

Future Fit 2025

A blueprint for long-term growth



Foreword: A blueprint for long-term growth



We are navigating an era defined by rapid technological change, global uncertainty, and an ever-growing urgency to become more sustainable. And the challenges facing many businesses – such as insufficient access to skills, limited capacity to exploit emerging trade opportunities or manage reporting and compliance – only make it more difficult to thrive.

Yet we know from our recent
"Critical Middle" report that the
landscape has not only become more
challenging – but more rewarding.
Just 1% in additional growth among
mid-market businesses could add up
to £35 billion to the UK economy and
£115bn in revenue turnover annually
by 2030. Those who are ready to
adapt, build resilience and lead
with purpose are those likely to be
rewarded with realising that untapped
potential.

This report is designed to guide you on that journey. Drawing from robust research and insights from more than 1,000 senior business executives, it explores the key behaviours and strategies that position leading businesses for success.

The themes are clear: sustainability, robust supply chains, talent development, and innovative technology are all critical to becoming Future Fit. Organisations that are focusing on these themes are not simply reacting to change—they are intentionally and proactively developing the agility, culture, and expertise needed to excel in an increasingly complex world.

Within these pages, you will find actionable strategies, meaningful data, and real-life examples from businesses that have transformed challenges into opportunities. Whether you are integrating sustainability into your core strategy, leveraging digital tools for a competitive edge, or investing in people and partnerships to fuel innovation, the lessons here are relevant for every leader committed to thriving in today's dynamic environment.

We believe that by embracing Future Fit principles, your business will be well-positioned to outperform competitors, drive profitability, and increase resilience to future disruptions. This report offers the insights and inspiration to ensure your organisation not only meets today's demands but is prepared for what lies ahead: a blueprint for long-term growth.

Andy Gray

Head of Commercial Mid-Market

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Get Future Fit





What is Future Fit?

EXPERT VIEW

"Future Fit organisations are businesses with grip and vision. They are focused on the immediate challenges they face but have not lost sight of the risks and opportunities coming over the horizon."

Jonathan Barrow Head of National Sectors Future Fit is a blueprint for growth, leveraging data, insights and expertise to help your business thrive and build resilience in a rapidly changing environment, while supporting you in building a sustainable business fit for the future.

Being <u>Future Fit</u> means being future-ready or acting to future-proof your business.

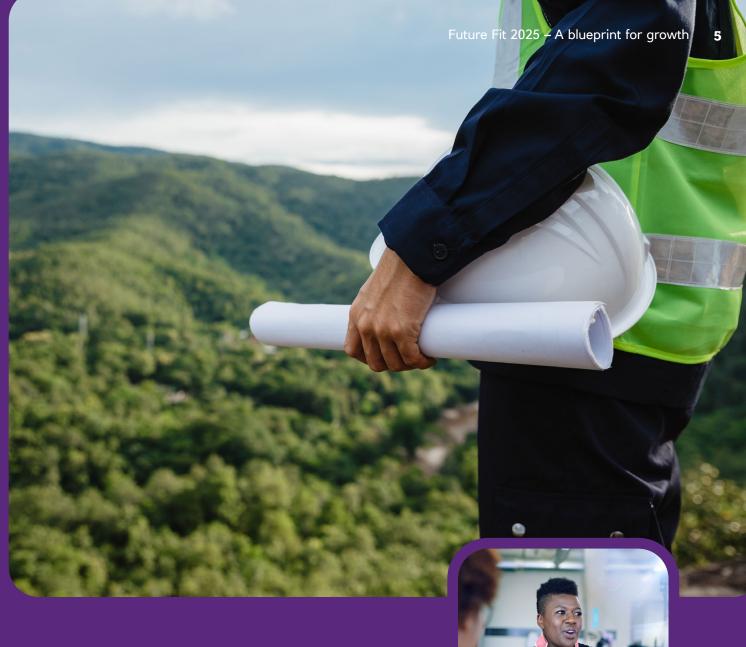
Future Fit businesses embrace strategies and behaviours that make them better placed to succeed. They plan for the future, demonstrating vision and agility to:

Overcome challenges:

- Spiralling energy costs
- Supply chain disruption
- Demands of the net-zero transition
- Impact of global events, tariffs and external shocks
- · Recruitment and retention
- Adapting to rapid technological innovation

Deliver objectives:

- Business growth
- Greater profitability
- Boosting productivity
- Delivering efficiencies
- Long-term competitiveness
- Increased innovation
- Enhanced sustainability
- · Attract and retain talent



What's in it for you?

Our report outlines actionable steps that businesses can implement to enhance their competitive edge.

By showcasing successful practices and the tangible benefits of adopting Future Fit strategies, we aim to empower you with the knowledge and tools necessary to navigate a unique path toward success.

The insights from our Future Fit research provide UK business leaders with data-driven knowledge, enabling you to seize opportunities and thrive, despite the challenges that disruption brings.



45%

of Future Fit businesses say they have achieved significant growth over the past 12 months, compared with the 22% average for those we've surveyed.

By identifying the attributes of Future Fit businesses — those that excel in sustainability, technological innovation, supply chain optimisation, and talent management — we offer a roadmap for you to follow.

Discover ways to grow faster and outperform your peers

A Future Fit strategy could help your business:

- Improve talent retention and attraction
- Make the best technology investments
- Manage costs
- Transition to Net Zero targets
- Introduce more sustainable practices

Where are Future Fit businesses outperforming competitors?



SUSTAINABILITY

Mid-sized businesses like yours must prioritise sustainable practices to enhance their longterm viability and competitiveness in an evolving market.



SUPPLY CHAIN

Optimising supply chain management allows your business to enhance resilience, respond to market fluctuations, and maintain operational efficiency.



TALENT

Effective talent management is crucial for you to attract and retain skilled individuals, enabling you to navigate challenges and drive growth.



TECHNOLOGY

Investing in technological advancements is essential for you to innovate, improve efficiency, and stay ahead of industry trends.

68%

of Future Fit businesses say their sustainability investments are tied to longterm commercial objectives. 53%

of Future Fit businesses always involve suppliers in key decisions. 48%

of Future Fit businesses map the skills they need for the future and plan how to acquire them. 92%

of Future Fit
businesses say
all or most of their
decisions are
data driven.

Get your business fit for the future

Businesses of all sizes and in all sectors can become Future Fit. It's all about making small improvements that add up to more than the sum of their parts.

Get Future Fit



Sustainability improvements drive competitive advantage

Senior leaders are navigating a complex business landscape characterised by rising costs, increasing regulatory pressures, climate-related supply chain reporting, a rising demand for non-financial risk disclosure, and the urgent need to address Scope 3 emissions.

To thrive in this environment, CEOs and executives should integrate ESG (Environmental, Social, and Governance) criteria into all aspects of their operations. This includes key business stakeholders, employee engagement, and ensuring accountability, as well as allocating resources towards sustainable procurement initiatives.

Our analysis highlights that companies which align sustainability investments with commercial objectives and instil organisational purpose within their company culture and performance are recognised as 'Future Fit' in sustainability.

The data also shows sustainability can:





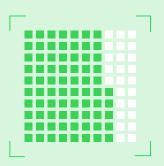
Keeping on top of sustainability is crucial because:

Regulatory compliance: As governments increasingly impose environmental regulations, investing in sustainable practices can help avoid penalties and ensure compliance with laws.

Consumer demand: Today's consumers are more environmentally conscious. Businesses that adopt sustainable practices can attract and retain customers who prioritise ethical consumption.

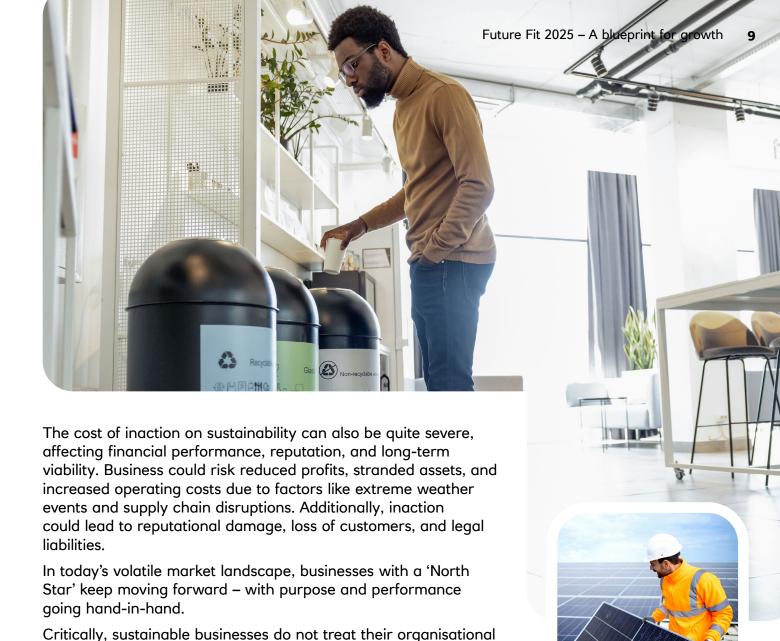
Long-term viability and cost savings: Sustainable practices contribute to long-term operational resilience and can lead to cost savings through energy efficiency and waste reduction.

FIT FACT



74%

of Future Fit companies agree sustainability investments provide competitive advantage.



Being Future Fit in sustainability means committing to investing in sustainability to foster a competitive advantage:

which is why they are sewn into their core operations.

purpose or their sustainability objectives as secondary or

separate from their day-to-day business activities. Instead, they see both as being integral to their ability to build for the future,

- 1. Lowering costs through energy efficiency
- 2. Increasing attractiveness to customers and employees

Exposure to compliance requirements grows as companies scale

Expenditure on regulatory compliance and reporting increases progressively as companies grow. For mid-market businesses, this often occurs with regulation 'switched on' at specific size thresholds, creating a tipping point where the impact of regulation comes into scope immediately — e.g. Energy Savings Opportunity Scheme (ESOS).

Case Study Q

Barwood Capital

Balancing sustainability with profitability isn't just a matter of corporate responsibility — it's increasingly central to attracting investors, clients, and top talent.

Established in 2009, this Future Fit real estate investment and development platform is embracing datadriven sustainability to track and tackle greenhouse gas emissions, reduce costs and boost competitiveness.

In a sector that is a large contributor to greenhouse gas emissions, Barwood Capital's approach highlights the importance of credible, data-backed sustainability initiatives to build trust and deliver on long-term promises.

The value of a Future Fit strategy

In a highly competitive market, Barwood's proactive Future Fit commitment to measurable sustainability is proving to be an advantage.

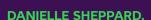
By adopting a principledriven strategy they are laying the foundations for long-term success, delivering value for investors, enhancing a positive impact across the industry and identifying which core values will best position them for the future.

How Future Fit businesses like Barwood Capital approach sustainability differently:

- Brand differentiation: publicly commit to sustainability pledges only when data supports claims.
- Investor appeal: measure sustainability to attract investors seeking both returns and impact.
- Value chain optimisation: assess supplier sustainability credentials to drive meaningful improvements.
- Add property value: view older, underperforming properties as opportunities for retrofitting.
- Energy optimisation: collect data to enhance energy efficiency and building performance.
- Talent attraction: align recruitment and onboarding processes with sustainability goals.

"One of the most important decisions we've made recently is to calculate our Scope 1, 2, and 3 emissions, which we now do across the board. I'm not sure many companies our size do that. It allows us to be credible and open about what our greenhouse gas emissions are, but it also allows us to start tracking them. Our main objective is to be able to show a trajectory down to Net Zero."

FOR MORE INSIGHTS on how to future-proof your business visit our <u>Future Fit hub</u>.



Head of Performance and Impact, Barwood Capital





How to get Future Fit in sustainability

- •Set challenging goals on environmental metrics, aligned with broader sustainability standards, such as those established by the United Nations Sustainable Development Goals (SDGs).
- **Regular measurement** and transparent reporting of environmental performance for assessing progress toward sustainability goals.
- •Integrate ESG discussions into board meetings to reflect your commitment to sustainability. It ensures these issues receive the attention they deserve and are considered within the context of business strategy and risk management.
- Conduct a comprehensive audit of energy usage to identify areas for improvement and potential cost savings.
- Investigate renewable energy sources and energyefficient technologies that could lower operational costs and reduce environmental impact.
- Encourage employee involvement to share ideas and initiatives focused on sustainability, such as suggestion boxes or dedicated brainstorming sessions.
- **Develop case studies** or reports that illustrate the financial and environmental consequences of failing to adopt sustainable practices.
- Implement sustainability training that educates staff on sustainable practices and the importance of their role within your sustainability goals.



CHECK OUT OUR SUSTAINABILITY SOLUTIONS

Carbon Planner

NatWest Sustainability Solutions

Lombard Climate & Sustainable Assets

Supply Chain Sustainability School Lombard Technology-as-a-Service





68%

of Future Fit businesses say all their investments in sustainability are tied to long-term commercial objectives and that their contribution to these objectives is measured and verified.



Supply chain initiatives support collaboration and help mitigate risk

FIT FACTS



>50%

More than half of Future Fit businesses say they regularly collaborate with customers.

And Future Fit businesses are 50% more likely to have extensively implemented supply chain risk modelling, compared with the average we surveyed. The most successful businesses today understand that they do not operate in a vacuum — their growth and prosperity is clearly linked to their partners up and down the value chain.

Our Future Fit research identifies several businesses who are totally focused on those relationships — and who are outperforming their competitors as a result.

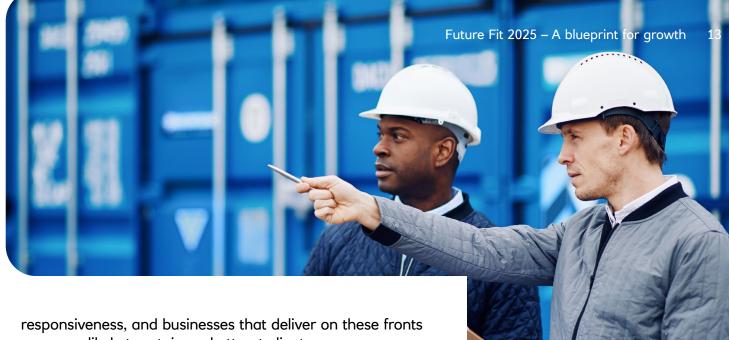
Essential diversification

Enhancing supply chain management is a must for businesses like yours. To mitigate risks associated with trade wars and geopolitical tensions, you should consider diversifying your supplier base.

Relying on a single or limited number of suppliers can create vulnerabilities. By establishing relationships with multiple suppliers across different regions, you can reduce disruption risks and ensure continuity of supply, positioning your business for future growth and resilience.

In the context of ongoing trade wars, effective supply chain management is crucial for several reasons:

- Cost control: Trade wars can lead to increased tariffs and costs for imported goods. A well-managed, diversified and flexible supply chain can help minimise these impacts by sourcing materials from domestic suppliers or alternative regions.
- Continuity of operations: Disruptions caused by trade disputes can affect the availability of raw materials and components. A robust supply chain management strategy ensures that you can maintain operations and meet customer demands, even in challenging circumstances.
- Competitive advantage: Companies that effectively manage their supply chains may gain a competitive edge over those that do not. Customers increasingly value reliability and



are more likely to retain and attract clients.

- Enhanced collaboration and innovation: Strong supply chain management fosters collaboration between you and your suppliers, leading to innovative solutions that could drive growth and performance improvements.
- Resilience against future disruptions: By investing in supply chain resilience, you can better prepare for future disruptions, whether from trade wars, natural disasters, or other unforeseen events, ensuring long-term sustainability and success.

Businesses that collaborate more closely with supply chain partners often find they receive preferential treatment during periods of disruption.

Four priority areas for your supply chain

Leveraging technology: Supply chain management (SCM) software, artificial intelligence (AI), and data analytics can greatly enhance visibility and efficiency. These technologies enable real-time tracking of goods, predictive analytics for demand forecasting, and improved inventory management, which can lead to reduced costs and enhanced customer satisfaction.

Resilience and flexibility: A robust supply chain management strategy can mitigate risks associated with global disruptions, such as pandemics or geopolitical issues. Investing in this area allows you to respond quickly to changes in supply and demand.

Active inventory management: Optimising supply chain operations can lead to significant cost reductions through improved inventory management and logistics.

Collaboration and relationships: Strong supply chain partnerships can enhance your negotiation power and improve the quality and reliability of supplies, which is vital for maintaining competitiveness.

Case Study ()

Lawrence Baker Limited

With supply chain shocks and disruption increasingly common, developing futurethinking strategies and clever partnerships with suppliers is essential to driving long-term success.

Lawrence Baker is a specialist care home construction company, building sustainable care homes across the UK and covering every aspect of the development process.

Founder Paul Dixon, also a director at **Connaught Care** Collection, strives to build innovative and contemporary care homes that meet evolving regulatory standards and Care Quality Commission requirements.

This specialist care home construction firm overcame supply chain shocks and built resilience to future disruptions by using Future Fit strategies and solutions.

The value of a **Future Fit strategy**

By embracing local supply chains and adopting innovative technologies, such as Pure Air. Lawrence Baker Limited is enhancing staff and resident safety,

resilience, and long-term wellbeing. By focusing on sustainability, operational independence, and talent retention they are strengthening their competitive edge and opportunities for long-term success.

How Future Fit businesses like Lawrence Baker Limited approach supply chain management differently:

- Switch focus to UK-based suppliers to minimise future disruptions and gain more control over the supply chain.
- Directly manage local sourcing and eliminate middlemen to create a more secure and reliable longterm supply chain.
- Prioritise relationships with subcontractors and suppliers to build a more loyal and reliable supply chain.
- A policy of early payment to demonstrate commitment to fostering strong partnerships and encourage suppliers to prioritise projects.
- Prioritise cashflow to strategically strengthen relationships and be

prepared for disruptions.

"By prioritising relationships with our

subcontractors and suppliers, we've built a loyal and reliable supply chain. We also have a policy of paying everyone early, which ensures that our partners prioritise our projects."

PAUL DIXON.

Managing Director, Lawrence Baker Limited

FOR MORE INSIGHTS on how to future-proof your business visit our Future Fit hub.

How to get Future Fit in the supply chain

- Explore new markets for importing and exporting to broaden your supply chain and reduce dependence on a single source.
- Engage with government bodies such as the Department for Business and Trade (DBT) or UK Export Finance (UKEF) to leverage resources that could de-risk your operations and enhance opportunities.
- **Have full visibility** across your entire supply chain to identify inefficiencies, risks, and opportunities for improvement.
- Map out all suppliers, processes, and logistics to understand how each component contributes to the overall operation.
- Engage customers in the development of products and processes to foster innovation and strengthen relationships.
- Proactively identify and mitigate risks within the supply chain to maintain resilience. Risk modelling involves assessing potential vulnerabilities and developing strategies to address them.
- Facilitate direct connections between customers and suppliers to enhance transparency and foster collaborative relationships that drive sustainability initiatives.
- While cost is an important factor, prioritising the cheapest suppliers could lead to compromised quality, ethical issues, and sustainability concerns.
- Work with suppliers to understand their sustainability plans and carbon footprint.
- **Develop closer relationships** to enjoy priority status during supply chain disruptions.

CHECK OUT OUR SUPPLY CHAIN AND TRADE FINANCE SOLUTIONS

Bonds, Guarantees, Standby Letters Trade Loans

of Credit Invoice Finance & Asset Based

<u>Letters of Credit</u> <u>Lending</u>

Documentary Collections

EXPERT VIEW

"Working closely across your supply chain can create a sense of genuine partnership and drive both innovation and value. During the supply chain disruption of recent years, it was companies that really understood their partners and their relationships that were able to find solutions to their problems."

Nick Clark Head of Sales Channel Management Trade and Transaction Banking





Talent and skills to help your business stand out and succeed

FIT FACT



86%

of Future Fit businesses offer their employees wellbeing support, compared with only 50% of businesses overall. Our research shows that Future Fit businesses are laser-focused on securing the best talent. They know what skills they will need as their business grows and are constantly thinking about how and where to find them.

Business leaders regularly describe their people as their greatest asset, but organisations are having to work harder than ever to recruit and retain talent. Our research identifies a select group of Future Fit businesses that stand out in this regard — and in a highly competitive labour market, these companies are outperforming the competition as a result.

Employers increasingly recognise that recruitment and retention isn't simply a question of offering more competitive compensation packages than their rivals. But it is the Future Fit businesses that are thinking hardest about the value proposition and benefits package they offer to their employees - with a big focus on two key areas.

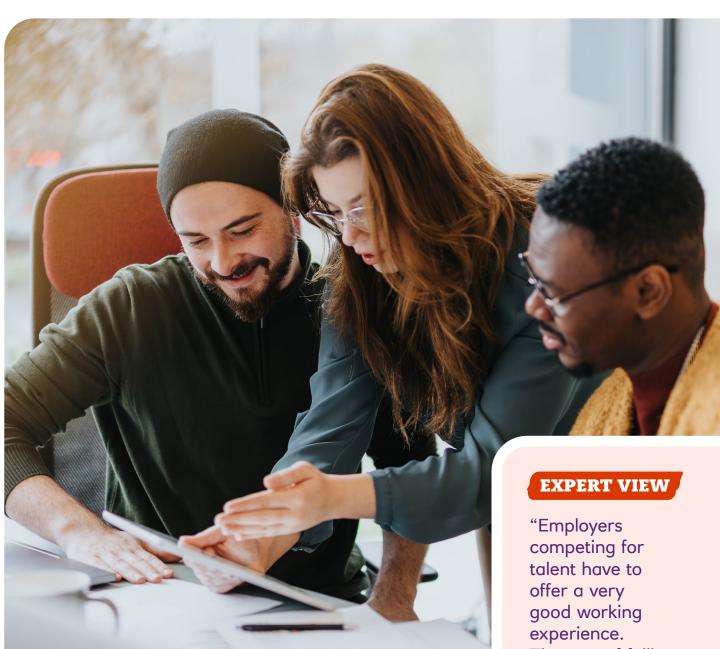


Skill acquisition:
Attracting and retaining skilled talent is essential for innovation and competitiveness. Investing in workforce development through training and upskilling programmes could enhance employee capabilities.



Company culture:

A focus on talent fosters a positive workplace culture, reducing turnover and increasing employee satisfaction, which ultimately boosts productivity. It also results in a stable team and significantly reduces the time and money spent on recruitment.



Plugging the skills gap

The UK is experiencing a persistent skills gap across sectors and regions, with a tighter labour market and increasing employment costs, something that in part is caused by the overall shortage of workers. According to our Critical Middle research, 50% of mid-market companies report a substantive impact on their turnover resulting from a lack of specialised skills, and 47% report the same from a lack of manual labour.

"Employers competing for talent have to offer a very good working experience. The cost of failing to do so often far outweighs the investment needed to build an attractive workplace."

Steve WatsonDirector of Policy
& Research,
Cushon

Case Study Q

HM3 Legal

Focusing on transparency and career progression are both crucial to winning the battle to recruit and retain top talent.

Adopting Future Fit strategies is enabling this mid-sized law firm based in Northwest England to stand out and thrive in a saturated recruitment market.

With so many law firms looking and sounding the same, differentiating their culture and approach in a major way was crucial to attracting talent. HM3 Legal embraced Future Fit strategies by pivoting their strategy and reshaping their brand as part of a bold mission to attract top talent.

The value of a Future Fit strategy

By tackling prevalent perceptions regarding communication and transparency in the professional services sector, HM3 Legal established distinct brand standards and pledged to be accountable. This approach enabled them to stand out in the mid-tier market, transforming the firm into a beacon for likeminded and engaged legal professionals who share a

bold, client-centric mission.

How Future Fit businesses like HM3 Legal approach talent differently:

- Develop clear standards: establish specific and measurable standards that articulate the unique value your firm offers.
- Invest in talent: design clear career trajectories that outline the steps for advancement within the firm. This transparency helps employees understand their growth potential.
- Holistic professional development: Encourage a well-rounded approach to professional growth, where skills beyond technical capabilities are fostered.
- Offer flexible working options that allow employees to manage their work-life balance effectively, promoting overall wellbeing.
 Provide resources and support for mental health, such as access to counselling services
- Learn from leaders:
 emulate decision-making
 philosophies from successful
 leaders. Adopt a principle
 of making quick, reversible
 decisions to foster progress
 while accepting imperfect
 outcomes.

FOR MORE INSIGHTS on how to future-proof your business visit our <u>Future Fit hub</u>.



"Our metrics revolve around three key areas: B Corp certification, client satisfaction, and employee engagement. We track these through an employee engagement platform, where team members check in weekly to share how they're feeling, what's gone well, and any obstacles they've faced."

LINDSEY KIDD.

Managing Director, HM3 Legal



How to get your talent Future Fit

- Encourage staff to take the initiative in their own development by creating platforms for self-directed learning.
- Leverage expertise within the organisation to design and deliver training sessions led by employees.
- Foster a culture of collaboration by establishing mentorship programs where employees can learn from one another.
- Review and expand employee benefits beyond salary to include options such as health insurance, retirement plans, and wellness programmes
- Know the skills your business will need as it grows assess the direction in which your industry and market are headed and whether your workforce is prepared.
- Think carefully about what attracts employees and what makes them stay – this could include factors such as company culture, career advancement opportunities, benefits, work-life balance, or your organisation's mission and values.
- Conduct exit interviews when staff leave and act on the insights gained – prioritise changes that could improve employee retention such as enhancing benefits employees find lacking.



CHECK OUT OUR SOLUTIONS TO SUPPORT YOUR HR AND TALENT STRATEGY

Mentor Cushon Accelerator Programme
Salary Sacrifice



Technology and innovation boosts agility and improves decision making

FIT FACT



92%

of Future Fit businesses use data analysis to inform most or all of the significant decisions they make. With the rapid pace of technological innovation, businesses need to stay ahead of the curve. Future Fit companies invest in cutting-edge technologies and continuously upgrade their systems to improve efficiency, enhance customer experiences, and stay competitive.

Data-driven businesses make smarter decisions more quickly— and secure competitive advantage as a result. The Future Fit firms identified in our latest research are determined to take every opportunity they get to capitalise on their data. As a result, their commercial performance is already outstripping their rivals.

By collecting, managing, and analysing as much data as possible, businesses move closer to a real-time understanding of every aspect of their performance — and of what's happening in the broader marketplace.



Innovation and efficiency:

Embracing new technologies can streamline operations, reduce costs, and improve product quality.



Competitive advantage:

Leveraging technology can help you stay competitive among larger firms and emerging start-ups.
Adopting cutting-edge tools could also differentiate your offering in the market.



Improving data analytics capabilities:

By leveraging the data you already have in the business, you could make better, quicker decisions, as well as secure greater insights into vital issues such as sustainability.



Being Future Fit means capitalising on your data so you can innovate, make smarter decisions, support efficiencies, spot opportunities and outperform rivals.

Al is a growing priority among Future Fit businesses

Al is increasingly important outside of traditional technology sectors. It provides opportunities for businesses, through relatively small, targeted investments to help increase efficiencies, or scale in ways that have not been possible before.

How to get your technology Future Fit

- Collect, manage and analyse as much data as possible to help develop a real-time understanding of every aspect of your operations.
- Continuously learn from the data to create opportunities to launch new products, services and initiatives, and fine tune your products, services, and value propositions.
- Constantly assess the markets in which you operate to identify your best next move.
- Never make a significant investment without empirical evidence of potential benefits and risks.
- Increase your rate of experimentation with a view to quickly abandoning ideas that don't work.
- Explore the potential benefits of artificial intelligence for your business because without taking proactive steps, you risk falling behind competitors who are leveraging these advancements to enhance efficiency, innovate processes, and improve customer experiences.

Case Study Q

Switch Management

Making strategic decisions on technology matters is more important than ever to ensure efficiency, sustainability and competitiveness.

Founded in 2020, Switch Management is a Future Fit business that's committed to using tech and data to inform decisions and make hotels more sustainable and efficient.

Managing Director John
Angus leads the business
with a commitment to
excellence in hospitality
management, focusing
on enhancing investor
returns, surpassing business
goals, and exceeding
guest expectations. As an
independent business that
competes with major brands
in the industry, their focus on
people has led to accolades
including one of the best
hospitality employers.

Data is playing a vital

role in enabling Switch to integrate sustainability into its operations at all levels, from new-build hotels to the upgrade of existing properties.

The value of a Future Fit strategy

The integration of data analytics has been pivotal in Switch Management's journey towards achieving carbon neutrality, enabling the business to pinpoint areas for improvement that not only save costs but also enhance their environmental footprint. By leveraging advanced technologies such as AI, they are optimising operations and making informed decisions that align with their sustainability goals. This holistic approach underscores their commitment to being more environmentally friendly while driving operational efficiency.

"We've leveraged data to surface new opportunities to save costs and become more sustainable. We've implemented ground source heat pumps and extra cladding in new developments, making them almost carbon neutral. Switching from plastic to bamboo key cards is part of our commitment to reducing plastic use. Similarly, moving to larger, reusable containers for toiletries has saved 200.000 small bottles annually, benefiting both the environment and our finances."

JOHN ANGUS,

Managing Director, Switch Management



FOR MORE INSIGHTS on how to future-proof your business visit our <u>Future Fit hub.</u>

Case Study Q

Rotamec

To thrive in a crowded sector, manufacturing firms can effectively differentiate themselves while fostering a positive working environment and achieving sustainable growth. Even small steps toward efficiency, technology, and sustainability can yield substantial long-term rewards.

Founded in May 2000, the electromechanical services provider has grown over 20 years from two employees to 64 working across three branches located in Cheddar, Exeter and South Wales.

Simon Brooks, Founder and Group CEO, highlights that manufacturing success involves constant adaptability, especially when dealing with supply chain complexities and talent gaps.

The value of a Future Fit strategy

Simon's approach demonstrates that becoming "future-ready" is a blend of adaptability, strategic investment, and careful resource management. By adopting a Future Fit strategy Rotamec is growing sustainably, building a resilient local supplier network, adopting greener and more efficient logistics solutions, and collaborating with educational institutions to build a pipeline of talent.

- Strengthen local supplier relationships: considering their stockholding capacity as a buffer against import delays and cost fluctuations.
- Invest in technology for real-time data: on fleet and inventory management to enhance scheduling, reduce operational costs, and minimise environmental impact.
- Utilise tracking systems: to decrease travel time and emissions, promoting faster and more sustainable operations.
- Collaborate with educational institutions: to develop a long-term skilled workforce, aligning training programmes with industryspecific needs.
- Evaluate acquisitions for cultural and supply chain fit: focus on companies with similar operational methods for easier integration and enhanced profitability through bulk purchasing.

EXPERT VIEW

"Every business needs to understand the data they are creating and how to use it. If you don't have access to the data on every aspect of your business and the broader market, staying competitive is going to get harder and harder. If you've got good quality data and you're not using it, you're missing an opportunity."

Jonathan Barrow Head of National Sectors





CHECK OUT OUR TECHNOLOGY AND SPECIALITY FINANCE SOLUTIONS

<u>Lombard Technology-as-a-Service</u> <u>Lombard Asset Finance</u>

IP-based Lending

Cyber Security Insight



Get Future Fit

Being Future Fit is within the reach of every business.

It means preparing for tomorrow while having the capability and confidence to act today. By acting now to prioritise change, your business could be more ready to boost future resilience, meet market demand, reduce costs or access capital. As the bank of choice for business, we can connect you to the knowledge, solutions and networks critical for success and to keep your business moving forward.

Ask your Relationship Manager about Future Fit and follow us on social media to find out more.

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