BUSINESSWORKS

Winter 2020 Worcestershire and the Black Country

SWAPPING THE BRIGHT LIGHTS FOR COUNTRYSIDE BLISS

Tim and George Worsley on chasing a rural dream

MATT'S 10-YEAR BLUEPRINT FOR SUCCESS How one man built a £2m turnover group

WAYNE'S WORK-DRIVEN WORLD

Behind the scenes at Zoo Accounting

Liz's Love Affair with Life Coaching

How one woman went solo in search of a new life



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BUSINESSWORKS WELCOME

In the course of more than 45 years as a journalist I have interviewed a very wide crosssection of humanity, from rock stars to royalty, gamekeepers to gangsters, lay preachers to lap dancers.....

But I must confess that my chat with Wayne McCormack for this edition of Business Works Black Country and Worcestershire represented something of a first. Never before have I sat down with someone whose career CV has included spells as a butcher, casino croupier, postman, supermarket checkout assistant and bingo caller.

From his teenage days collecting bottles on the back streets of Northfield in Birmingham Wayne has helped keep the wheels of industry turning in a remarkable variety of workplace roles for around 30 years.

It's all helped to mould the entrepreneur of today, the man at the helm of Zoo Accounting, with a near £450,000 turnover and nearly 400 clients.

It's an approach that is clearly paying dividends, with a 10-year expansion plan and smart new offices close to the West Midlands motorway network. In a volatile business sector – with Covid-19 causing chaos – Wayne's world offers genuine hope for the future for Zoo and his team.

The Zoo business template is replicated to varying degrees by the other three entrepreneurial enterprises featured in this edition of Business Works.

Tim and George Worsley turned their backs on careers in the bright lights of London graphic design to chase their own rural dream with Big Helping, Liz Gait soaked up the lessons of a 30-year public sector career to branch out as a one-woman leadership coach with EG people development and Matt Nicol has built a £2.1 million turnover estate agency from scratch in just over a decade.

None of our featured entrepreneurs have fulfilled their aims and ambitions without putting in the hours and taking risks along the way. Success can never be an overnight phenomenon.

The workplace continues to change and develop at a whirlwind pace, with Covid accelerating trends towards home working and online activity which were already transforming the sector long before the pandemic. As I write, 25,000 High Street jobs are at risk with the collapse of Debenhams and Arcadia, victims of seemingly unstoppable market forces and changing personal shopping habits.

Against that sort of turmoil, the UK needs entrepreneurs like Wayne McCormack, Liz Gait, Matt Nicol and Tim and George Worsley more than ever.

In truth, the workplace never stops evolving, through the Industrial Revolution more than 200 years ago to the postindustrial digital world of today. Throughout it all, entrepreneurs will always be needed to challenge the status quo and come up with new templates for success.



Jon Griffin, BW Editor

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WINTER 2020

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WAYNE'S WORK-DRIVEN WORLD

Wayne McCormack on his journey from butcher and casino croupier to successful accountant

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Small is Beautiful for BIG HELPING BIG HELPING

Tim and George Worsley tell *Jon Griffin* how they turned their back on London life in pursuit of a rural dream.

Tim Worsley looks back on the harsh economic realities of life in London with crystal-clear recall.

"Once child care had been taken out, George was travelling all the way to Stockwell and back for £200 a week. Child care was extremely expensive, it was a bit like having two mortgages."

Meanwhile, George (short for Georgina) puts it even more starkly. "I had two young children and I had work. But I felt that home was more important."

The lifestyle choices facing the Worsleys more than 10 years ago reflect the classic dilemma for so many young professionals seduced by the glamour and glitz of London and then weighed against the yearning for a stable family life amid the open spaces of the countryside.

Both had high-powered jobs in graphic design in the most exciting city on earth. Tim was working with branding agency Bear after launching his career at London advertising firm Tango. "It was young guns, full bore, living the dream, going to Nike headquarters in Amsterdam. I was making really good friends, friends for life." George had spent nearly 10 years at upmarket specialist tea and coffee retailer Whittard of Chelsea, building and managing an in-house design team for an organisation with stores throughout the UK, USA and Japan.

"I built up a design team within that company, which was founded in 1886. I learnt and experienced the pitfalls of building a design team, and what is required to build a company.

"I did a trip to Tokyo, which was incredible, the English brand of tea was very popular. It was like going to outer space, I stood out a mile because I am 5ft 10 inches tall, blonde, the polar opposite of the Japanese.

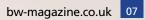
"At Bear, they had such good times, going to parties, doing branding for events. There would be weeks in Edinburgh, Barcelona, the Cannes festival.....I didn't get to go....no wives, really boring," says George, a shade ruefully.

Tim recalls: "We were doing a lot of advertising that led to branding. There was a 150 metre billboard with our work for MTV in Barcelona. It was really fun, really exciting....." But the Worsleys, who met while studying graphic design at Northumbria University in Newcastle-on-Tyne, knew there was more to life than exotic jaunts to Tokyo and Amsterdam, garish billboards in Barcelona or a party lifestyle in the hotspots of London, however fast-paced and enjoyable. Tim had grown up in leafy Tenbury Wells in Worcestershire and later Wiltshire while George's father had run a successful picture gallery in Cirencester. The pull of the countryside – and raising a young family away from the big city – was powerful for both of them.

Tim says: "The dream was to build a house and move to the countryside rather than live in London. We wanted to live rurally. Bear knew that I wanted to move out of London. You get to a stage where you want to make the decisions and be the guy in charge.

"As soon as I left Bear, Big Helping was born in March 2010. It was the start of us using friends and contacts that we had made over the years for recommendations."

George, who freelanced for two years after leaving Whittard in 2009, adds: "We were in London for 12 years before we



-

moved here. If you are a good designer, that is where you want to go. With big cities, you are much more exposed to creativity generally, theatre, fashion, music, the entire pop culture.

"There are more design agencies in London than any other city. But to enable us to move to the country, we had to decide to start our own business.

"We lived in a Victorian terrace in North-West London for 10 years. To enable us to start our own business, Tim worked for Bear in the day and in the evenings and weekends he worked on clients which would go on to become Big Helping clients.

"He couldn't just stop and come off the payroll. It was terrifying, really frightening, absolutely relentless with the two little ones."

More than a decade later, it's fair to suggest that the initial terror of ditching life in London – with all its professional and personal advantages – has paid off for the Worsleys. A whirlwind existence in the smoke – not to mention those punishing child care fees – has been replaced by family life with children Martha, 14, Coco, 12 and Vernon, 10, in a converted bungalow in rural Abberley, surrounded by the rolling Worcestershire countryside.

That rural idyll has been made possible by the 2010 launch of Big Helping, a branding, design and advertising agency which has grown into a near £400,000 turnover concern with 50 clients and a team of five based at comfortable offices in the heart of historic Worcester.

None of that would have been possible without talent, ambition and hard graft. But there's also a clear creative rationale behind the Big Helping story, which transcends the profit motive and the treadmill existence of so much of corporate life in today's 24-7 workplace.

Or as George points out: "The clients we work with best believe that creativity will make a difference, will add value to the brand. With some clients, they need a logo and just want it done as cheaply as possible. We do not just go "here is a logo, here is another logo".....it is about what are you trying to say to your customers."

Tim expands further: "They need far more than just a logo, they need to tell people what they are going to do, they need to visualise their products and services.

"Every job we do is totally bespoke, every single brand is totally different. We are not trying to cut corners in what we do. You want to see options, you want to turn over stones and see the creative process happening. We would rather be busy doing nice, creative work."

With 50 clients on the books – from clothing companies to cufflink makers and market gardeners to estate agents – Big Helping is clearly living up to its idealistic aims across a broad spectrum of customers, which has included a lengthy high-profile spell working with the 72-club English Football League.

At the heart of it all is, of course, the married couple who dreamt of a life away from London all those years ago, and were prepared to abandon successful careers in the capital to forge a new future for themselves and their children. So how does the Worsley marital dynamic work across so many borders, personal and professional, with Tim as Creative Director and George the Managing Director?

George says: "Tim listens to the client, talks about their business, takes all that information and distills it into the message that he is going to communicate. I do more on the finance side, HR and office stuff. The business side is something we had to learn from scratch."

Tim adds: "We do not argue, we definitely discuss, you need to have solutions to problems. I work all the hours that I am able to in the week, but I do not work at weekends, I believe it should be left to family. It would not work if we were competitive.

"As it happens, it is really good to work with your wife if you can make it happen. Life seems a lot easier when you are working at a business and a marriage together."







George interjects: "My true skillset is in getting all the plates spinning for a creative team. I would not say that I am pushy but I am assertive, I will be the one to get the job done, I am not afraid of early starts. We do very different roles, everything gets thrown together.

"I am still making creative decisions but I am not doing creative work. You can't get to be a creative director until you have been a designer."

For a couple with such well-defined goals, there's little current sign that Tim, 43, and George, 42, are contemplating selling up and enjoying the fruits of their labours with their children in the Worcestershire countryside.

Says Tim: "I feel like this business, you set it up, there is a nice team, we have a nice place, we are on the up and at a nice level, and long may that continue. From a business and family point of view, we are in a good place.

"Family is important. Doing city breaks

with the children is very important to us. Another 10 years and they will be gone.

"And we have never set out to be a big company. I would rather just be doing better work for existing clients. If we sold Big Helping, you would have to answer to somebody else for three years. We are not looking to sell, this is very much our world."

The 'small is beautiful' approach seems to be paying off, with Big Helping enjoying its best-ever quarter over November, December and January, 2019-20. Covid brought its own challenges but Tim points out: "We have all the guys on Teams, we have been doing Zoom for years, it is not a new thing for us."

Teamwork is a crucial part of the mix at Big Helping, boosting morale amongst the younger recruits. "Every year, we do a weekend trip, we went to Madrid and we took a canal boat to Wales.

"Over the years, we have employed people launching their careers, young people straight out of college because that is the way we can teach them to think the way we think because we think that is the best way to come up with ideas."

George says: "It is important that if the client is happy, the designer is told he has done a good job. But if they just try making things look pretty, they might struggle. I want them to think about the bigger picture...they spend the first year firefighting and learning."

With a team of just five – account manager Ryan Hanke has been with the firm for five years – Tim says: "Having a small team makes us more flexible and agile."

That flexibility and agility is an everpresent creed for the Worcester team, and more than ten years of Big Helping after the heady delights of London life attests to a successful formula for Tim and George Worsley.

Or, as George sums it up rather neatly: "We offer all our London experience for half the hourly rate of a London agency."





COMMERCIAL PROPERTY MARKET REMAINS STRONG AS BUSINESSES ADAPT TO THE 'NEW NORMAL'

By lan Parker, joint managing director of John Truslove, Chartered Surveyors & Valuers, based in Redditch

One of the biggest surprises in the economic climate caused by the coronavirus pandemic has been just how busy the industrial and commercial property market has remained.

We, like every other business, carefully assessed our options back in March and decided that, while all our staff would work from home where possible, the directors would continue to meet the demand of our clients and respond to inquiries for business space.

So, with social distancing very much in mind, we have been able to conduct viewings in safety, resulting in John Truslove remaining as busy as ever.

This has been reflected in results that show we completed 36 per cent more deals in August 2019-August 2020 than the previous year, and this was recognised when John Truslove was announced as 'Most Active Agent in Worcestershire' by Radius Data Exchange survey produced in conjunction with EG, the commercial property market magazine. I was also named Worcestershire Dealmaker of the Year and Warwickshire Dealmaker of the Year for 2020, which was actually a double win for the whole John Truslove team.

The reason we have remained so busy, is that the industrial sector has remained buoyant throughout with demand outstripping supply, especially for freeholds.

The office market has bounced back in the last quarter. We are seeing

inquiries from companies relocating from Birmingham, as north east Worcestershire is ideally located with good communication links and some good, modern stock available.

Retail continues to be a difficult market, but surprisingly there is demand for smaller more cost- effective premises.

In 2021, retail will continue to be difficult especially in town centres. Covid has been a nail in the coffin for High Street retail, and we need to support the independent retailers and get high street leisure uses back open.

For the industrial market, it is crucial that the exhibitions and entertainment sectors get back to some sort of normality with so many companies in Worcestershire working in these arenas.

But other business will continue to grow on the back of changing retail and lifestyle habits i.e. demand for warehousing will continue to grow to support the ever increasing demand from online retail.

The future of the office is uncertain. Will a vaccine enable employees to return to the office or will social distancing requirements become the norm? If so, we can see a lot of movement in the market as companies find more suitable premises potentially away from the major conurbations.

Many businesses have adapted very quickly to having staff working from home, so there may be some rationalisation of space requirements, and the commute to work, especially on public transport, is another factor in the equation as businesses seek to help protect their employees until a vaccine is rolled out in sufficient numbers to protect the vast majority of the population.

And in the meantime, there are opportunities for landlords to assess the space they are offering, and we expect the market to continue to be busy in 2021.

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IT'S ALL A about of over FOR LIZ

Liz Gait tells Jon Griffin how she swapped a 30-year corporate career for a more enriching solo venture.

here's an inspiring quote from Mark Twain that sums up Liz Gait's approach to work and to life in general....

"The two most important days in your life are the day you are born and the day you find out why," wrote the creator of Tom Sawyer and Huckleberry Finn. The maxim from the man once described as the father of American literature is well over 100 years old but Liz swears by its timeless sentiment.

It's fair to suggest that Liz long ago found out her vocation in life, a la Mark Twain. "I do not feel like I am doing a day's work ever, that is the key to an entrepreneur. If you find out what your purpose is, you love what you are doing.

"If you want to go out and make lots of money that is not a purpose. A lot of people could be happier if they were doing a job they love to do.

"I am still doing what I love to do, I have stuck to my purpose. I feel just as fulfilled as I was 12 months ago.....it has got nothing to do with salary, I am happy because I love doing what I am doing. When it is right, it is fabulous."

Ask Liz to describe her vocational role and she comes up with 'inspirational leadership coach.' She is a one-woman band running EG people development, a Worcestershire-based motivator and life coach whose website proclaims: "My overarching purpose is to energise and enthuse others so that they may realise their potential and opportunity for personal growth."

The website says Liz offers "executive and professional coaching, with confidential and professional support, with or without an Insights Discovery psychometric profile....."

And while post-war generations brought up on a diet of the stiff upper lip and 'keep calm and carry on' may still occasionally



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shrink from notions of psychometric profiles, it's clear from talking to Liz that there's far more to her CV than website soundbites.

This is a woman with an impressive 30-year plus working background across a variety of roles, from initially learning the HR ropes at Heathrow Airport to administrative and HR work with the National Rivers Authority through to helping redundant NatWest bank employees, ex-prisoners and subsequent lengthy spells in local government with Malvern Hills District Council and Worcestershire County Council.

Today she is out of the corporate hierarchy and in charge of her own destiny as the brains behind EG people development, helping a range of clients fulfil their own potential with personalised advice and guidance. It's been a varied and challenging journey with plenty of twists and turns along the way for the woman who grew up in Maidenhead nursing greater ambitions than a life of commuting to London.

"I love London but I never had the inclination to stay at home and commute. I came up to Birmingham University in 1987 to study music. My father was a senior manager with British Airways at Heathrow and I worked there in HR in university holidays.

"I loved it there – Concorde was around at the time and I remember being on the phone and seeing it fly over. I knew I didn't want to be a professional musician – you need to live in big cities like London, Manchester or Birmingham.

"I recognised that (HR) was a people-based job and that it was quite hard for women to get on in big companies. In HR I came across inspirational females, and I thought I could do that.

"It was spreadsheets and paperwork, which was rather boring but later on, I got involved in training for HR and payroll systems. That was even more people-based. I thought, I could do this."

After completing her music degree at Birmingham University, Liz strengthened her bonds with the Second City by enrolling for a Master's at Aston University.

"I loved Birmingham, it was a real cultural capital. You had the CBSO, they still had traffic going down New Street."

The music student who admits she felt more in tune with the world of training and workplace development was gradually finding her true vocation. She initially worked in HR and admin with the National Rivers Authority at Solihull, leaving in 1991-92 to work with a career service group based at a Birmingham city centre branch of NatWest, helping redundant bank employees get back on their feet.

The role gave her an insight into the anger and frustrations felt by many workers who had suddenly found themselves deprived of their livelihoods. "Some of them had been called into a meeting room, handed a brown envelope containing a redundancy letter – some of those people had worked at the bank for a long time.

"I was thrown into training, how to write a good CV, how to tackle the employment market. Some of them retrained as teachers, or nursing or working at a building society. That was for a year in 1993 and then I got a job at Hereford and Worcester Probation Service as an Education, Training and Employment Adviser.

"I was helping people who had come out of prison, people on licence or with probation orders to give them an alternative to a life of crime. There were some people who went back to college, some who got jobs.

"There was one man who had been involved in a fight and was jailed for manslaughter, he was a very talented person who was a very good carpenter. He got my support and he went on to set up as a carpenter. I helped them with their own CVs, because they didn't have access to word processors, computers or typing.

"I taught them how to conduct themselves in interviews, how to project themselves. For some of them, a life of crime was all they had ever known. I worked with a really broad range of people, including highly educated graduates with good degrees. But there were some really sad cases in terms of deprivation, I had a few clients who died or took overdoses or got involved in scraps."

The Hereford-based job gave Liz compelling insights into the effects of discrimination on some of her clients. "Quite a few people (potential employers) would say 'we are not really interested if they have a criminal conviction."

After a couple of years with the Probation Service she moved to Malvern Hills District Council, working as a Personnel and Training Officer. "I wanted to get back into training in the HR field. I loved it, I was training everyone from planning officers to sewage engineers, a really broad spectrum of individuals."

Liz stayed with the Malvern authority for 10 years, eventually taking on additional freelance work – "I didn't want to chuck all my eggs into one basket" – working with the disabled, including profoundly deaf people.

"It goes back to some of my views about fairness and equality, and people who overcome personal difficulties to enable them to do what they love."

From 2005 she worked with Worcestershire County Council as a Management Development Adviser, gaining further insights into the nature of the workplace after the banking bailouts in the aftermath of the US sub-prime mortgage crisis ushered in a new era of austerity for local government.

"I have met some really inspiring people in local authorities. You have to be really creative and innovative – it is also about how you spend money. There were some managers who were completely worn out by the austerity measures."

Encouraged by her freelance activities, Liz eventually took the plunge to go solo from April 2018. "I was ready for a new challenge. I knew that I wanted to focus on training and coaching.

"It got to the point where I couldn't fit everything in. The business was already there, I decided to plough into it full-time.

"I said to myself what is the worst that can happen? If I can't pay the mortgage, I will go and get a job. But the best that can happen is I love every day and I think that is the secret."

"If you want to go out and make lots of money that is not a purpose. A lot of people could be happier if they were doing a job they love to do." She imparts those secrets to both individuals one on one and to groups, with 90 per cent of her activity dedicated to a range of organisations, working from her rural bolthole shared with partner, company boss Mike Boxall, at the foot of the Malvern Hills.

"The five key elements to a working life are self-worth, adventure, creativity, fun and freedom." But, as anybody who has spent their lives at the corporate grindstone, fun, freedom and adventure are not necessarily staples of too many workplaces.

Or as Liz asserts: "If you are just ruthless, you get people living in fear, stifling creativity. If you want to rule by fear, you do not trust people, you do not give them freedom. If you are a horrible, nasty person, you are not going to inspire people.

"I would rather work in a place where I am creative and innovative, not afraid to do things....there are more people who rule by fear than we like to think.

"When you talk about a corporate culture, that is established through a set of behaviours, and those behaviours start with the person at the top."

She cites the likes of Martin Luther King and Ghandi as role models. "When King

declared 'I have a dream' he had a vision, an outcome that he wanted to achieve. People like Ghandi didn't feel the need to shout and scream."

Ask her for her ideal dinner party guests (dead or alive) and there would be some exalted company enjoying those views of the Malvern Hills, with Barack and Michelle Obama, Nelson Mandela, Martin Luther King, Oprah Winfrey and motivational speaker/author Simon Sinek all on the list.

Liz's illustrious dinner party guests may all have followed their own muse to varying degrees to achieve their goals but that doesn't necessarily apply to the rest of humanity.

"A good proportion of people spend their lives in the wrong job, people who had just seen pound signs or just because their parents used to do it.

"There are people searching for something and they often do not know what they are searching for."

Happily for Liz, she seems to be one of those individuals who knows exactly what she is searching for. "I had my best year last year, it has grown. I do not worry about the competition, I just keep focusing on doing what I love doing."



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DUDLEY – THE INVESTMENT HOTSPO EVERYONE IS TALKING ABOUT

Dudley sits just eight miles from Birmingham at the heart of the West Midlands and central to the UK.

Renowned for its inspiring countryside and incredible heritage, the face of Dudley is changing. A new future is being shaped and it has everyone talking.

Despite the challenges of the pandemic, a monumental regeneration programme continues to bring the biggest changes the borough has ever seen.



Over the next decade, a £1billion investment programme in retail developments, residential housing, student accommodation, educational facilities, leisure centres and transport links marks the most pivotal and exciting moment in its economic future, which screams the time is now to invest in Dudley.

A GREAT PLACE TO INVEST WITH A PIPELINE SET TO DEFINE A GENERATION

£450m Metro Extension

The Wednesbury to Brierley Hill metro extension will connect Dudley and Birmingham in around 40 minutes. The new 11km extension will play a significant role in the regeneration and economic growth of the West



Midlands, reducing journey times and improving access to employment and leisure.

£82m Portersfield development

One of the biggest and newest regeneration schemes in the region, this major development - on the former Cavendish House site - lies in the heart of the town centre. Situated adjacent to the new Midland Metro route and



planned transport interchange, 4,800sqm of retail and leisure space, together with a new residential development of 400 apartments including student accommodation and potentially shops, restaurants, bars and offices, is set to create up to 500 jobs.

DY5 - Dudley's Business & Innovation Enterprise Zone

Covering 70 hectares and offering waterfront high quality office, technology, leisure and residential high density mixed use development opportunities, DY5 has so far, created 4,000 new jobs in advanced manufacturing including aerospace, automotive and engineering. A range of space at nearby industrial estates, and construction of brand new large scale industrial units are also already underway. DY5 is also home to 'Resonance' – a brand new £9.6m higher education music institute.

£20m new Dudley town centre Transport Interchange

Developed by West Midlands Combined Authority (WMCA) and partners, this world class multimodal facility will link the bus station, Metro and eventually, SPRINT. The £20 million proposal for



the two-storey glass station will replace the existing bus station and will pioneer safety, the customer experience and environmental impact reduction.

DUDLEY IS... ... A GREAT PLACE TO DO BUSINESS

The highest concentration of manufacturing in the UK



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A thriving business community





...A GREAT PLACE TO LIVE

¼ of the land is green space, with 14% publicly accessible



Outstanding attractions including **Dudley Zoo and Castle, Black Country** Living Museum, Dudley Canal and Tunnel Trust

The massive £1billion worth of investment being pumped into regeneration projects will completely change the face of Dudley. The area is long overdue this kind of investment. It will bring the borough back to life, creating new jobs, leisure opportunities, education and skills training, improved transport links and make people realise once and for all that Dudley is the place to do business and invest in the future.

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Councillor Patrick Harley

£28m Very Light Rail National Innovation Centre (VLRNIC)

Dudley is destined to shoot right to the national forefront of new rail technology innovation and manufacturing with the creation of the Very Light Rail (VLR) National Innovation Centre, supporting the manufacture and uptake of lowercost VLR solutions across the UK.

A business centre, vehicle test shed and test passenger platform also forms part of the plans. Work on a 2km test track for prototype vehicles on a disused Network Rail line between Castle Hill Bridge and Cinder Bank, has already started.

£31m Black Country and Marches Institute of Technology

Led by Dudley College in partnership with the Universities of Warwick, Wolverhampton and Aston, the Institute will cater for 2000 students, providing specialist higher level progression pathways to address regional skills shortages in Science, Technology, Engineering and Maths (STEM).

This second phase of development will have a strong focus on high-tech programmes in transport technologies, complimenting the research and distribution activity at the ground-breaking Very Light Rail National Innovation Centre.

£36m Castle Hill area regeneration

Dudley's visitor offer will receive a massive boost through the £36m Castle Hill regeneration plans. A new 'university' style complex is being developed by Dudley College and a university partner, whilst Dudley Zoo, the medieval Dudley Castle and public open spaces are all destined to enjoy extensive improvements. A stone's throw away, the Black Country Living Museum is concurrently undergoing a £24m upgrade, to create a new visitor welcome area, dedicated learning centre, and an industrial guarter and town centre set in the 1940s-60s.

£31m improvements to Dudley's Leisure Centres

In partnership with Alliance Leisure, Dudley's leisure experience is undergoing a multi-million-pound overhaul. Construction of a brand-new £18m leisure centre in Flood Street housing a 25 metre, 8-lane swimming pool, 4-court sports hall, soft play, 100-station gym and fitness suite is underway, whilst Crystal and Halesowen Leisure Centres are also undergoing major refurbishments.

We've got an unprecedented number of regeneration projects happening around the town, all at the same time, all bringing a multitude of benefits to the people who live, work and visit here. The £600m town centre investment is on a scale we've never seen before and the prospects are truly exciting.



Ian Kettle

build · connect · grow

For more information contact info@dudleybusinessfirst.org.uk | www.regeneratingdudley.org.uk



Fatherly Advice Pays Off for Matt

Jon Griffin talks to the 'Unofficial Mayor of Droitwich' about the rise and rise of **Nicol and Co** estate agents.

Att Nicol is not an individual who appears prone to too much self-doubt. "I am dedicated, I have always been committed, even now, I put in as many hours as I have always done, if not more. I back myself."

If confidence and business acumen are essential characteristics for any budding entrepreneur then Matt would appear to be a classic case study for the legions of oneman or woman bands out there dreaming of lasting success. After all, he's viewed by friends and acquaintances on his home turf of Droitwich Spa in Worcestershire as the town's "unofficial Mayor." But more of that later.....

The facts very much speak for themselves. Matt is the brains behind the rise and rise of estate agents Nicol and Co, transforming himself from a sole trader with a small office off the main high street into the man at the helm of a £2.1 million turnover enterprise. The whole admirable process has taken just over a decade, and in that time Matt has created 38 jobs at the firm's two offices in Worcester and Droitwich, with more on the way with the launch of a third branch in Malvern.

He's been recognised for his success, winning the Worcestershire Business Owner of the Year title in 2018 at a county business awards ceremony. The company has been listed in the top three per cent of estate agents in the country in the acclaimed Best Estate Agent guide and Matt was identified as one of the 'next generation' of UK estate agents by the Property Academy.

He was also asked to speak at Battersea Evolution, a leadership conference and awards lunch, appearing on stage with TV star Gabby Logan and rugby legend Jonathan Davies.

And he's not the type to rest on his laurels, with ambitions to more than double

turnover over the next 10 years and add a further branch office to the Nicol portfolio.

As with any successful entrepreneur, there have been more than a few twists and turns along the way for Matt. But you get the sense from talking to this engagingly determined 37-year-old that little would deter him from achieving his goals.

Born in Croydon, the Nicols moved to Staffordshire when his father Richard's job as managing director of Chamberlain Hotels brought him to the Midlands. After initially going to school in Stone Matt found himself switching with the family to Droitwich Spa, which would in the fullness of time become his adopted home town, giving him the base to launch his business career.

You could say that Droitwich – a pleasant spa town with a population of around 23,500 just down the road from its illustrious neighbour Worcester – has been good for Matt Nicol. And observers might also point out with some justification that Matt Nicol has been good for Droitwich.

"I did my GCSEs and stayed on for the Sixth Form for a couple of months but decided that it was not for me. I went to work as a Recreational Assistant at a Leisure Centre in Worcester.

"At that point, I was going to become a fireman and I did a National Diploma in Public Services. But there were 40 people applying for every role at the time. I wanted to earn money and I ended up working for my dad at a driving range he ran in Birmingham. I got the food and beverage side up and running but that was never going to be a career.

"At the age of 20 I sat down with my dad and said I would like to get into property development. But he said: 'You are not very practical, learn the industry, find out what a good property is."

Matt's big break came when he landed a job as a junior negotiator with The Property Centre estate agency group, based at its office in Worcester. At the age of 20, Matt had found his vocation.

"I thoroughly enjoyed it. I worked there for five years and that is how I learnt my trade. I really enjoyed getting out there and talking to people, helping people on the road to their dream home.

"I became a valuer, helping value properties and then I became an assistant branch manager. My director fast-tracked me. I would be first in and the last to leave. I had found my calling.

"I was in charge of a team of six at the age of 24. It was a profitable branch – Worcester was the best performing office and I was the one running it."

Matt was learning as he went along, but still in his mid-20s and with growing ambition along with an eye for opportunity he decided that there was more to life than running part of somebody else's business empire.

"I had planned on leaving. I felt that I had reached the top of the tree. It was just before the recession – they said: 'We would like you to stay on as a branch manager.'

"I had a good income, it was a good life. They looked after their staff, they took topperforming staff to the Rugby World Cup in Marseille, to Sorrento.

"It had struck me that if I could do it for others, I could do it for myself. I looked at Droitwich because I had grown up there. I felt that it was the right way to approach it.

"In June 2009 I told them that I was

leaving – the idea was more than just a pipedream. At first I had a very small office in Droitwich – it was very much a one-man band, I had to put a sign on the door when I went out for appointments."

Matt chose to opt for an office base off the town's main high street to avoid potential parking issues which routinely plague Britain's city and town centres, inevitably deterring potential customers.

"I didn't have main footfall, you do not need to be in the centre for it to work. I felt that I could do well with the people who had seen me grow up."

Initially rejected by the banks, he ploughed ahead with his plans, choosing to sell his flat and move back in with his parents to cut down on overheads. 12 hour days, six days a week became a way of life – but he was enjoying himself too much to worry about that.

"I had put the idea out there prior to the recession. I realized that I could make it work, I wanted to be my own boss. I enjoyed everything about the job in terms of getting out there, valuing etc. I loved meeting people, finding out what they need, solving problems for them."

A family inheritance of £30,000 underpinned the fledgling business and







"I wanted to be my own boss. I enjoyed everything about the job in terms of getting out there, valuing etc. I loved meeting people, finding out what they need, solving problems for them."





Matt never looked back. "I paid that back within two years. There was momentum from day one, it was so fast-paced, I had my first phone call the day I opened."

Turnover of more than £50,000 ensured a promising first 12 months and Matt was soon looking for additional recruits, including the experienced Karen Smith, who had worked as a branch manager at an estate agency in Redditch.

He poached another estate agent, Neil Randle, as his number two, launching a second office in Worcester in 2012. In 2015 the firm moved to a larger office in Droitwich, around a mile from the town centre, with plenty of parking space.

Meanwhile, the company has diversified impressively, with four arms embracing estate agency, lettings, land and new homes and marketing and design. Nicol and Co has photographers, videographers and HR staff on the books as well as the more traditional valuer roles. It's all a far cry from the "sharp suited, gift of the gab" stereotypical image of estate agents, as Matt recognises.

"Car salesmen, bankers, estate agents, we all get a bit of a bad reputation sometimes. But we are very much rooted in our community, we help out, we are very visible. And by diversifying we are in a stronger position. In terms of turnover, it's 65 per cent from residential sales, 15 per cent from lettings, 15 per cent from new homes and five per cent from design and marketing."

That visibility has been enhanced by Matt's current chairmanship of Droitwich Means Business, a group of local business leaders committed to helping the local community, including raising £16,500 in just over a month to rebuild a local play area attacked by arsonists. "They call me the unofficial Mayor, it's not a bad thing, my friends rib me for it," says Matt.

"We have grown to 38 employees within the space of 11 years. It has been brilliant, we have done very well. We are recommended by a lot of people, by friends, family and colleagues. The staff are all very engaged in what they do."

But if Matt has his way, the Nicol and Co saga is still in its relative infancy, or possibly adolescence. "By 2030 we want a £5 million turnover. And we want one more office in Pershore/Evesham.

"I want it to be relatively small. We charge more than most agencies but with

having a photographer etc, you have to have the income to pay for it. It's all about the client being happy, all about the various elements that go into making it work for the betterment of the client.

"It's not about the money. It's about enjoying the job. I often work 14 hour days, five days a week. I work from home in the mornings, and go out doing valuations in the afternoon."

When he's not working, Matt enjoys family life with wife Kate, a deputy head teacher, son Charlie, 10, and daughter Maisie, 7. A keen Rugby fan, he gave up playing for Droitwich at the age of 21. "I enjoy watching now. I don't miss the crunching tackles, I have broken too many bones."

Meanwhile, the family atmosphere at Nicol and Co is strengthened further by his father's role as Group Finance Director. "We work together – he has no shareholding. He has got my best interests at heart."

More than a decade on from that life-changing conversation with Mr Nicol Senior and his invaluable advice that Matt should learn the industry at the sharp end, it seems that father and son have hit on a winning formula with Nicol and Co.



66 "I really enjoyed getting out there and talking to people, helping people on the road to their dream home."

BUSINESS LEADERS,^V THEIR FAMILIES AND BOARDING SCHOOL

By Janita Gray - commissioning editor, The Good Schools Guide.

Boarding schools have long performed an important service for working parents with demanding schedules or jobs that require frequent travel to far flung locations. They offer long school days, round the clock activities and pastoral support, and provide a safe and stable home from home.

Much has changed since the days when youngsters were packed off to austere schools at the age of 7 or 8 and didn't see home again until the end of term. Today's boarding schools are diverse, well-appointed and offer boarding options tailored to suit modern family life. More often than not the choice to board is made by the child, not enforced by parents. For the right child at the right school, boarding means near-endless time spent with friends and the opportunity to develop and explore interests; for parents, it means that family time at weekends, half-terms and holidays is savoured and appreciated (with no nagging about homework or games kit).

If you're still reading, you've probably decided that boarding might suit your son or daughter. If so, the next step is to consider the arrangement that best suits your family. Although every school does things slightly differently, most offer a version of full boarding, weekly boarding, flexi boarding or even a combination of these. For example, over their time at school a pupil may wish to board on match days, or weekly board during exam times or become full boarders in the sixth form.

Whichever option you choose, there's no doubt that boarding schools are more skilled than ever at helping their charges settle in and feel at home. They may run taster weekends, get new pupils to start before the rest of the school arrives and appoint buddies and mentors to guide them through the first few weeks and beyond. Pupils are encouraged to keep in regular touch with their parents – and it's not just a handwritten letter hastily scribbled before church on Sunday mornings either. Children can email, Skype and – if mobile phones are allowed – text or phone home when they wish.





WEEKLY BOARDING

Weekly boarding is growing in popularity, particularly for children who live too far away to be day pupils or whose parents work long hours and/or frequently travel abroad. Weekly boarders either go home on Friday evenings or Saturday afternoons and return to school on Sunday evenings or Monday mornings. For many children, this offers the best of both worlds: they can enjoy school during the week, work hard and spend lots of time with their friends, then relax at home with their parents on Saturdays and Sundays. Parents are keen on weekly boarding too. Many opt for boarding schools within an hour's drive so they can still turn up for sports matches, concerts and drama productions during the term. Parents who drop their children off on Monday mornings and pick them up on Friday afternoons often say that they get the best of both worlds, with plenty of time spend working and socialising at school during the week and then a proper family weekend.

The UK also has a handful of state

boarding schools which attract plenty of interest. These schools, such as Old Swinford Hospital, tend towards weekly and flexi boarding where parents pay for bed and board but curricular and extra-curricular activities are funded by the state. It's a far cheaper option than the private sector but provision does vary among the forty or so schools offering it. Needless to say, boarding places at those schools which do it well are highly sought after.













Schools which are exclusively full boarding are in the minority these days but such is their unique offering, they draw pupils from the four corners of the world. If you're looking for a school where everyone boards and there isn't a mass exodus at weekends, you still have quite a few options.

Despite the most famous names in British education being all boys' full boarding schools - Eton, Winchester, Radley and Harrow - this type of education is now a rarity. Historically, boys from the English upper classes were sent to these establishments to be educated as future leaders, statesmen, bishops and military commanders. These days, boys from many different backgrounds compete for places from far and wide. And you no longer have to come from a wealthy family. The former head of Eton, Anthony Little, believes schools like Eton should be 'needs blind'. He told The Good Schools Guide, 'We do not want to be a finishing school for the titled and rich.' Noble sentiments and ones that schools are trying to live up to with scholarships and 100 per cent bursaries, although those in receipt of such prizes are still very much in the minority.

At these schools, all boys board and may

go home only for 'exeats', usually two per term, Saturday pm to Sunday pm. However, this doesn't mean parents must go weeks without seeing their children; those willing to travel can attend matches, concerts and plays. Technology enables much closer contact over long distances too, although boys whose families live abroad must still have guardians, either relatives or else professional guardians to act in loco parentis.

Often, boys at these senior schools will have attended boys' boarding prep schools. Duncan Bailey, Headmaster of one such prep, Cothill House in Oxfordshire, believes that schools like his have an enduring appeal. 'I know that full boarding numbers across the country are declining, but I am certain that there will always be a place for schools like Cothill. On summer evenings, when the boys are running around in the sunshine, surrounded by their friends, or building camps on the edge of the woods, there are few better places for any active boy to be – whatever their age.'

Girls' schools offering exclusively full boarding are now a thing of the past -Benenden in Kent was the last but will admit day girls from 2021. However, many girls' boarding schools have kept the option for girls to stay at weekends despite diversifying to welcome day pupils as well as weekly and flexi boarders.

Girls' boarding schools in the West Midlands such as Malvern St James or Tudor Hall in North Oxfordshire tend to have more recent origins than many of their male (or latterly 'mixed') counterparts. Few have history dating further back than the mid-nineteenth century. This makes them relative newcomers compared to the likes of Winchester College, believed to be Britain's oldest school, which was founded in 1382. It also explains why most girls' schools lack the extensive property portfolios and endowments held by their brothers.

If you want your sons and daughters to board together there are quite a few local co-ed choices including Rugby School, Bromsgrove, Shrewsbury and Malvern. All these schools also offer their own variations on full, weekly or flexi boarding. Girls and boys live in separate boarding accommodation with clear rules about what is out of bounds to visitors of the opposite sex. Some schools have co-ed sixth form boarding houses, but boundaries are in place.



FLEXI BOARDING

Flexi boarding gets a mixed press; parents are generally in favour but for some schools it's a step too far. One prep headmaster describes it as 'a bit of a nightmare, like glorified hotel management.' Unlike full and weekly boarding, each school will have its own definition of what 'flexi' means in practice, but it certainly won't be bed and breakfast at the drop of a hat. Most schools require parents to book boarding nights at the beginning of each term, with Thursdays and Fridays being the most popular. Not surprising if it means parents can enjoy



a night out without having to find a babysitter (and not have to get up for the Saturday morning school run).

While it can be complicated for schools to manage, flexi boarding could be just the ticket if your child has to stay at school late for sport, music or drama one or two nights a week, or if you want to dip your toe in the water and see if boarding suits your family. Schools that offer flexi boarding will inevitably have some spare beds and many told us that they will always do their best to accommodate a pupil at short notice if there's a family emergency.

Boarding, with all its 21st century variations, is booming. After a drop in popularity in the early noughties, numbers have again risen and, as a result of the Covid pandemic, many parents who would have never previously considered boarding are now looking to take advantage of the stability it offers. Going to school away from home is certainly not for everyone but for those children keen to try, boarding has a huge amount to offer. ●





THE STRANGE SAGA OF WAYNE'S WORRED

Jon Griffin talks to **Wayne McCormack** about his journey from butcher and casino croupier to successful accountant.

e's been a butcher, a bingo hall worker, a casino croupier, a postman, served on supermarket tills.....and now he's at the helm of a near £500,000 turnover accountancy business with over 400 clients. The life and times of Wayne McCormack is quite a story.....

Apparently slightly reserved at first encounter, Wayne is nothing if not eminently quotable when he gets into his conversational stride. A chat with this engagingly enigmatic character has more twists and turns than his very own business career, which began as a teenage glass collector in a bar on the back streets of suburban Birmingham around three decades ago.....the quotes just keep on coming...

"I enjoy working, I want to buy the world, see the world, do everything...... it's like Rudyard Kipling said: 'If you can dream, but not make dreams your master.'

"I went to three different secondary schools. I really struggled, I think I had a problem with authority. It was a real journey, it's part of what moulded me into the strange person I am today, I do not look at myself as a normal person. I wake up at 3.30 am with ideas for the business, I do not switch off.

"Accountancy is the less interesting part of the job....all the strategy meetings with the clients are the best, where they take your advice, do something and watch it have an impact. Anybody can be an accountant, the key thing is looking at numbers, and being able to come up with a strategy.

"Zeta Hewings (his co-director at Zoo Accounting) is the real boss, she is the practical one. Two-thirds of the crazy ideas I get, she just jokes 'stop dreaming'......Zeta is the first person I have trusted in business, and that took a good few years.

"The business would not work without Zeta at all. The way myself and Zeta are so opposite makes the winning formula.

"I class myself as reasonably bright. I didn't do A Levels, the academic world was not for me. Why should everybody be judged on all their school life on three weeks of exams? My accounting qualifications came later in life, studying around work. "I do not really have friends. I only need four hours' sleep a night. Any job, I have always been the first one in and the last one out.

"I have always been very good with numbers. I do not class myself as an accountant, I class myself as an entrepreneur."

He freely throws out colourful anecdotes from a remarkably varied working life which have helped mould the refreshingly frank character sitting at his desk in the accountancy firm's new offices in Alcester into the determined entrepreneur of today.

He talks with some regret of the day he was head-butted by a colleague at the butcher's shop in Northfield where he worked at his first full-time job. "He was late and I had a bit of a go about his timekeeping but I could have been more tactful. I was 17, he was 29....he lost his job, I could have handled it better. It was a good life lesson, it was all down to respect for your elders."

He recalls helping out with bingo sessions at his parents' favourite working men's club on Sunday afternoons. "It was 'five and nine, the Brighton line', all the pensioners joining in....it's about moulding us, all these experiences. I was 23, I felt that I had done every job on the planet." With all those jobs/experiences on his CV, a significant clue to Wayne's extraordinary work ethic lies in his own father's background. The McCormack family grew up in working-class Birmingham in the suburbs of Weoley Castle and Northfield, at a time when Rover still employed many thousands at the giant Longbridge car plant just up the road. It was a gritty environment which gave a young Wayne a few insights into the business world he would utilise to his own advantage in the fullness of time.....

"My dad Patrick had his own businesses, a kitchen fitter, an ice cream van, a car showroom, cafe owner, running a car wash. He had a very colourful life, he is from Dublin and my mother is from the Forest of Dean.

"He moved across here when he was very young...there was an anti-Irish feeling when he was growing up in Digbeth. He always worked – when he was doing the car wash, he was there seven days a week when he was 69, often in freezing temperatures.

"I used to go and help him at weekends. For five years, I was working Monday to Friday in other jobs and Saturdays and Sundays with him....I did that to help him out. But my dad never re-invested in his businesses, which has been one of the biggest lessons for me."



Wayne, 43, clearly shares his father's determination to dust himself down and absorb the knocks as well as enjoy the triumphs. After all, this is a man who completed two London Marathons in 2007 and 2008 without any training. His motto was if the marathon was going to beat him it would do so on the day rather than during training.....

But he's also learnt from Mr McCormack Senior's attitude to investment, or more precisely the lack of it.

"We will invest. The first two years of the business, I lived on credit cards for 18 months. Where possible, we do not take money out of the business for ourselves so we can use it to continually grow and develop."

Combining his father's never say die attitude to work with his own long-term ambitions and more visionary approach to business, Wayne has been on a largely upward curve – albeit with a few bumps along the way – ever since he landed his first job in the world of accountancy with Scrivens Opticians in inner-city Birmingham after completing a £2,000 book-keeping course sold to him by a door to door salesman.

"I knew that I wanted to be an accountant because of my ability with numbers and the commercial side of things. I was an Assistant Accountant at Scrivens, that was my foot in the door.

"I loved it there. I used to do the management accounts for the different shops. I would go through the accounts to see how the shops were performing. Why is Northfield making more than Yardley? I was learning all the time."

Finding career progress blocked by a more senior accountant, Wayne moved to the Engineering Employers Federation (EEF) in Birmingham in another trainee role. "I left Scrivens on good terms. One of the owners took me to one side and tried to convince me to stay. I had wandered into accountancy, but happily so. It (EEF) was a similar role to Scrivens, but more defined.

"I met up with some really good people at the EEF, colleagues I have kept in touch with. I was there for about five years."

Wayne found himself redundant following a restructuring but was undeterred. "All of this is just fate," he says today of his chequered career history.

His next role was with accountancy software providers Infor Global Solutions >



at Blythe Valley Park in Solihull – "I worked there for about a year, it was only temporary, I was always looking for the next job that would assist in my development" – before switching to Sanctuary Housing, one of the UK's leading social landlords, in a role based in Worcester.

After three years he was again made redundant – "I sat down and cried, I do not understand why I was so bothered, I hadn't seen it coming, I struggle with trusting others in business and what happened there made me feel betrayed. I think it goes back to that."

Once more, Wayne bounced back and secured a new job with office space specialists Citibase in Birmingham city centre for a five-year stint where he was to meet Zeta Hewings, a fellow colleague. The seeds for what would become Zoo Accounting were slowly being sown.

"She quickly got promoted through the ranks and became equivalent to me. We worked together there for two or three years jointly managing the finance team."

Wayne had earned extra income by undertaking freelance self-assessment work for clients and finally decided to take the plunge and, eventually in tandem with Zeta, branch out with a new venture, initially as Stealth Financial Services, and later as Alphabet Business Consultants based in Redditch before hitting on Zoo Accounting and Business Solutions.

"We started with about 35 clients which

I brought in from my freelance work. We inherited about 40 (from an accountancy contact who sadly died). We took on our first member of staff in 2018.

"We moved in here in Alcester in October. We have bought this office. The previous one (in Redditch) we rented but that was dead money."

He predicts that technology – with an increasing reliance on software – will transform the accountancy sector over the next decade. "This is a paper-free office. We do not have filing cabinets.

"There is still a lot of human input but I think that in five to 10 years there are going to be massive changes.

"I think the main reason for our success is embracing software developments and providing the personal touch. We are up to just over 400 clients and we have doubled our revenue year on year. It is ridiculously busy but in a good way. We just keep growing and growing.

"We do not really advertise, all the new clients we get are from referrals – those are the best ones as they have come from another client who can actually vouch for our services. We push and drive customers, but we do not harass them. We don't like clients to receive penalties. We are not old school accountants, it's a different, quirky stance.

"We are always actively trying to get our clients business. When a client asks us if we know anybody that needs help with something, we'll always try to introduce them to another client of ours who can benefit."

The Zoo team has grown to six with two more recruits in the pipeline as part of continuing expansion. "It is a 10-year plan, it's not going to happen overnight."

With wife Sharon, two sons and two stepdaughters, Wayne clearly has something of a juggling act on his plate to combine his punishing work schedule with family life.

"I work 80-hour weeks. I leave the house at 6.30 am and do not get back until 8.30pm. I love work and my wife is supportive of the extra commitment needed when running your own business."

Ever the perfectionist, Wayne says there is room for improvement. "We are really bad at shouting about ourselves. That is a good thing because you don't want to come across as cocky but it's all about letting clients know the good news."

He's also keen to shower praise on his own staff. "Any good business is all about the staff and our staff are absolutely brilliant. Our clients know they can call us at any time and we'll do everything we can to help."

If team spirit is the secret to success Zoo Accounting appear to have hit on a winning formula. It's even evident on the signs on the walls, where the office boardroom is the Lion's Den, the main nerve centre housing the team is the Monkey Sanctuary and the toilets are the Zoo Loos. They have even built a bar on site which they've named the Zebra Cross Inn...









TACKLING THE TABOOS OF WORKPLACE STRESS

Martin 'The Warrior' Warrillow on his battles for work-life balance

Stress is pernicious in that it creeps up on you un-noticed. It certainly crept up on me. Like everyone of my age, I had my annual health-check every April or May and in my case, the medics were supposed to take even more notice than usual of the results of that 'MOT' because of my medical history.

I was born with a mild form of spina bifida and hydrocephalus, while I was diagnosed with epilepsy in 2006-7 after suffering more than a dozen grands mal seizures over an 18-month period – the great big 'fall out of bed, roll on the floor, lose control of your bodily functions' type of seizure. Yet no-one flagged up issues over my cholesterol levels, no-one expressed concern about my blood pressure until I was lying paralysed in hospital post-stroke and having my blood-pressure checked multiple times per day.

And with hindsight, the stress had been building for many months before the dam (or to be more precise, the artery in the back of my brain) burst at just after 3.15pm on Monday December 16 2013.

My work environment had become more and more unpleasant (I was a freelance journalist, editing a magazine from home for an organisation with an increasingly toxic management structure), I was not allowing myself to have a proper worklife balance, working at both ends of the day and never switching off and I wasn't building a proper support network around me.

Instead, like far too many men in that position, I was bottling it up. I wouldn't tell my wife that I was concerned about the situation because it's far easier and much more macho to say: "No, I'm OK, I can cope, it's fine"; the people within the organisation who were on my side weren't willing or able to confront those contributing to the toxic environment and I had nowhere outside that environment where I could let off steam.

Sure, I had my mates with whom I would spend time in the pub or watching Tamworth Football Club but when I was with them, I would talk about our shared love of real ale and/or non-league football – not about whether they had any thoughts about what I should do. It was a distraction from my increasingly difficult work situation; none of it was helping me find a way to reduce the stress or look for a way out.

The only place that was happening was in my head, which was already becoming overloaded with worries. And I hope that by writing these columns, I can help to contribute to a change in attitudes where mens' mental health is concerned. Because we aren't very good at talking about this stuff. The prevailing view within society, especially within the business world, is that men should just suck it up and get on with it; work the 17-hour days and think about all the money we are putting in the bank so that we can retire early and spend time with our wives and kids on that beach in the Caribbean.

But what happens if early retirement never comes? What happens if a heart attack or a brain tumour or a stroke gets there first? Recently, I was talking to someone who works at one of the big insurance companies in Birmingham City Centre. He told me that he recognised his boss in the scenario I've just described – first into the office at 6.30am and last out at 9.30pm, often working at home at weekends. When questioned, the boss would say: "If I do this for a few years now, I can be a managing partner by the time I'm 50 and retire early soon afterwards." The pay-off to this story, of course, is that



the would-be managing partner never got there. He suffered a heart attack in his late-40s and all that money in the bank, all those Caribbean holidays, went up in smoke.

So there are two lessons I want to get across in this column. If you feel that workstress is getting to you, don't bottle it up. Instead, do something about it. Talk to a sympathetic colleague, talk to your family, ask for help.

And if you feel as if your work-life balance is getting out of kilter, do something about it. Set boundaries, turn your phone off at a sensible hour, don't answer emails after a certain time.

It's not being weak, it's being sensible. After all, which would you prefer? That Caribbean holiday once a year or the thought that you left your family alone because you pursued the impossible dream and killed yourself, or nearly killed yourself, in the process? ●

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LIFESTYLE

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WINTER 2020

TECHNOLOGY - MOTORING





Josh Sims delves into the niche world of the audiophile.

The gossip is that that Apple is working on some high-end headphones. It's gossip that may have got some techy types excited. But it will have left audiophiles largely underwhelmed. For them, the very idea of music played via something made by a purveyor of cellphones just wouldn't cut it, as it might for more sonically average folk. But then the audiophile world is a niche one of - who'd have guessed it, mostly male - obsessives who, at the most extreme, happily spend hundreds of thousands on their hi-fi.

The hi-fi market overall may be on the up, thanks to digitization and more recently enjoying a lockdown bounce - but also because, generally, we're starting to re-consider our listening experience in the way, over recent years, we have our televisual one. Much as film streaming has brought a new emphasis on Tv design and home projectors, so both audio streaming and the ever-resilient vinyl market have helped see the global hi-fi market now



worth some £10bn and is expected to be worth £13bn within the next five years.

But the audiophile market - at the very, very top - is a tiny slither of that, albeit one that can see a company like Nordost charge around £25,000 - and that's just for a pair of speaker cables. This is the world not of great if more mainstream systems from the likes of Technics, Wharfedale or Denon; but of specialist components from obscure brands the likes of Ballfinger, Wilson, Moon Audio, Metaxas, Backes & Muller, Audiovector and Audio Research, among others. It's a world in which buying your complete hi-fi set-up from one brand is, for the time being, not at option because, at this level, no one brand can have the necessary expertise in all the disciplines the various components require.

The products are expensive, some argue, because it's an expensive business. "People are looking for excellence in the audio market now, and to get that you need no restrictions on the research and development that goes into these products," argues Dan D'Agostino, whose eponymous brand launched its £200,000 Relentless Monoblock amplifier after two years of development. "It's about finessing them too - anyone can make a big amplifier. But how does it work in a customer's home, how does the sound it makes feel?"

That's a deeply subjective question, of course. More directly, does the extra expenditure make any real difference? Generally the more you spend, the better the sound quality - but even enthusiasts will note diminishing returns after a certain point. There will be some improvement but whether it's really detectable by most listeners is debatable, much like whether one can really taste the various layers in a fine wine is too. Matthew Bartlett, managing director of British brand Chord - whose top end systems cost a less eye-watering £30,000 - argues that there is an application of technology to bring a measurable improvement in performance in terms of, say, distortion, noise and power, and in the conversion of digital files - and, for all that vinyl is fashionable, most music is digital now - into an ever more precise analogue experience we can hear. People are more interested in sound quality - growing sales of sound bars, as an add-on for TVs at home, might suggest as much. But Bartlett concedes that, after that, the real challenge facing the industry is down to getting a customer into an environment in which he can experience the difference.

"The industry still needs those bricks and mortar stores, and the trade shows, where people can sit down and get to actually hear the differences," says Bartlett. "It's why accolades and reviews can be important too. But this, to stress, is a very particular market. We're talking about working not with what the human ear can hear, so much as how the brain interprets the signals it gets. And it's not necessarily all about having the money. You just have to have a very keen interest in hi-fi at that kind of level. And a huge part of the population is just not that interested."

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Indeed, some argue that the future of the audiophile world, as it currently exists, is in question. It's a world, after all, that seems to revel in just how anal it can be. "There are customers who are concerned by the fact that even the room they listen to their music in is a factor, that if you move the same equipment to another room it will sound different," says Petronel Butuc of Audiophiles Clinic, a consultancy that assists people in putting together and maintaining their dream hi-fi system. "But now you also have the kind of customer who just wants to show off the equipment they own. They want to be able to enjoy their audio products without listening to them. The fact is that the industry is changing."

In large part, this is thanks to an increasingly mobile society. We may learn to do so again, but - at least until recent circumstances forced us to spend more time at home - sitting still for focused listening to music is a dying art. "I think there will always be people who are very into their music, but I don't think they'll be calling themselves audiophiles. The idea just belongs to a bygone era, especially now that music has never been more pervasive in our culture," reckons Jonathan Levine, founder of upscale headphone company Master & Dynamic. "But if today's audiophiles die out, then I think the kind

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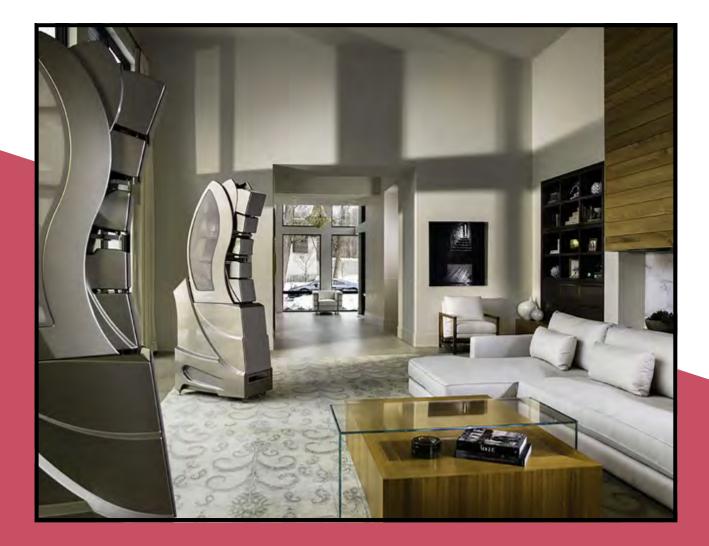
of product that sector produces will just be absorbed by the luxury industry. A certain listening experience will come to be perceived as a luxury one."

The future of audiophilia may also be a matter of convenience, and of style too. That's really why, suggests Kostas Metaxas, audiophiles "of the knob twiddling kind, who want amps the size of refrigerators" are on the way out - not least because younger consumers want more ease of use and more style from hi-fi systems. Metaxas, who designs for the likes of L'Epee and S.T. Dupont, as well as his own eponymous hi-fi line - this year launched a £30,000 reel-to-reel tape deck as the latest element of his modular system, with even the springs on which it's mounted tuned to low frequency so as to not adversely affect the music - argues demands are shifting.

"This is really already a luxury business, not a hi-fi business," he suggests. "There's an emerging market of people who have affluence but don't want all the bullshit that goes with the audiophile world. Yes, they want serious engineering credentials, but they also want finesse in use. They want style, something sculptural. To this younger market the audiophile world just looks Neanderthal."

And yet, new products - ever more sophisticated or arcane, depending on your viewpoint - keep coming, with prices, it would seem, having no limit. The Pivetta Opera One amplifier - all half a ton of it - now sells for some £500,000. Transmission Audio's 2m-tall Ultimate speakers? Around £1.5m. Yes, million. As Bartlett notes, sounding slightly perplexed, "if you want you can have a system that costs the same as a very, very nice house". But is there a limit to how far extreme audio can go in terms of perfecting sound? D'Agostino argues that, for those who want it, there is still some way to go.

"It seems to me that hi-fi can keep improving until, say, a music event can be reproduced exactly as it sounds in real life," he says. "Just how do you recreate the sound made by a 140-piece orchestra? Reproducing a rock band precisely is hard enough. We're close, but we're not there yet."





Gary Watkins, Managing Director of Q6IT Services, takes his son for a spin in the new Pembleton T24.

hen I was first asked to review this car, frankly I had never heard of Pembleton Motor Company, let alone a car company based less than 10 Miles from my home. A quick search of the internet and the Pembleton website and I was intrigued, and thus agreed to the review. The opportunity to drive, what looked at first glance a lot of fun, along with the opportunity to take my 17 year old son who is somewhat of a petrol head, was a little too tempting. On arrival at the address I was given, I was unsure if I had the correct location. Into that small village of Bayton and down a narrow lane past the church, no signs, I start thinking; "I'm lost". Then I see the T24, waiting ready and on display under a portable gazebo, outside of what looked a little like a stable, but our focus and discussion soon turned to this fabulous looking machine.

With its vintage looking lines, traditional 20's styling, gleaming aluminium handcrafted body and V-Twin engine at front, we could not wait to get going in this beauty. We were treated to a fascinating guided tour of the factory, the obligatory photoshoot, as well as meeting the team, but we were itching to get on the open road.

We were introduced to the T24 by Guy Gregory, designer and son of ex-National Hill Climb Champion, Phil Gregory. This cracking little car is based on the classic Morgan three-wheeler, but reimagined for 2020, with modern creature comforts like USB charging ports, heated seats and strict safety measures. This small sports car is built using the same techniques as original cycle cars; every piece to this gem of a body and chassis, is hand-made in shop. From the aluminium bodywork and leather seats, down to the gauges and the needles placed on them. Everything is exquisitely finished. The team behind this creation, a small crew of 6 people including Phil and Guy, have spent many hours perfecting their design for this car, to bring some more flair to their already existing 3 wheeled V-sport. Having an extra wheel does not change the characteristics of the car, as it is still a light and nimble sports car, that can put a smile on the face of its driver, passenger and those it passes on the road. A subtle nod at the admiring onlookers is all it takes to acknowledge the little bit of joy this car has given to them in that moment.

The T24 is powered by a small 750cc V twin engine, mounted at the front, to stay true to the original design. Fitted with electronical management and fuel injection, the engine runs as smooth as ever, creating a bountiful noise of pops and bangs, that both my son, Myles, and myself found childishly pleasing, smiling every time we heard them through the twin exhaust, as they glide down the side of the car. Heat shields are wrapped along both passenger and driver areas of the exhaust to ensure that you do not inadvertently place a hand on the hot exhaust, as there are no doors or

windows. I am not the smallest of chaps, so getting into the car was "amusing", but once in, it is very comfortable. The engine powering the T24 may be small, but it has enough torque to get it from 0-60 in just under 8 seconds. The fuel economy on it is also very good, up to 60mpg. The V-twin of this car produces a purr at lower rpm and then grows into a classical symphony of the throaty pulsating roar reminiscent of a Harley-Davidson motorbike, without being rowdy or offensive

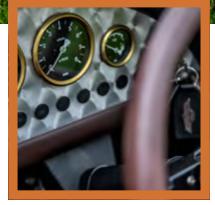
The suspension and brakes fitted to the T24 are updated to meet the standards of modern motoring, with 270mm disk brakes fitted to the front wheels, and fully independent suspension at all four corners. The suspension is firm enough to stop the body rolling in the corner; yet is soft enough to not break your back when going over a pothole or speedbump. The brakes themselves have been brought from the wheels, to the inside of the body, just behind the engine to bring all the weight inboard, rather than putting extra weight on the wheels to make them feel more direct. These small changes, combined with the classic radial tires and songful V-Twin, create a car that is true to its history, yet has the performance to match that of modern times.

The experience I had driving the T24 was something I will remember for many years to come. The way it carves round winding country roads portrays the amount











of time and care that has been put into the chassis and engine. You can really sense the passion of the team who build this car; or what my son now calls "a piece of art".

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The engine has a preference of where it likes to be; third is where the car truly shines. It is the gear where most of the fun happens. By the same token, the T24 is just as happy wafting about the British countryside in fourth, with the boisterous engine which is toned down. The acceleration is not as progressive as third, but this does not make it, by any means, less fun to drive. Even while doing 70mph, the car felt calm and poised. The wind deflector placed just before the cabin, is enough to divert the wind away from the driver and passenger, so that a conversation can be had. Although the same cannot be said for rain, as we found out. Although this did not stop us from laughing at the situation.

The one thing that this car does best, is create smiles, not only for the driver and passenger, but also those it passes by. Everyone gave a smile as we cruised past, occasionally saying hello. All in all, a very cheerful and memorable experience, just ask my son, he said it was the 'best day of his life'. I'd like to think this was due to spending some time with his dad, however I think the T24 has caught his favour; testament in many ways to the T24's appeal to both young and old alike.

Overall, The Pembleton T24 is a fantastic car. A small, lightweight, hand-built sportscar for days out and forgetting the challenges of the week. For longer excursions there is a nifty storage area behind the seats, large enough for two reasonably sized overnight bags, so you can take it away for the weekend with the other half, just to go for a drive or picnic, it will simply whisk you away on a fun journey. The only way you can truly understand the passion put into this car is to visit the workshop where they are built and meet the men behind this lovely machine. A true sportscar for the ages.

I would like to thank all the team at Pembleton for their hospitality and for the opportunity to drive this little gem. I look forward to taking it away for the weekend with my good lady.





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