

INVESTLIVERPOOL
ADVANCING THE CITY REGION

**FINANCIAL
PROFESSIONAL &
BUSINESS SERVICES**

WE ARE READY FOR BUSINESS.



"As a financial centre of excellence, Liverpool's professional sector is a vital asset and plays a key role in contributing to the UK's growth as a whole."

Lord Mountevans, Lord Mayor of the City of London, 2016



WELCOME TO A PLACE THAT'S BUZZING.

As soon as you arrive here, you'll feel it. This is a growing place with big plans - more than £10 billion of investment underway. New developments across the region are attracting international businesses to locate here alongside our growing local successful companies.

Businesses that share our passion for customer service are attracted to our friendly, talented and networked people. With a workforce of more than six million people within an hour and six universities producing 30,000 graduates every year, this is a great place to recruit.

With new restaurants, bars and our legendary nightlife, waterfront and cultural attractions, this is a place where people want to live and work. And with beautiful beaches, coastline and countryside stretching across the city region there's something to suit all lifestyles. Quality of life matters here and is the reason why our companies have low rates of staff turnover.

The population of our vibrant city centre more than doubled between 2001 and 2011, fuelled by a rise in young professional jobs. Business, professional and financial service firms are a driving force of our economy with front, middle and back office functions located across the region.

We're increasingly being seen as the optimum place for businesses that are feeling the pressure of London's higher wage rates, spiralling office costs and rising staff churn. We're a prime 'northshoring' option for companies looking to relocate functions outside of the capital.

**Welcome to a place that's buzzing.
Welcome to a place that is creating something special.
Welcome to Liverpool City Region.**

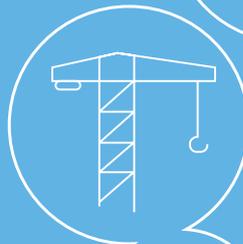
FINANCIAL PROFESSIONAL & BUSINESS SERVICES



6 MILLION
WORKFORCE
WITHIN AN HOUR



WAGES IN LIVERPOOL ARE
10% LOWER THAN THE
NATIONAL AVERAGE AND
50% LOWER THAN
THE CITY OF LONDON



£10 BILLION
INVESTMENTS PLANNED
IN THE CITY REGION



AVERAGE GRADE A OFFICE SPACE
IS £21.50 PER SQ FT IN LIVERPOOL,
£75 PER SQ FT IN CITY OF LONDON
(COLLIERS, 2016)

THE LARGEST WEALTH
MANAGEMENT CENTRE
OUTSIDE OF LONDON



SECOND FASTEST
GROWING DIGITAL
CLUSTER IN THE UK





KEY:

- | | |
|--|---|
| <ul style="list-style-type: none"> 1. Santander - Finance Management. 2. Shop Direct Financial Services - Finance Management. 3. Paymentshield (Insurance) - Insurance. 4. Rathbones - Wealth Management. 5. Pershing, A BNY Mellon Company - Finance Management. 6. Barclaycard - Finance Management. 7. RSA - Insurance. 8. Griffiths & Armour - Insurance. 9. HSBC - Retail Banking 10. Quilter Cheviot - Wealth Management. 11. Investec - Wealth Management. 12. Tilney Bestinvest - Wealth Management. 13. Weightmans - Legal Services. 14. Ernst & Young - Accountancy. | <ul style="list-style-type: none"> 15. Bibby Financial Services - Finance Management. 16. The Contact Company - Customer Management 17. Lloyds Banking Group. 18. DLA Piper - Legal Services. 19. Hill Dickinson - Legal Services. 20. Morecrofts - Legal Services. 21. DWF - Legal Services. 22. Deloitte LLP - Accountancy. 23. Grant Thornton - Accountancy. 24. PWC - Accountancy. 25. KPMG - Accountancy. 26. BDO - Accountancy/Shared Services Centre 27. Experian - Decision Analytics |
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GLOBAL AND OPEN FOR BUSINESS.

Liverpool has always been a gateway. Our geography and natural assets have shaped commercial and cultural life here for centuries. Our role in the national and global economy has never been more relevant as international manufacturers make the most of our international links to reach customers and suppliers all over the world.

For international connections there is a choice of both Liverpool and Manchester airports which are within a 45 minute drive. Liverpool John Lennon Airport has flights to all major European business centres and Manchester Airport has direct flights to 200 destinations.

For the UK market, the region is well-connected. Wherever your customers, Liverpool is within easy reach. London is just two hours away by train - with services every hour. Direct rail services to Manchester, Birmingham, Leeds, Sheffield, Nottingham and others. And our motorway connections put the vast majority of UK cities from Glasgow to Southampton within 4 hours' drive time.

Our leadership role in encouraging international trade is exemplified by the hugely successful International Festival for Business which took place in 2014 and 2016. The largest festival of its kind in the world, IFB2016 welcomed almost 30,000 delegates from across the UK and from 97 other countries around the world, bringing businesses together to make connections, share ideas and do deals.



CASE STUDY:
**PERSHING, A BNY
MELLON COMPANY**

Pershing is a subsidiary of the Bank of New York Mellon Corporation and is a global financial business solutions provider with offices around the world. It is a leading provider of outsourcing solutions for private client firms and institutional broker dealers in Europe.

Pershing provides investment service solutions to institutional broker dealers, wealth managers and independent financial advisers. Located across London, Liverpool, Manchester, Dublin and Jersey.

For the EMEA region, Liverpool is the flagship operational centre and is accredited as a 'Centre of Excellence' within BNY Mellon. Pershing has more than 200 employees located at their new offices in The Royal Liver Building.

Peter Norman, Managing Director
(Client Service Delivery) said:

"So why is Liverpool good for us? It has a deep talent pool - four top universities and feeder schools, a strong wealth management heritage and tradition, and an energised, committed, innovative and loyal team from a skilled and qualified resource pool.

"Liverpool has a great tradition in supporting the wealth management industry, creating a workforce with experience and technical skills. This, coupled with an excellent infrastructure and a powerful economic base make Liverpool an ideal location."



WE ARE FRIENDLY, HELPFUL AND LOYAL.

Your customers are your business. So it makes sense to put your customer service centres in a place that's renowned for being open, friendly and chatty.

Our people have a reputation for being personable and helpful, key qualities in any service centre. That's why increasing numbers of companies are choosing to locate a customer service centre or back office here, such as Marks & Spencer, Barclaycard, Santander, American Airlines and Bosch.

Embracing technology to improve communications is a key part of our offer. Just like the video banking services being pioneered at Barclays contact centre which enables customers to speak to advisors face-to-face via PC, phone or tablet, 24 hours a day. In 2016, Barclays announced a £15 million investment in their Liverpool centre, creating 300 new jobs here.

And we're incredibly loyal too. Our companies tell us that they enjoy exceptionally low levels of staff churn, resulting in greater stability and the long-term retention of skilled and experienced people.



15,500
PEOPLE EMPLOYED IN
LEADING BACK OFFICE
AND SERVICE CENTRES





CASE STUDY: **THE CONTACT COMPANY**

One of the area's biggest home-grown success stories is undoubtedly The Contact Company (TCC) based in Birkenhead, Wirral.

Launched in 2006 with just 15 people, TCC has since grown to become one of Wirral's most significant employers with more than 1,200 staff and is recognised as one of the largest independent call centres in the UK.

Offering 24/7 project coverage also allows clients to encourage their customers to contact them at any time, day or night. Clients that are served from the site include leading retailers such as River Island, Argos and Superdrug.

Since its launch TCC has established a solid, experienced team across all aspects of contact centre activity from inbound and outbound voice and email through to social media and all other related customer support services.

Founder and CEO, Asif Hamid said:

"We're here to stay and we are investing for the future. Initially, we rented space to other companies but we are in full occupation now and looking to expand again. We've built new premises on Birkenhead Waterfront which represents the biggest office development in the North West over the last five years."

WE ARE EXPERTS.

We're a low-risk, proven business location. We've been an international commercial centre for hundreds of years. Our professional and financial services credentials are broad and deep, with levels of expertise and experience that make Liverpool a safe-bet for your next project. We're a major service centre for:

BANKING AND FINANCE

One of the UK's leading financial centres hosting key facilities for Santander, Barclaycard, Handelsbanken, RSA and Bibby Financial Services. Wealth management is a particular strength and Liverpool is ranked as the leading location outside of London, with global firms such as Pershing (subsidiary of The Bank of New York Mellon Corporation) and Investec Wealth and Investment, as well as Rathbones Investment Management who employ more than 700 people in the city. The City Region is well positioned to support **FinTech** investment, both from the large financial institutions growing their technology operations to the smaller disruptive companies developing new and innovative business models. The Hartree Centre at Sci-Tech Daresbury is a major delivery centre for the North West's FinTech operations, by working with companies to develop the latest technologies, and working with leading banks on code optimisation and algorithmic development.

LEGAL SERVICES

With more than 650 firms employing 10,000 staff across the city region, the legal sector is well-established and thriving. Major firms such as Hill Dickinson, DWF, Brabners, Weightmans, DLA, Morecrofts and Riverview Law are represented, with many having their headquarters here. Also, thanks to our cost-effective talent pool, we're particularly suited to legal advisory outsourcing projects and 'northshoring'.

PUBLIC SECTOR

Major business process outsourcing global operators such as Capita, Fujitsu, Tata Consultancy Services and Arvato have discovered the advantages of our flexible and experienced workforce, with many public sector contracts being serviced out of facilities in the city region.

RETAIL

More than 8,000 people work in the major retail service centres for companies such as Marks & Spencer and QVC. Shop Direct, TJ Morris, Matalan and B&M all have their headquarters located in Liverpool. Leading independent operator The Contact Company also serves several major High Street brands such as River Island and Superdrug.



10,000
EMPLOYED IN
THE LEGAL SECTOR



THE LARGEST WEALTH
MANAGEMENT CENTRE
OUTSIDE OF LONDON



8,000
EMPLOYED IN THE MAJOR
RETAIL SERVICE CENTRES

CASE STUDY: SHOP DIRECT

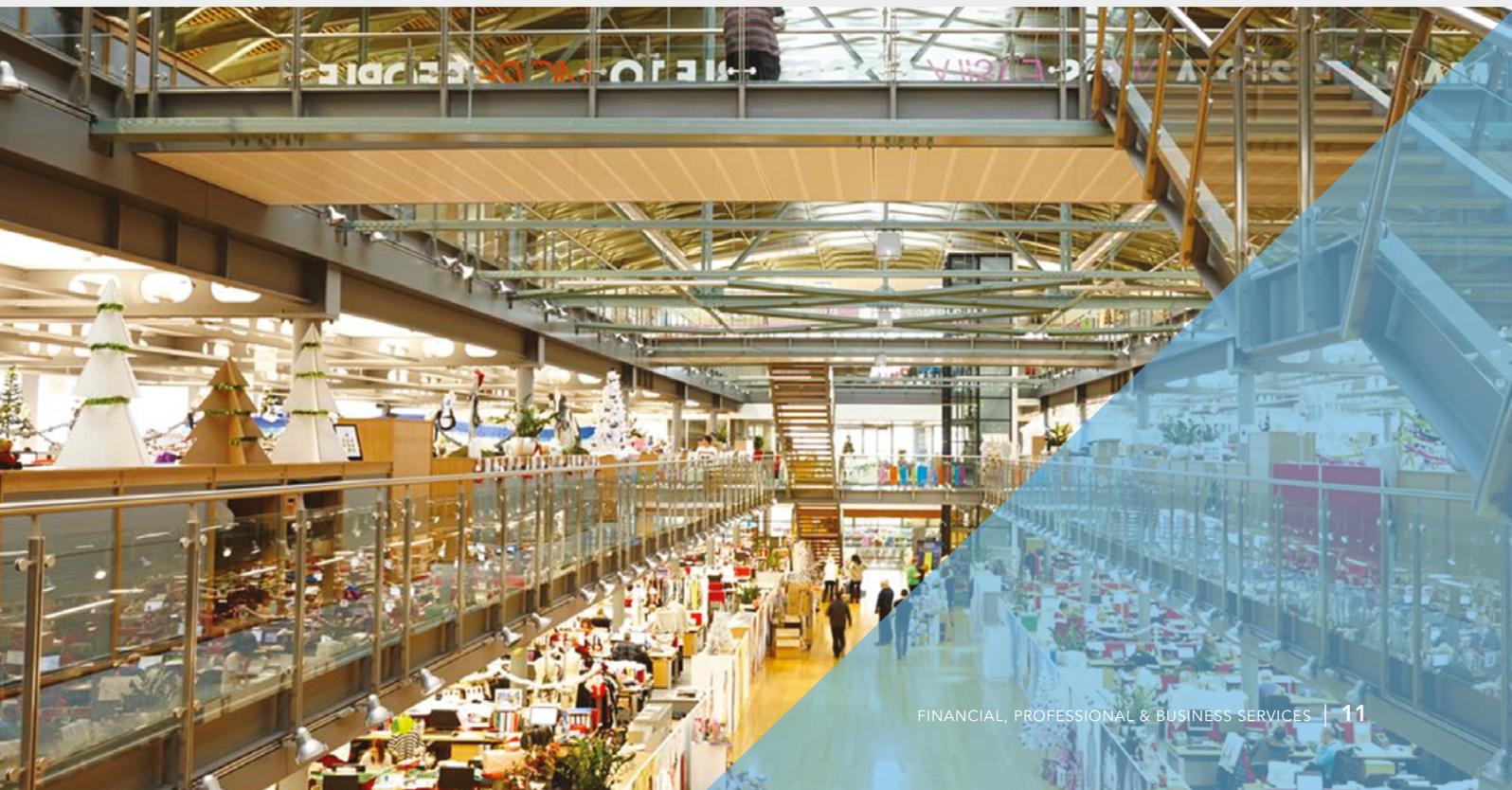
Exemplifying the ability of local businesses to adapt and change, Shop Direct has built on 80 years in retail to become the UK's second largest pureplay online retailer with more than £1.8 billion in sales.

The company's websites receive over a million visits every day with its digital department stores including Very.co.uk, VeryExclusive.co.uk and Littlewoods.com.

Shop Direct is headquartered at a state-of-the-art office - a former aircraft hangar near to Liverpool John Lennon Airport. The company has other locations across the North West, sells more than 1,500 famous brands, including big name labels and its own exclusive brands. It has four million customers and delivers 48 million products every year.

The company has several specialist teams based at its headquarters including financial services; customer intelligence and management; eCommerce and IT. One of its dedicated financial services contact centres is also located here in Aintree.

The company took home three awards, including 'Pure Play Etailer of the Year' for the second consecutive year, at the Retail Week Awards 2016. Shop Direct also won a number of awards at the Drapers Digital Awards 2016, where group ecommerce director Jonathan Wall was named 'Best Digital Leader'.



WE ARE NETWORKED.

This is a friendly and open place. People here work best when they work together. For us, networking is a way of life around here. Our sense of community and solidarity runs deep. We attract talent and business from around the world and bring them together in collaborative networks and shared spaces to create a special alchemy.

The networks that can drive your business forward include:

LIVERPOOL IN LONDON

Our business hub in the heart of the capital's financial Oistrict makes Liverpool a visible and connected player. It can be used as a base for Liverpool-based businesses to work from when doing business in London.

PROFESSIONAL LIVERPOOL

Is an exciting organisation with a clear objective – to promote professional excellence in Liverpool and the city region and to enhance its reputation as a financial and professional centre of excellence.

MERSEYSIDE YOUNG PROFESSIONALS

MYP brings together young people working in the financial and professional services. It plays an important role across the city region offering networking events and bringing people together for charitable purposes.



CASE STUDY: RATHBONES

Managing more than £30 billion for around 40,000 clients, Rathbones is one of the UK's leading investment managers and is part of Rathbone Brothers Plc, which has a listing on the London Stock Exchange.

Founded in Liverpool in 1742 it has retained a major base in the city and is a key reason why the area is the UK's largest centre for wealth management outside of London.

More than 400 staff are employed at Rathbones' Liverpool office based in the historic Port of Liverpool Building. Low staff churn is a key benefit for the firm's Liverpool operation with just 6.5% voluntary turnover per annum.

"Rathbones located our main group operational functions in the city and nearly half of the employees of the group. We've been able to do this because Liverpool is such a cost effective location. More importantly, the city enables us to access a highly qualified and valuable workforce" said Andrew Morris, Director, Rathbones



TALENT PIPELINE.

With more than 90,000 students, of which 30,000 graduate each year, Liverpool City Region offers you direct access to some of the world's best academic resources and a pipeline of new talent.

UNIVERSITY OF LIVERPOOL

A world class university ranked in the top 1% globally. The Management School is a world leading centre for management and leadership training, education and research. Liverpool Law School is a world leading centre for research, education and innovation in the creation, evaluation and application of law.

LIVERPOOL JOHN MOORES UNIVERSITY

Is one of the largest, most dynamic and forward - thinking universities in the UK. Its business school creates bespoke professional development programmes, which support the specific needs of local businesses. The School of Law has 1,200 students and is one of the UK's largest.

LIVERPOOL HOPE UNIVERSITY

Was ranked fifth in the UK for student satisfaction by The Sunday Times Good University Guide in 2016 and is in the top 20 of all UK universities for the percentage of academic staff with doctorates.

EDGE HILL UNIVERSITY

Was voted The Times Higher Education University of the Year in 2014/15, Edge Hill is a hub for research around sports science and health-related issues.

Within an hour of the city region, you'll find more great talent at universities in Manchester, Salford, Chester, Lancaster and Preston.



90,000+
STUDENTS, OF WHICH
30,000 GRADUATE
EACH YEAR

But most importantly of all, we've got the people that your business needs. A tenth of the city region's workforce is aged 16 - 19, that is above the national average. A fifth of the working age population is in their twenties. You'll find a young and dynamic workforce here, that's developing future skills through apprenticeships, schools, colleges and university programmes.

Our city region has produced innovative Skills for Growth agreements for our key sectors which reflect a unique and innovative joint working between public, private and academic organisations to address current and future skills needs. A great example of this skills partnership in action can be seen at Wirral Met College, where more than 1,000 employers are engaged in ensuring that the curriculum portfolio matches the demands of local businesses.

CASE STUDY: SEADRILL

In 2014, Seadrill, a global leader in offshore deep-water drilling, chose to relocate its international service centre from Dubai to Liverpool, creating almost 100 jobs.

New York Stock Exchange - listed Seadrill owns and operates 68 offshore oil and gas drilling rigs, and employs more than 10,000 people working across five continents.

The decision to establish its service centre in Liverpool was driven by several factors relating to the availability of talent, telecommunications and transport infrastructure.

“Owing to the global nature of our business, it was important that we positioned our service centre in a location within the GMT time zone. This allows us to work with Asia in the morning; Africa, the Middle East and Europe at lunch time; and the Americas in the afternoon.

“Liverpool and the North West of England has excellent national and international transport links and a large talent pool to draw from. Add to these factors the city’s rich maritime heritage which has made it famous around the world, Liverpool adds up as the perfect location for us. We are delighted to be here and proud to add Liverpool to our list of office locations” said CEO and President of Seadrill, Per Wulff.



YOUR NORTHSHORING LOCATION.

With increasing pressures on businesses to control overheads and deliver maximum value, the search is on for locations that can deliver cost-effective solutions without compromising on quality and service. Many companies are realising the benefits of relocating key functions away from London and the South East to the North of England. The 'northshoring' trend is leading professional and financial service firms to consider Liverpool as a solution.

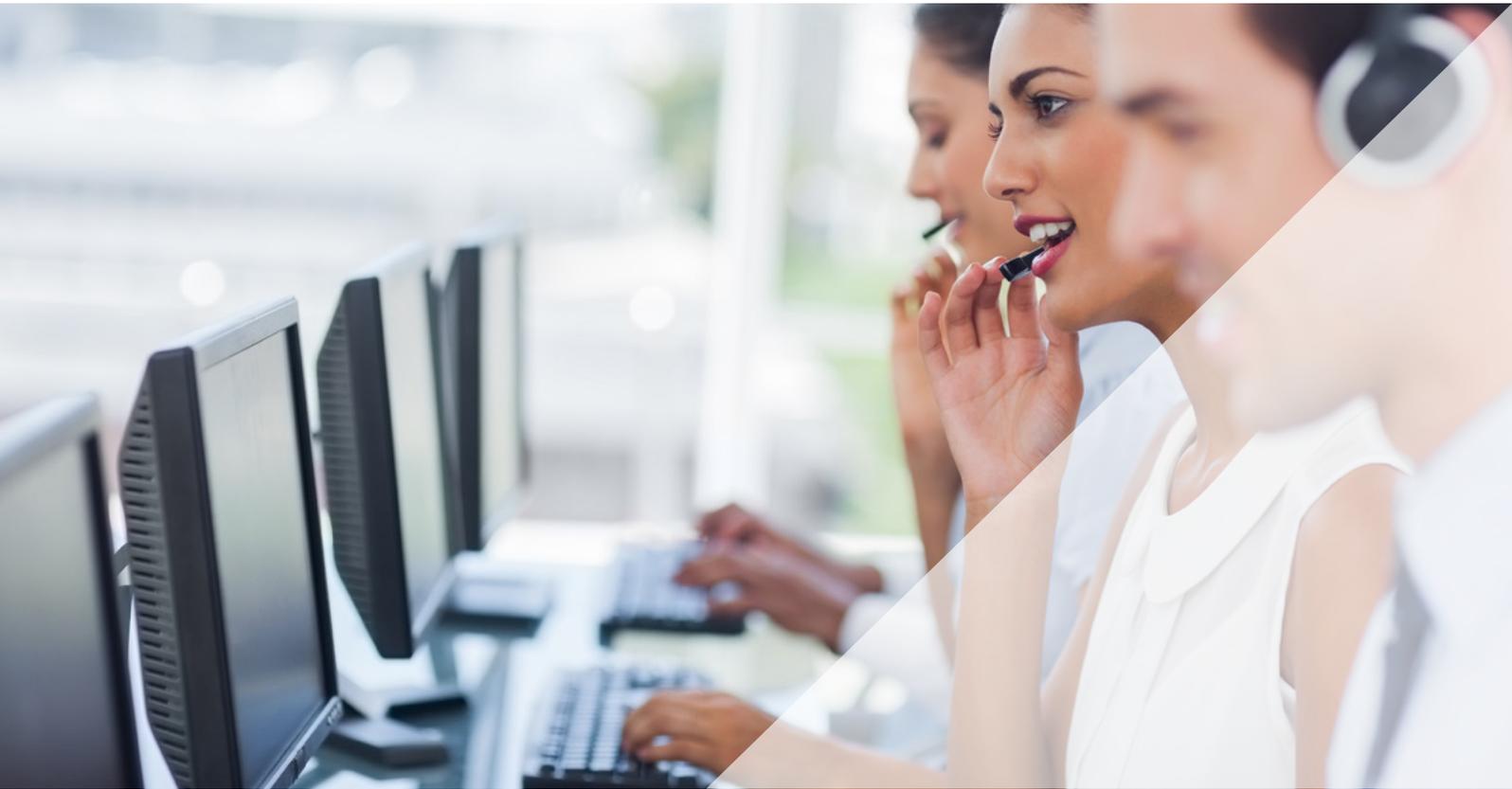
Locating your business in Liverpool will give you an immediate competitive edge. UK government data estimates that wages in Liverpool are 10% lower than the national average and 50% lower than the City of London.

Land and property costs are lower than many places throughout the UK, which will give you a significant rental saving - often lower compared to other UK cities and more than 50% less than London. High quality office space in Liverpool is available for around £20 per sq ft whereas equivalent property in London is quoted at £75 per sq ft.



AVERAGE GRADE A OFFICE SPACE
£21.50 PER SQ FT IN LIVERPOOL,
£75 PER SQ FT IN CITY OF LONDON
(COLLIERS, 2016)

Northshoring is not just about lower overheads though. Locating a function in the Liverpool area has major advantages when it comes to staff attrition and churn which can be so damaging to a firm's morale and bottom line. Our workforce demographics offer both availability and sustainability, with more than six million people within an hour's commute of Liverpool and some of the lowest churn rates around.



CASE STUDY: **BOSCH SERVICE SOLUTIONS**

Bosch chose Liverpool for the UK home of its international outsourcing division because of the area's availability of language skills, excellent transport links and availability of high quality staff.

Established in 1985 as a monitoring centre and provider of communication services, Bosch Service Solutions has evolved over the past few decades into a successful international provider of Business Process Outsourcing services. Bosch Service Solutions operates as a distinct business unit of the Robert Bosch GmbH and has its headquarters in Frankfurt.

Bosch Service Solutions offers its clients IT and consulting expertise in more than 30 languages to clients around the world.

The company's location in Liverpool offers 24/7 services in Danish, Dutch, English, Finnish, French, German, Greek, Hungarian, Italian, Portuguese, Spanish and Swedish.

When Bosch expanded its Liverpool operations, John Milburn, General Manager, said: "The relocation to a larger space within Liverpool demonstrates our confidence that our UK business will continue to grow. It has also provided an opportunity to create a first class working environment for our employees. The Liverpool labour market has continued to provide us with the ability to attract and retain the highest quality of staff needed to satisfy the current and future needs of our customers."

SUPPORT INFRASTRUCTURE.

Hundreds of financial and professional businesses choose to locate and invest in Liverpool City Region because of the many cost and productivity advantages when compared to other places. Our public and private sector partners across the city region are working together to deliver the best possible physical support infrastructure for growing businesses.

We've got brand new Grade A office developments in city and town centres, as well as a wide choice of business parks and Enterprise Zones. We can offer all types of property solutions from serviced offices through to large floor-plate buildings suitable for service centres. Our telecoms infrastructure provides low cost and future proof, world class connectivity and resilience, with some central locations offering up to 1 Gbps connections, and access to a Tier Three datacentre.

Just as important as the physical infrastructure is the support that is available to businesses looking to set up in the area. We have developed a range of innovative and flexible financial incentives that can facilitate your expansion here. Our team will be able to guide you through what's on offer.



WE HAVE DEVELOPED A RANGE OF
INNOVATIVE AND FLEXIBLE
FINANCIAL INCENTIVES THAT CAN
FACILITATE YOUR EXPANSION HERE

CASE STUDY: SANTANDER

Santander UK plc, part of the Santander Group, is a leading financial services provider in the UK with its commercial banking headquarters in Liverpool City Region.

More than 2,000 staff are employed at its Bootle headquarters in one of Santander's largest offices in the UK. The headquarters includes a range of functions including the UK centre for Santander Commercial banking; IT functions; customer services and a processing centre.

In 2014, Santander chose Liverpool as the location for its first national incubator for fast-growth small firms.

Andrew Mulliner, Director, Large Corporate Group, Santander said: "We employ close to 2,000 staff in Liverpool City Region and our experience in attracting and retaining high quality staff to work for us here is excellent. There is a sustainable pool of talent on which to draw and the city has a vibrant business and professional services network."



We have a team of business location experts from across Liverpool City Region that can assist you with your next project.

We can provide detailed research on markets, sectors and workforce demographics. We can put you in touch with the right contacts at industry networks and partner organisations. We're happy to introduce you to potential partners at our world-class universities and our existing businesses. We can help you to identify all the available support to help your expansion and show you a wider range of sites, premises and development opportunities.

SPEAK TO AN EXPERT:

For further information and support contact:

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investliverpool.com

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ADVANCING THE CITY REGION

