

# YOU'RE NOT ALONE

Insider looks at some of the real success stories of the region's strong owner-managed business community

All too often associated with startups and SMEs employing just a handful of staff, owner-managed business (OMBs) are in fact far more diverse, and the North West has long been a hotbed of success.

From finance to construction, recruitment to retail, manufacturing to IT, OMBs are quite simply the backbone of the North West's business community. Here we showcase the work of some of our top 100, as well as examine the challenges they face, including who they turn to for advice.

## RUSSELL TAYLOR HOLDINGS

### “Be prepared for the rollercoaster”

All seven businesses under parent company Russell Taylor Holdings have grown over the past 12 months – with further growth anticipated this year. The company is at the top of our OMB 100 table with 306.1 per cent growth.

The business, which has North West offices in Manchester and Liverpool, is focused on recruitment and the supply of temporary workers. It includes Russell Taylor Group, Recruit Right, Assist Resourcing UK, Nexus Workforce, NMS Recruit, JE Curtis and A&R Painting Services.

Owner Ben Russell, group chief executive, established the business 13 years ago with father Peter Russell, who is now chairman. Today the group employs 417 staff, turned over £136m in the latest finan-

cial year and operates from 14 locations.

Ben Russell attributes the growth to a number of factors. “The businesses work well at cross-selling with each other, many of the markets we work in are buoyant, and we are developing a good reputation across the industry. Most importantly, we have great people,” he says.

Further growth will come through two small acquisitions the group is considering that would add between five and ten per cent growth. Sales growth is also expected to be at 10 per cent.

“Our plan is always to blend acquisition or partnership with organic growth, it's a system that has worked well over a

number of years,” adds Russell, who was director of another recruitment company before he set up Russel Taylor Holdings in 2006.

He describes himself as a decisive and impulsive leader, but supportive to the people in the business as they matter a lot. His greatest achievement so far has been the acquisition of Assist and Nexus within five months of each other, growing the workforce from 120 to 400 and taking turnover from £40m to £130m.

“The highs and lows of being an owner-manager, when you are close to the coal face, can be extreme,” he says, adding that he deals with the stress thanks to the support of good people, flying a helicopter and a taste for Guinness, though not at the same time. “At the moment things are positive in the group, so the journey is quite enjoyable, but manic.”

Having mentors to learn from has been important. “I have a wide range of mentors I use for advice: first, my father who I insisted start the business with me 13 years ago,” says Russell.

“He stopped me buying sports cars three months after we started the business – good advice – and a combination of my senior management team and friends I have in business.”

His advice for other owner-managers is to be ready for the ups and downs. “The

“There will always be stressful times and it will be a rollercoaster – you need to be prepared for it.”

**Ben Russell**



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rewards of owning your own business can be excellent in a number of ways, including the people you get to work with, and additional ventures you get the opportunity to invest in or start up," he says. "However, there will always be stressful times and it will be a rollercoaster – you need to be prepared for it."

## DANBRO

### "The bigger the business gets the less pressure I feel"

Husband and wife team Helen and Damian Broughton have grown contractor accountancy firm Danbro into a £160m business. Founded in 1999, the business in Lytham St Annes employs 170 people and provides accountancy services for limited companies and small businesses. Another part of the business deals with

payroll and the employment of contractors and there's a London office operating under the Trafalgar brand.

Today, Helen is managing director, running the business day to day, while Damian is executive chairman. While growing a business as a pair has given the Broughtons a sounding board for ideas, they've also sought opinions from professional advisers as well as friends in a similar position.

"We have one or two friends who've run businesses and been more successful than we have and that's always great, because their journey is ten years further

**"I find that the bigger the business gets the less pressure I feel because we are sharing it."**

**Helen Broughton**

on, which is helpful to offer us some perspective," says Helen. "We also have a good team of directors here and I like to read inspiring business books that can help me build my confidence."

Networking events can also be useful, she says, even if the people you meet aren't running a similar business to yours.

When it comes to dealing with stress, she finds it important to keep her work life and home life separate, rarely working from home and ensuring work conversations don't often take place at home. "In the office I'm professional Helen and when I leave and go home I'm a wife and mum," she says, adding that going for walks and talking to others can also help alleviate any potentially stressful situations.

"I also have a strong faith so I never feel alone, I can always pray and I get a lot of personal strength from that," Broughton says. "It's all about putting things into perspective. We're accountants and payroll experts – we don't deal in life and death – so even if mistakes are made there's always something we can do. I find the bigger the business gets the less pressure I feel because we're sharing it."

Describing herself as a collaborative leader, Broughton expects people to challenge her decisions and think for themselves. Danbro has brought in a similar culture, training employees to be 'workplace listeners' to hear colleagues' personal or professional problems.

Training is also going on to allow people to give and receive feedback – equipping them with the skills they need to communicate efficiently and highlight any improvements they feel could be made within the business.

Though the business has experienced 23.3 per cent growth, placing it at 58th in our table, any further growth will come in terms of using technology more. There's an all-round focus on business growth, professional growth and personal growth, rather than merely growth in turnover.

"We're strengthening the people who work here with what was traditionally referred to as soft skills, growing their confidence and self-esteem, and their emotional intelligence, so they're better

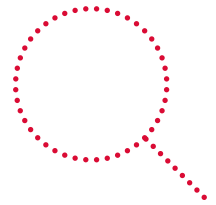


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equipped to make the right decisions and be resilient when things go wrong," she says.

The couple received MBEs in 2015 and Helen Broughton was made deputy lieutenant of Lancashire earlier this year, yet Broughton believes their greatest achievement has not happened yet. "I'm 48 and I still feel passionately that my best years are yet to come," she says. "We were never fixed on what type of business we wanted to run, we just had the desire and the genetic make-up to want to run a business and Danbro took off."

Her advice for other owner-managers is to always be curious and don't be afraid to ask questions if you don't know the answer. "I think that applies in anything you do, but especially when you're growing a business," she says.

global retailers and fashion brands and employs 50 people in Knutsford, 70 in its Stoke manufacturing facility and 400 in China.

Planned turnover for 2019 is more than £40m, which should be aided by the March acquisition of Pascalle Cosmetics, based in Stoke, which immediately adds £5m turnover to the business and a good customer base.

"We have big plans and we feel that this is just the start for Amelia Knight," says director Paul Salmon. "Importantly, we have wanted to bring UK manufacturing into the business through the acquisition and we see a big opportunity to grow this arm of Amelia Knight. Our lead times will be shorter and we have added new categories to our product offering. We have some very exciting plans for the very near future."

Salmon has also taken on an international sales team and aims to grow the business in the US and South America very quickly. "There is huge appetite of our products

and we already have some huge retail partners in the US, Brazil, Mexico and Chile," he says.

Although the business has continued to grow, creating growth on top of previous growth can be difficult, he says. The increase has come from the hard work of the team and through the business positioning itself in a space where it can offer first-to-market trends in a short space of time, thanks to its strong design and new product development team.

"Because many of our customers are fast fashion retailers this gives us a competitive edge," he says. "Once you add in the manufacturing base that we own, that allows us to be extremely competitive with prices our products. We pass on cost savings to our retailers so they can sell really good quality, fashionable products at low prices. This is good for everyone from the consumer right back to us as designers and manufactures. Our sales growth comes from new customers but mostly from growing our business with existing customers."

Starting off with just the family in the business meant the owners did most of the roles until they were able to employ



## AMELIA KNIGHT

**"We look for the best people to drive us forward"**

Knutsford cosmetics business Amelia Knight ended 2018 with turnover of £32.5m – a huge growth from its 2016 sales of £19.5m. The business, founded in 1999 by brothers Paul and Daniel Salmon and their parents, makes cosmetics for



The Amelia Knight team with George Osborne



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others. Salmon worked in sales, marketing and logistics. He also ran the exhibitions while the business was growing its customer base.

"One of the hardest aspects of growing a family business is transitioning from doing all day-to-day roles to employing capable staff to fill the roles that help you grow so you can concentrate on strategic planning," he says. "You cannot scale up a business on your own, you need good quality staff that you can bring into the fold. We have a very strong family ethic and like to treat staff with respect and reward their achievements."

As with the other owner-managed businesses *Insider* spoke to, people are key to the success of Amelia Knight. Most senior staff started in the business as juniors or trainees.

"I want to empower people to make the most of their talents. If they work for me they need to have a good work ethic and be capable of working with their own

initiative. I listen to ideas and reward hard work," says Salmon. "As the business has grown, we have taken the staff with us."

Though he isn't affected by stress, his time away from the business involves multiple Ironman triathlons, and he enjoys cycling or running to clear his mind.

"Family businesses offer a different dynamic to other businesses," he says. "You have the personal relationships of your parents, brothers and sisters to deal with, which can be testing, but we also have each other for support and still go for a pint at least once a week, which helps."

**"Don't be afraid to employ capable people who speak their minds and have ideas, because they become wealth creators."**

**Paul Salmon**

Then there's the support he receives from friends who are also business owners, but he credits his father as being his key mentor. Of his advice for other owner-managers, he adds: "Don't be afraid of employing capable people and allow them to speak their minds and have ideas. If you empower quality people they become wealth creators for the business. Most of our staff have better qualifications than me and we continue to look for the best people to drive the business forward."

## COUNTY MILK PRODUCTS

**"The will to win is in our DNA"**

County Milk Products is the largest privately owned dairy company in the UK and employs 30 staff across its sites in Wilmslow and London. Founded in 1994, it supplies powders, yellow fats and liquid dairy products to food manufacturers in the UK, Ireland and mainland Europe.

Its strength has been in retaining a family feel and personal touch while being large enough to maintain continued investment and promote operational excellence. This has included forming Protein Partners in 2016, following the acquisition of the CNP Professional Sports Nutrition brand and manufacturing facility, and, in 2017, setting up County Food Ingredients in Widnes to produce butteroil and ready-to-use sauces. It has invested in several joint ventures to widen its services and pulled together a farmer group of 250 Red Tractor-assured milk producers.

The business is ranked 34 in *Insider's* OMB 100 list for the 36.5 per cent growth it has enjoyed. This year will be about "consolidating the additional processing facilities that we now have, using capacity, growing sales and improving efficiencies," says managing director John Langslow. "That said, we have just participated in the Gulfood exhibition in Dubai, meeting prospective new customers from all over the world. People seem to want to deal with family businesses and British brands."



The County Milk Products team

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	COMPANY / LOCATION	GROWTH %	TURNOVER £M	PRE-TAX PROFIT £M	YEAR END
1	RUSSELL TAYLOR Wirral	306.1%	91.4	0.9	Dec 17
2	CANDOUR LOGISTICS Stockport	117.7%	45.7	3.5	Mar 18
3	PH PROPERTY Cheadle	111.6%	17.3	1.3	Jun 17
4	ZEUS Manchester	98.8%	31.2	8.9	Mar 18
5	WILLIAM LOUGHRAN Preston	92.3%	22.8	6.0	Aug 17
6	PAYSTREAM MY MAX Altrincham	81.4%	334.3	3.9	Mar 18
7	A & B ENGINEERING (MECHANICAL SERVICE DIVISION) Liverpool	66.2%	42.4	3.7	Feb 18
8	PORTAL CONSTRUCTION NW Tarporley	63.9%	19.4	2.3	Dec 17
9	DARWIN LOAN SOLUTIONS Manchester	63.7%	20.0	2.6	Dec 17
10	FRANK JOHNSTON (TRACTORS) Carlisle	63.0%	19.0	0.8	Oct 17
11	SYSTEM 3 Manchester	62.0%	18.9	1.9	Dec 17
12	NRL Wigan	57.5%	186.2	3.0	Dec 17
13	SADAQAT GLOBAL Manchester	53.5%	29.3	0.4	Jun 17
14	ASPECT CONSTRUCTION CONTRACTS Runcorn	51.6%	21.7	0.9	Dec 16
15	ACEPARK Chorley	51.3%	52.7	5.6	Jan 18
16	NEUVEN SOLUTIONS Manchester	50.6%	130.1	0.7	Jul 17
17	PJ LIVESEY Manchester	50.4%	76.4	7.1	Jun 17
18	CAREFOOT Preston	49.2%	32.7	1.0	Mar 18
19	AMELIA KNIGHT Knutsford	48.6%	29.1	4.1	Dec 17
20	STUDLEY ENGINEERING Liverpool	48.1%	17.9	1.5	Mar 18
21	MSS PRODUCTS Manchester	47.1%	28.1	1.5	Sep 17
22	INXPRESS GLOBAL Rochdale	46.8%	14.9	3.6	Dec 17
23	THE HUT Manchester	46.7%	735.7	(10.9)	Dec 17
24	CARDINAL MARITIME Manchester	41.6%	84.3	3.8	Dec 17
25	ER TRAVEL SERVICES Liverpool	41.0%	28.2	0.4	Nov 17
26	NORWEST FOODS INTERNATIONAL Knutsford	40.7%	102.7	1.9	Oct 17
27	C & C CATERING EQUIPMENT Chester	40.0%	17.7	1.3	Apr 18
28	SWANSWAY Crewe	39.8%	779.9	5.1	Dec 17
29	BRYDEN CAPITAL Manchester	39.8%	27.5	5.4	Mar 17
30	D MORGAN Birkenhead	39.6%	36.7	0.4	May 18
31	TANDOM METALLURGICAL Congleton	39.3%	85.9	2.3	Aug 17
32	FRAGRANCE DIRECT (UK) Macclesfield	38.9%	27.9	0.6	Sep 17
33	CROWN OIL Bury	36.6%	197.5	6.6	Jul 18
34	COUNTY MILK PRODUCTS Wilmslow	36.5%	235.7	1.2	Dec 17
35	CMAC Accrington	34.1%	29.0	3.7	Jan 18
36	FOOTASYLUM Rochdale	32.5%	194.8	1.9	Feb 18
37	BURNHART Darwen	31.7%	82.7	8.9	Dec 17
38	COLLINSON Preston	30.6%	21.9	1.8	Apr 18
39	CAR BENEFIT Bury	29.7%	29.9	8.0	Dec 17
40	MAST Bootle	27.4%	25.0	4.1	Sep 17
41	RAINY CITY INVESTMENTS Manchester	27.0%	223.6	34.6	Mar 18
42	CORPACQ Altrincham	27.0%	215.8	9.2	Dec 17
43	THE SEBDEN Altrincham	26.8%	165.2	4.0	Apr 17
44	BEECHFIELD BRANDS Bury	26.5%	30.8	5.1	Dec 17
45	DIGITAL ID Stockport	26.5%	18.0	3.3	Dec 17
46	FLOORBRITE Sale	26.3%	15.5	1.3	Jul 17
47	AMICULUM Macclesfield	25.5%	18.9	1.7	May 18
48	HILLS (ORMSKIRK) Skelmersdale	25.2%	17.2	2.0	Nov 17
49	GPS Manchester	25.2%	23.1	2.1	Dec 16
50	MERLIN DIESEL SYSTEMS Preston	25.1%	29.8	3.5	Jul 18

The business has a core leadership team of family members and others with external company experience, providing opportunity to gain a variety of opinions.

“Someone in the team will always have their feet on the ground and offer a practical view, however unpalatable that may be at the time,” says Langslow. “We arrive at rounded decisions.”

What keeps him awake is minimising risk and retaining good people, he says, adding: “The will to win is in our DNA.”

## FLOORBRITE GROUP

**“Being an owner-manager isn’t for everybody”**

Cleaning and facilities management business Floorbrite Group is on track to fulfil its 2020 plan to turn over £20m.

The Sale-based business is one of the leading commercial cleaning and facilities service providers in the UK, providing daily, industrial and window cleaning services to all sectors of industry.

The company was set up in 1972 by the late Martin Wyers and is now owned and operated by chairman Linda Wyers, joint managing directors Alex Wyers and Nik Wyers and marketing director Nina Wyers. It employs 1,400 people around the UK as cleaners and in its head office in Manchester, as well as regional offices in Leeds and Birmingham.

For the year to July 2017, turnover was £15.5m with growth at 26.3 per cent, leaving the business at 46 in Insider’s table. The business has also been through a complete rebrand and turnover has grown to more than £18.5m since 2017.

“The growth in turnover has largely been down to continuing to diversify into new areas of facilities management and winning substantial new contracts,” say brothers Alex Wyers and Nik Wyers.

“We never stop making plans for growth. We have a 2020 plan to turnover £20m and we’re on track to do that – the cleaning and facilities management market is constantly evolving and we have to be able to move with the times to keep up

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	COMPANY / LOCATION	GROWTH %	TURNOVER £M	PRE-TAX PROFIT £M	YEAR END
51	AUDAS Blackburn	24.9%	29.7	1.2	Dec 17
52	GENERAL TRAFFIC Bolton	24.8%	28.2	1.4	Dec 17
53	HALEWOOD WINES AND SPIRITS Liverpool	24.7%	265.2	14.9	Jun 18
54	OAK Newton-le-Willows	24.3%	92.5	4.4	Jul 17
55	SILICONE Blackburn	24.0%	21.4	5.4	Dec 17
56	LITTLE GREENE Manchester	23.6%	22.5	1.7	Oct 17
57	ALMA PRODUCTS Runcorn	23.6%	29.3	2.1	Dec 17
58	DANBRO Lytham St Annes	23.3%	163.4	0.8	Mar 18
59	GBA SERVICES Preston	23.0%	36.1	1.2	Dec 17
60	KENNY WASTE MANAGEMENT Manchester	22.6%	21.1	4.0	Mar 18
61	IN TOUCH WITH BRICKS Macclesfield	22.6%	25.3	1.2	Mar 18
62	A PEARSON Wilmslow	22.5%	113.2	(0.1)	Dec 17
63	KNOWSLEY CONTRACTORS Liverpool	21.4%	24.4	0.5	Mar 18
64	LLOYD & JONES ENGINEERS Bootle	21.4%	22.4	0.8	Oct 17
65	OLIVER JAMES ASSOCIATES Manchester	20.8%	91.7	1.0	Dec 17
66	OBG HOLDING Liverpool	20.8%	68.3	4.2	Dec 17
67	MARPLACE (NUMBER 754) Manchester	20.3%	17.2	2.1	Jun 17
68	PAKEEZA DAIRIES Rochdale	20.2%	33.4	0.7	Jan 18
69	ROWLAND Leyland	19.5%	70.8	16.7	Aug 18
70	HIPPO MOTOR Blackburn	19.5%	61.6	2.6	Mar 18
71	HELICAL INDUSTRIES Lytham St Annes	19.5%	49.1	7.0	Dec 17
72	HEATMISER Blackburn	19.4%	12.4	3.7	May 17
73	PILOT Manchester	19.1%	23.1	2.0	May 17
74	SELECT PROPERTY Alderley Edge	19.1%	125.5	8.8	Dec 17
75	SJM NORTH Manchester	18.9%	194.3	9.5	Dec 17
76	UKFAST.NET Manchester	18.9%	47.1	13.4	Dec 17
77	HELP YOUR CLAIM Manchester	18.8%	19.6	2.7	Apr 17
78	SENATOR INTERNATIONAL Accrington	18.5%	165.1	10.5	Dec 17
79	GRAHAM HEATH Nantwich	18.5%	19.7	2.5	Dec 17
80	CHRISTIAN PROPERTY UK Manchester	18.5%	33.5	1.0	Apr 18
81	EMERSON & RENWICK Accrington	18.4%	19.6	2.0	Dec 17
82	T I MIDWOOD Chester	17.9%	35.1	3.1	Dec 17
83	JAMES HARGREAVES Burnley	17.5%	77.3	5.8	Dec 17
84	PARTINGTON Thornton-Cleveleys	17.3%	17.1	2.1	Mar 18
85	FORT VALE Burnley	17.1%	86.2	18.0	Feb 18
86	PROSEAL UK Macclesfield	16.9%	60.4	14.1	Jan 18
87	RISOL IMPORTS Manchester	16.6%	193.2	20.0	Jan 18
88	BOND TURNER Liverpool	16.4%	14.8	2.9	Dec 17
89	HANSON SPRINGS Rochdale	16.3%	23.6	1.0	Nov 17
90	TOTAL GLASS Liverpool	16.2%	25.8	0.7	Jan 18
91	HURT PLANT HIRE Preston	16.1%	25.4	5.7	Oct 17
92	WH BOWKER Preston	15.9%	190.7	(0.6)	Dec 17
93	POLYBLEND UK Widnes	15.9%	12.9	2.3	Sep 17
94	SCAN COMPUTERS INTERNATIONAL Bolton	15.8%	131.0	2.8	Jun 17
95	HPP PINNACLE Oldham	15.7%	31.5	3.2	Feb 18
96	TIPOGRAFIC Birkenhead	15.5%	18.3	1.3	Oct 17
97	GC BIRCHALL Burnley	15.2%	25.8	0.2	Mar 18
98	DUO PACKAGING Manchester	15.1%	26.4	0.6	Dec 17
99	LICENSED WHOLESALE Manchester	15.0%	247.7	10.2	Sep 17
100	KINGSLAND DRINKS Manchester	14.9%	263.2	3.3	Jun 17

with demand from our clients.”

The duo say the values instilled in them by their father and in the company stay true to this day. “We try to lead with inclusivity at the heart of what we do – we want to ensure that everybody feels like part of our family and there’s no ‘us and them’ mentality,” they say.

On being owner-managers, they caution that it doesn’t suit all personalities. “Being an owner-manager isn’t going to be for everybody – if you don’t want to do the do then it’s definitely not for you,” they say. “But, if you’re passionate about your business and want to lead by example and get stuck into the day-to-day life of the business then it’s the perfect role.” ■



“Inclusivity is at the heart of everything we do. We want people to feel part of our family. There’s no ‘us and them’ mentality.”

**Alex and Nik Wyers**

*The OMB100 lists companies in North West Business Insider’s Top 500 where the managing director is listed as a shareholder. We rank them by turnover growth over the last year*

Source: Insider research, Experian MIQ 2019


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## LENDING FOR THE NEW NORMAL: HOW TOGETHER IS HELPING BUSINESSES TO FLOURISH

While many mainstream lenders are under-serving the self-employed, landlords and borrowers with less-than-perfect financial histories, Together uses a common-sense approach to see the people behind the numbers.

Pete Ball, Personal Finance CEO



Multiple incomes, non-standard property construction, poor credit histories – there are so many issues that could stand in the way of borrowers securing funding for their business or property investment. But nationwide lender Together is providing fresh hope for customers by championing ‘lending for the new normal’.

Together offers a range of products, including short-term finance, auction finance, buy-to-let, residential and commercial mortgages, and secured loans through its extensive distribution network. And while Together has been classed as a specialist lender, its diverse, flexible offering is increasingly relevant to a mainstream audience.

Using expertise founded on more than 44 years of lending, Together looks beyond

credit scores to see the person behind the numbers. They use a ‘big picture’ approach to help borrowers who are self-employed, have multiple incomes, or want to buy a difficult-to-mortgage property, to achieve their dreams. The final decision is often made by a human being, not an algorithm, which means they can often say ‘yes’ to a customer when many other lenders would say a firm ‘no’. Operating without credit committees or automated underwriting, they work with their customers to find a solution based on individual financial histories – and what they want to achieve in their financial future.

This progressive approach isn’t a response to how the world is changing; it’s how Together has always approached lending, making it the common-sense choice in

an increasingly complicated world. Their product offer is frequently reviewed to meet the needs of a broad range of personal and commercial borrowers – whether they’re looking for a residential mortgage, a bridging loan to cover property renovations, or development finance to get a new-build property off the ground.

Together specialises in helping borrowers where there are multiple complicating factors involved, and where standard financial products might not be appropriate. For example, some of their bridging loans feature no monthly repayments, so you can cover big purchases before you have the funds available. Or, if you’re in the middle of converting a commercial property into a residential property and need to secure funding part way through, their

underwriters will look at the property's future potential rather than its past, to make a pragmatic appraisal of its value.

Together also offers home buyers support where they need it most, from interest-only mortgages to free standard valuations and no lender legal fees.

The lender's unique approach has been widely recognised over the past 12 months, winning a number of awards including Specialist Lender of the Year, Best Bridging Lender, Outstanding Contribution to the Specialist Lending Sector, Commercial Lender of the Year and Best Buy-to-Let Mortgage Provider.

Pete Ball, Personal finance CEO at Together, said Together's strength lies in accepting that – these days – there's no such thing as 'normal'.

"The world has changed," he says. "People's pay, working patterns and pensions have altered beyond all recognition from 30 or 40 years ago. Even where they live, who they chose to live with, or the type of property they want to buy is vastly different from a generation earlier.

"What was previously thought to be 'normal' simply doesn't exist anymore."

With a team of 700+ and a dedicated regional development director in the North West, Together's experts use their knowledge of local markets to help brokers and borrowers make the most of Together's products.

For example, when a Scottish client needed to refinance a 16-property portfolio, the lender turned funding around in just two weeks. Because of the underwriting team's extensive expertise and knowledge of the local market, Together were able to agree finance without any valuations – which would otherwise have taken weeks to organise, and cost the customer more than £4,500.

Together's focus on people doesn't just extend to their customers. Their care for their colleagues and local community are among the reasons it placed 34th in The Sunday Times' 100 Best Companies to Work For 2018, receiving a special award for Corporate Social Responsibility – which placed them ninth in the UK for charity contributions, and 10th for community efforts.

## CASE STUDY

# THREE DAY FINANCE SAVES A COMMERCIAL PROPERTY DEAL

This speed of service was crucial in a deal Together completed earlier this month when we provided a commercial mortgage for a pair of businessmen who wanted to buy their offices.

The customers, who are partners in a well-established surveying firm, believed they'd already secured the £120,000 they needed to buy the business premises through a different lender. They had been searching for a high loan-to-value (LTV) commercial mortgage last summer and exchanged on the office just before Christmas.

However, the partners had to find a new lender after the original finance firm called in the administrators, meaning they were unable to secure the loan.

With just three days to complete the

deal – as the January 11 deadline loomed – the case was brought to Together's commercial property finance experts, for us to make a quick decision.

After carefully examining the case and working with our team of specialist underwriters and solicitor partners, we agreed to provide the finance before the customers had to complete on the property.

As with any big financial commitment, it's best to take advice from a professional such as an independent financial adviser or broker before making a decision. However, in a commercial finance market where speed is of the essence, lenders like Together have the expertise to make quick and informed finance decisions on providing the right finance, allowing businesses to grow and prosper.



For more information about Together's products and services, visit [togethermoney.com](https://togethermoney.com)