their target clients.

Mobile technologies are emerging as a growth engine for small and medium enterprises, with the top 25% of adopters seeing two times revenue growth and up to eight times the number of jobs created

In 2013, £6.5 billion was spent on mobile marketing communications, up from £4.69 billion in 2012⁷.

Business owners need to receive more support and understanding of the power of mobile, in order to develop more innovative ways to remain competitive and relevant.

KEY RECOMMENDATIONS

To help integrate a more holistic approach of support for small business owners, we offer the following key recommendations:

1) Develop a regional peer to peer support network for business owners.

A regional peer to peer support network would help to connect business owners together more effectively. This can be formatted to have localised groups that work together to support local businesses and have a direct impact on the local economy, but having all local groups connected as part of one regional network.

A central HQ for such a network could harness the data and learnings from across all regions, and develop a strategic framework of support that encompasses the existing support networks that are already in place.

This may help to reduce the current silo mentality that exists and offering a 'ground up' approach of support driven by the needs of businesses, as highlighted and identified by the businesses themselves.

2) Instil tighter collaboration between professional services firms and small businesses.

The corporate business community has a crucial role to play in the support of the small businesses, in this time of immense change in the region.

Without the strategic investment of larger service firms into the small business sector and long-term commitment to transfer high level commerce skills and knowledge, Greater Birmingham & Solihull runs the risk of failing to ensure the upskilling of small businesses who are already adding value to the local economy.

This, in turn, could reduce the opportunity for professional service firms to leverage the sustainable benefits of investing in the next-generation of big businesses, as a strategic driver for long-term commercial growth, as well as increasing the exclusion of wider groups in society.

3) Increase investment in Intrapreneurship programmes to integrate entrepreneurial learning within business support organisations.

The region is a diverse one, so the more businesses encourage their staff to have an input into the strategic development of their business, the more opportunity for wider awareness of business opportunities, increased loyalty, increased productivity and better employee engagement.

Creativity and innovation are essential ingredients to foster a more social impact driven work culture. A happy and engaged workforce can also help to reduce recruitment costs and enhance brand reputation. If entrepreneurial learning is linked to staff CPD activity, then staff will develop a deeper understanding of how small businesses work and operate, at both a micro and macro level.

If such initiatives are then tied into CSR activity with small businesses, a collaborative business culture, built on personal growth and development can be created within the region.

4) Develop an innovative enterprise based internship programme to strategically harness the entrepreneurial talent of young people.

Providing entrepreneurial based internship / placements that allow young people to showcase their value, can be advantageous.

With over 18,000 young people aged between 18-24 classed as unemployed within the wider west midlands region⁸, there is an opportunity for small businesses to benefit from providing a more exciting developmental style of internship, that is linked to meeting a specific strategic need of the business rather than rudimentary tasks that are not focused on the building of practical, formal and transferable commercial skills.

By working with young people in this way, small businesses will be able to harness the creativity and ingenuity of young people within the region whilst at the same time, reducing business costs and provide tangible up skilling of the future workforce of the city.

City wide examples of such models in practice include The Hot500 Entrepreneur Programme with Harvey Nichols that took place in June 2013 and Glide Utilities internship programme with Birmingham Metropolitan College.

5) Provide strategic level roles within Growth Hubs to local community business owners.

The development of Growth Hubs can provide a clear 'one-stop' location to signpost effective business support and are, on paper, a tangible method of support for business owners.

But within the Greater Birmingham & Solihull region, there is still a need for a more in-depth mapping of all business provision in the marketplace, specific to the needs of different type of businesses to ensure a truly representation of support available.

Having small business owners involved at a high strategic level within Growth hubs, will enable access to the wide range of localised informal community business networks that are dispersed across the region.

This will help to highlight many regional routes of support that others may not know about yet, but who can add value and insight to inform the development of future business support service provisions.

6) Adopt more socially-focused engagement tools as a part of day to day business.

Within the global increase in communicating via various mobile methods, business support services must use more socially-connected methods, that simplify messaging and accessibility to crucial information in real time.

For example:

- Develop sector specific What's App groups to create online communities on mobile phones, to enable faster dissemination of key information.
- Use Instagram to show 'behind the scenes' insight of business support organisations, to create a more personalised relationship with service recipients.

Leveraging social engagement as part of an executive strategy can enable progressive relationships to be built faster, whilst helping to reduce costs and accelerate opportunities for growth.

However, there needs to be a consistent amplification of these key advantages across all support services, in order to create a uniformed level of positive impact that any business of any size of sector can feel that are benefitting from.

7) Access to Finance app – regional app to link in finance services

As a follow on from recommendation 6, one way to help improve access to finance would be the creation of an Access to Finance app.

With 76% of adults now owning smartphones and the fact that 25% of smartphone users make no traditional voice calls in a given week, Britain has become a distracted society, and one that demands instant access to their information of choice.

An Access to Finance app could be made to be region-specific, but also offer additional matrix information of need, such as the ability to highlight which funding streams you would be eligible for, based on previous funding sources already used or applied for.

Fundamentally, any organisations who would like to provide access to finance must ensure that their information is concise, clear, up-to- date and tailored to the needs of the mobile user, whether they are 'on the go' or at their desk.

8) Greater Birmingham & Solihull leader to lead the change

There are actions that need to be taken to achieve a fairer, holistic and positive experience of business support for business owners.

Historically, there have always been great events, led by great people creating great conversations, resulting in great ideas!

But, there has also been a lack of execution and a cyclical repackaging of the same issues time and time again, which everyone is aware of, but treats as if it is all brand new!

There is so much potential in the region that we are at risk of wasting, but the cultural mentality of it 'being someone else's job' or 'I'm too busy with my own business, to do anything about it' chips away at the possibilities that lay before us.

What is needed is a leader, to take charge of this issue and lead the way for others to follow.

Someone who understands the personal needs of business owners, but also understands the social, economic, political, regional, national and global landscape that business owners are a part of, whether they think they are or not.

The Greater Birmingham & Solihull region needs a leader who speaks the language of all its citizens, is as comfortable connecting within others 'in the streets' as well as within corporate boardrooms.

More importantly, Greater Birmingham & Solihull needs a leader who can help others to build confidence in themselves, giving them both the inspiration and motivation to exceed their own expectations.

It is only then, that we can give each other the permission to work as one and build a sustainable, proactive and globally-leading business ecosystem that others will seek to model, and one that truly adds value to all.

Special thanks to:

- Daniel Korski, Special Advisor to the Prime Minister No 10 Downing Street
- Aston Reinvestment Trust / ART Business Loans – www.artbusinessloans.co.uk
- BizBritain Finance Team – www.bizbritain.org
- Entrepreneurial Spark – www.entrepreneurial-spark.com
- Greater Birmingham Digital Academy (GBDA) – www.gbda.org.uk
- Greater Birmingham and Solihull Local Enterprise Partnership (GBSLEP) – www.centrefenterprise.com
- KPMG (SME Enterprise Team) - <https://www.kpmgenterprise.co.uk/>
- Think Tank, Millennium Point - <http://www.birminghammuseums.org.uk/thinktank>
- Professor Monder Ram OBE, Enterprise Diversity Alliance, University of Birmingham - <http://www.birmingham.ac.uk/research/activity/business/creme/enterprise-diversity-alliance/index.aspx>
- Professor Mark Hart, Aston Business School & Enterprise Research Centre - <http://www.aston.ac.uk/aston-business-school/>
<http://www.enterpriseresearch.ac.uk/>

Finally, a huge vote of thanks to the 600 + BizBritain Finance Limited clients across the UK who work hard to achieve their dreams!

You all inspire us, every day.