

FINTECH

WE ARE READY FOR BUSINESS.

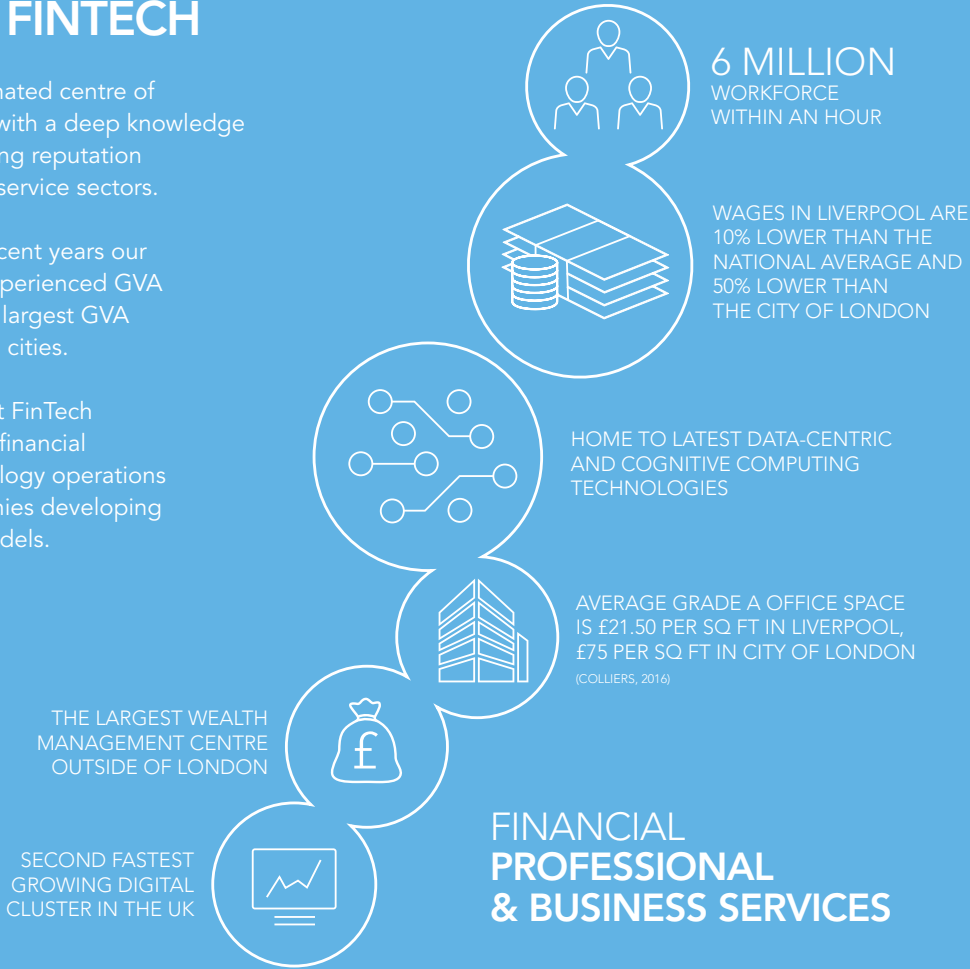
# THE PLACE FOR FINTECH

Liverpool City Region is a designated centre of excellence for financial services with a deep knowledge base, long history and outstanding reputation across all business and financial service sectors.

Cited as a ‘digital hotspot’, in recent years our city region’s digital sector has experienced GVA growth of over 52%; the second largest GVA growth figure amongst Northern cities.

We’re 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.

This business ecology is unique in the North of England.



## KEY:

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. **Premier Epos** - Epos.  
14. **Ernst & Young** - Accountancy.  
15. **Bibby Financial Services** - Finance Management.
16. **Evoke Creative** - Payments Technology  
17. **Lloyds Banking Group.**  
18. **DLA Piper** - Legal Services.  
19. **Cybertill** - Epos / Ecommerce.  
20. **Barclays** - Econtact Centre.  
21. **Sci-Tech Daresbury / Hartree Centre**  
22. **Deloitte LLP** - Accountancy.  
23. **Grant Thornton** - Accountancy.  
24. **PWC** - Accountancy.  
25. **KPMG** - Accountancy.  
26. **BDO** - Accountancy/Shared Services Centre  
27. **Experian** - Decision Analytics  
28. **First Capital Cashflow** - Cloud Based Payments Processing



## PROVEN TRACK RECORD

Liverpool City Region is recognised by Innovate Finance for the growth of its FinTech offer.

The business landscape includes long established companies including Santander, Barclays, Investec and Pershing BNY Mellon who are rapidly growing their technology footprint in the region; whilst smaller companies are combining creativity and analytics to develop innovative UX solutions that are disrupting the market.

Liverpool is the largest wealth management centre outside of London and this together with major insurance companies such as RSA provide supply chain opportunities for FinTech firms. Recognised as a 'digital hotspot' - long term job growth for our region's tech sector is strong at 31% and in recent years our digital business count has increased by 29%; faster growth than experienced in many other regions.

### CASE STUDY: CYBERTILL

The world's first cloud-based retail software provider, Cybertill, has grown quickly to employ 100 people to service over 700 customers.

Its one platform, Cloud software offering includes EPoS, e-commerce, mobile, merchandising, warehousing and mail order systems, is designed to help retailers increase revenue, sell more and deliver exceptional customer experiences in the new age of retailing.

Rapid and sustainable growth is supported in Liverpool City Region and Cybertill has expanded its operation internationally, launching in the US.

One of The Guardian's Top 100 Technology Innovators and the London Stock Exchange's 1,000 Companies to Inspire Britain, Cybertill is a true Liverpool City Region success story.

## CUTTING-EDGE INNOVATION

Liverpool City Region is a forerunner in a fast-growing FinTech sector.

Recognised for world-class innovation and enterprise Sci -Tech Daresbury is home to both blue-chip and early-start disrupters.

In an environment, which is supported by pioneering research, technology and strong academic links, this high-tech cluster of businesses includes specialisations in; data analytics including big data, machine-learning technologies, cyber security solutions, robotics infrastructure and immersive visualisation.

### CASE STUDY: THE HARTREE CENTRE

Based at Sci-Tech Daresbury, the Hartree Centre, in partnership with IBM- who have invested £300 million, is home to the UK's largest super-computer.

Expertise includes code optimisation for banking and insurance risk modelling, access to High Performance Computing techniques which allow for big data analytics and data centric cognitive computing.

The Blockchain Laboratory in collaboration with Innovate Finance, addresses scalability and security using advanced server technology and algorithmic specialists is also based at the state-of-the art complex.

The Hartree Centre works in partnership with Liverpool City Region supporting large corporates and SME's that want to utilise its capabilities, making it a major delivery centre for the region's FinTech operations.



## THE RIGHT SKILLS

Liverpool City Region employs 68,000 in business services and our creative and digital businesses employ a further 30,000 people - a number that grew by 20% in 2016.

More than one million degree-level qualified people live within 45 minutes of Liverpool City Region, with over 200,000 students in the city region's catchment providing a skills base that sets us apart in a globally competitive workplace.

Our universities are world-class with a huge talent pool to tap in to. The University of Liverpool is one of the country's top institutions, with the Computer Science Department ranked number 1 in the UK and Liverpool John Moores University's 'PROTECT' research initiative focuses on areas that include cyber security, networking, software engineering and artificial intelligence. The University is set to double its number of computing and mathematics students over the next five years providing an ever growing talent pool for the future.

## A COST-EFFECTIVE PLACE

Liverpool City Region provides a major competitive edge, with some of the highest levels of office incentives in the UK that could include up to a three year rent free period. Those eligible for one of our Enterprise Zones could also benefit from business rates relief for up to five years.

Property prices here are approximately 15% lower than in Manchester and 75% lower than in London, with wages in Liverpool 10% lower than the national average and 50% lower than the City of London.

Living costs are lower than many other parts of the UK and an excellent quality of life offer for staff mean it's clear to see why FinTech companies choose to base their operations here.

## CONNECTIVITY

Having the most effective infrastructure outside London means we're easily accessible, 10 motorways, two airports and an extensive rail network are all within minutes of Liverpool City Region and investment in connectivity has seen key locations benefit from internet speeds of up to 1Gbps.



## WHAT WE CAN DO FOR YOU

Invest Liverpool link supply chain companies to financial services operations and connect investors with start-up and innovative FinTech businesses.

We promote links between universities and R&D clusters and FinTech companies with ambitions to develop new innovations, as well as working with industry networks, such as Kin - the city region's creative and digital platform, and Professional Liverpool - one of the region's leading business networking organisations to encourage cross-sector working.

We work closely with institutions, including Santander, Barclay's, Capita and RSA - all with large operations in the city region - and with Pershing BNY Mellon, Rathbones and ServiceSource - all with growing tech footprints.

Our London office, 'Liverpool in London' places the city region in the heart of the capital. The office provides the support to enable you to tap in to the FinTech community, and provides opportunities for locally-based business to make connections and attract commercial partners from the nation's capital.



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.

**For further information and support email:** [investliverpool@liverpool.gov.uk](mailto:investliverpool@liverpool.gov.uk).

We look forward to working on your plans with you.

**investliverpool.com**

**INVEST  
LIVERPOOL**  
ADVANCING THE CITY REGION

