

**The State of Small Business Britain Conference
Report 2024**

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The State of Small Business Britain Conference Report 2024

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ABSTRACT

The 2024 annual Enterprise Research Centre (ERC) State of Small Business Britain Conference took place on 3rd October at The Shard in London. The event brings together a mixed community of academics, policymakers, practitioners and business leaders interested in small business policy for a day of evidence-informed discussion and debate. The focus of the 2024 conference was on how to best support for small firms in difficult economic times. This paper summarises the discussions during the day, highlighting several key themes that emerged, including: the need to tackle the fragmentation that exists in the business support landscape, to more effectively embed the needs of small businesses into programme design, and focus on raising the ambitions and capabilities of the country's small business leaders.

Keywords: business advice, business support, productivity, small business growth

1. INTRODUCTION

The 2024 annual Enterprise Research Centre (ERC) State of Small Business Britain Conference took place on 3rd October at The Shard in London. This was the ninth ERC annual conference, an event which brings together a mixed community of academics, policymakers, practitioners and business leaders interested in small business policy for a day of evidence-informed discussion and debate.

The focus of the 2024 conference was on one important question, namely, how we can better support small businesses? Small businesses have had to deal with many challenges over the past five years related to significant socio-economic events, including for example the Covid-19 pandemic and the cost-of-living crisis. Taking place in the early months of a new Labour Government, and just ahead of an Autumn budget, the conference provided a timely opportunity to discuss how future business support might be best structured and delivered to enable small businesses to not only survive, but also thrive, in the years ahead.

This report summarises the presentations and discussions that took place at the conference, drawing out the main themes and priority areas.

2. KEY THEMES

What do we need to do to improve support for small firms in difficult economic times? Several key themes emerged through the conference discussions, including:

- The need for consistency of provision and to tackle the existing fragmentation in the support landscape - providing a clear 'front door' for business support that is easier for small businesses to navigate.
- The importance of getting the focus of business support programmes right - and the difficulty of achieving growth in turnover, jobs and productivity all at the same time.
- The need to properly understand the realities and challenges of running a small business and embedding this in programme design and delivery.

- The importance of identifying, nurturing and encouraging the capabilities and ambitions of business leaders.
- The crucial role played by skilled business advisers and the importance of establishing relationships of trust between businesses and advisers.
- The value of peer networks and of nurturing ongoing communities of support beyond initial support programmes.

3. SESSION SUMMARIES

3.1 Opening presentation: Business support conundrums – what’s the target?

ERC Directors Stephen Roper and Mark Hart started the conference by setting out five persistent small business 'conundrums'. These were:

1. The UK has a healthy rate of start-ups compared to many other European countries, but there are continuing issues with inclusivity, quality and scaling of these businesses.

The data collected as a part of the Global Entrepreneurship Monitor (GEM) shows that there are now more people involved in starting up businesses than ever before in the UK. In many ways this is a success story. But when we dig deeper, there are issues beneath this seemingly positive picture. There is a lot of marginal activity and necessity-focused entrepreneurship, for many individuals business is a 'side hustle', and all too often women are in self-employment that is of a precarious nature. Overall, only a small minority of businesses reach significant turnover milestones.

“We need to ‘get real’ about what it is that we are creating in terms of the sustainability of our start-up population. It is far from sustainable at the moment.”

2. Business dynamism in the UK has been in decline for over a decade – how can we reverse it?

Business dynamism refers to the rate at which jobs are created and destroyed, and it is important for productivity growth. ‘Productive churn’ is important in the economy – this refers to the idea that new and growing businesses have higher productivity than shrinking and closing businesses. In the UK there are recognised and stubborn problems with growth or scaling of established businesses. There is a gender dimension to this problem, with

female-led businesses less likely to scale. Women face multiple barriers, and research by the British Business Bank and others has drawn attention to the issues with access to finance and practices within the investment sector that need to be addressed.

“As we know, the data in terms of business entry and start up is pretty positive. What is not positive is actually the proportion of our established firms which are growing. The proportion of established firms that have been growing has been in decline year after year after year, and we need to break this trend.”

“The gender gap [in terms of access to finance for scaling] doesn't shift. And there's no excuse for that in 2024... So, we need to be thinking about who is making decisions. What is it that is the problem here, because we need to fix it, and we need to fix it rapidly because that is actually part of the story of why we don't have enough businesses growing.”

3. The difficulty of shifting the dial on productivity

The ‘productivity puzzle’ has been a key policy focus for some years now, but there are enduring challenges. There are long-standing gaps between frontier firms and the rest in terms of productivity, and these need to be better understood, but we do know that investment is a key theme.

Considering investment also takes us into other areas such as how to get more firms to embrace digital technologies, and how to translate their investments into improvements in productivity and innovation. These issues are all exacerbated by skills challenges, which vary by geography.

“One main focus needs to be on how we can shift the dial around investment. What kind of factors do firms take into account when they make investment decisions? And how can we encourage them to make more investment?”

“Firms do talk about productivity... but certainly not in the same way that many people in this room would talk about it in terms of value-added. But many companies will have a concern with efficiency, with pricing... So, it's about changing the conversation a little bit and the way we communicate with businesses.”

4. Support for innovation is intensive, but it remains a problem

There is intensive support for innovation in the UK, and there is evidence that publicly-funded innovation support is delivering positive outcomes. Yet we are also seeing persistent declines in innovation rates, particularly in product innovation amongst small firms, and a growing gap between larger and smaller firms. It seems support is not cutting through in terms of overall growth and productivity.

“We see SMEs increasingly stepping out of the innovation world. And when they stay in the innovation world, what they're doing is service innovation rather than product innovation. So, there's a real change in the nature of innovation in qualitative terms, but also SMEs very much stepping out of this space. And this is despite all the good work that Innovate UK and others do and spending on R&D tax credits.”

5. There is an extensive suite of business support, but this is not cutting through in terms of growth and productivity improvement

There are many examples of good business support in the UK, but there are issues with awareness amongst small businesses and the landscape is fragmented, especially in England. There is much to learn from the situation in Scotland and in Northern Ireland, where there is better awareness amongst business about where they can access services. This is a good starting point for thinking about how we might provide a more accessible and comprehensive service to companies across the whole of the UK.

“I think we have a very clear example in business support of this notion of policy failure. You know, over the years with the best will in the world, we really haven't got it right. “

“There is a need for some consistency in policy around this space. There is a need for a big picture move here... Essentially, we need to put in place some something which is a more comprehensive support offer, I think for companies at least as a signposting service to existing elements of support.”

3.2 Shifting the dial on productivity

Starting the second session, Karen Bonner of Ulster University delivered a research presentation that explored the productivity problem in the UK from a new angle. The presentation drew on research being carried out with the ERC on a group of firms called ‘productivity heroes’ – firms which are growing their turnover, employment and their

productivity at the same time. The focus on this group of businesses came about as a result of previous ERC research which looked at ‘high growth firms’ using the definition developed by the OECD, recognising the limitations of this definition of ‘scale-ups’ and the need to have a more nuanced understanding of the nature of growth episodes amongst small firms.

Data analysis shows that those firms that can be defined as productivity heroes account for only a small proportion of firms. But they also have quite a substantial impact on the economy in terms of growth, which makes them interesting and important to study. Tracking these firms over time, the research highlights the episodic nature of growth in these firms. Around 10 per cent did have a second repeat growth episode, with less than 1 per cent having more than two growth episodes. Future analysis will explore these patterns further. It will explore, for example, what these firms were doing the year before/after their productivity hero episodes, as well as using new datasets to track specific firms and supplementing with qualitative insights. This will enable us to draw lessons for business support policy, helping those involved in delivering support to get better at identifying companies that are likely to become productivity heroes.

“Policymakers need to be really clear about what it is that they want to achieve with their intervention... we see a lot of business support programs that are trying to deliver the earth, you know, jobs, productivity, innovation, etc. and it's clear it's not easy to do all those things at any one time.”

After the presentation, the audience raised a number of themes and points, including the difficulties involved in statistically defining scaling firms, and the need to better understand those firms that might have increased turnover and productivity but not headcount – not necessarily a bad thing. A further theme of discussion was the need to explore ‘what comes first’ in terms of growth, i.e., turnover or employment, and the need to consider other financial variables beyond turnover in understanding firm growth.

A panel discussion followed the presentation, chaired by Mark Hart, focusing on business support and productivity – what works? Panellists were Andrew Henley, University of Cardiff; James Phipps, Innovation Growth Lab; Eva Kolker, Behavioural Insights Team; and Kevin Mole, Enterprise Research Centre. Several points were discussed:

- Those businesses that are experiencing challenges that are the ones that are more likely to seek advice, so leaders having a lot of concerns about their business isn't necessarily negative if it leads them to seek support. Businesses in more dynamic

and competitive environments are also more likely to seek advice as this gives them an additional 'push'.

- In terms of barriers to support, fragmentation is a key issue – businesses often simply don't know where to go. There are also issues related to the cost of advice, which is in turn linked to trust – leaders need to believe that business advice will actually improve their business. Relationship-building between businesses and advisers is crucial if businesses are actually going to seek and then act on formal advice.
- This means that the challenge of getting businesses to seek and use advice goes beyond a simple awareness-raising challenge. This complexity needs to be addressed in the design of business support programmes from the outset. There are many examples of free programmes that are struggling with take up and reaching their targets because they have not fully addressed these issues across the user journey, and looked at the programme design from the perspective of the SME.

"So, are you designing a programme from the leader's perspective? You have a policy goal, but part of the evidence you need to bring in is also what SME leaders are asking for, what are the barriers that they face to taking that up, and then how can you address that in the design of your programme?"

"The problem is it's not free money because there's a massive opportunity cost. And the opportunity cost in terms of the time that the business owner has to put in to take out of the office, out of the fire-fighting day to day to come and spend time listening to experts is a big ask."

- In terms of the evidence on what kind of advice is most impactful, previous research has found that professional, codified support that tells businesses what they need to do in a specific circumstance has the most impact on productivity. This could be advice on employment law or support from an accountant on a specific issue for example. This type of advice helps businesses to solve a particular immediate problem, and they get a productivity boost from that.
- What doesn't appear to work as well in terms of productivity impacts is when formal advice is less specifically focussed and more generic. This kind of formal advice doesn't appear to generate as much in terms of an immediate productivity impact. There is more of a challenge, therefore, in terms of persuading small businesses to

use more generic support as the impact isn't as obvious, but nevertheless, this 'slower burn' advice does have longer-term impact.

- The evidence also indicates that peer groups are very important in terms of the effectiveness of business support, and when designing programmes, it is important to consider how these groups are constructed and maintained. We need to know more about the intangibles of peer groups as they are key to creating behaviour change and maintaining this over time. At the moment these are probably an untapped resource.
- In terms of delivering effective support at scale there is a need to get the balance right. It was agreed that intensive and personalised support is more impactful, but we need to ask, can the cost be justified when made widely available? Intensive support has a very high opportunity cost and we need to look to finding a middle ground of support that is enough to create and sustain behaviour change. It could be that peer learning can key here as it unlocks tacit knowledge, but this needs thought in terms of design and building the trust within the group so that they will be comfortable enough to start talking about their problems and challenges.
- In terms of getting more businesses to engage with advice, one key area to focus might be the early days of the business journey. Most businesses will take a lot of advice at the pre-start stage, so this is a key point to start to build a relationship. But, as businesses often seek advice at the point of challenge, we need to take advantage of these trigger points. A business health check is also another idea that can open up leaders to using advice. Government data is an untapped resource here - for example it might tell us that a business has started exporting for instance, and this could be a timely moment to reach out to a firm to talk about their support needs. Other commercial data might also be useful and there is definitely a space for a more joined-up approach to data use.

"We have too many interventions based on what we see businesses want as opposed to what they tell us they actually need. And when I grew my first business, I would rather give you £10 than ten minutes. I didn't have ten minutes."

"If you come in on day one... and tell me that my management and leadership capability is deficient, I'll show you the door. But if you are six months or 12 months into a programme and I trust you, I might take your advice."

3.3 Supporting small business exporting

The next section of the conference turned to focus on SMEs and exporting. To start the discussion, Professor Jun Du of Aston University gave a presentation exploring the changes in British exports to Europe in the four years since the establishment of the post-Brexit Trade and Cooperation Agreement (TCA) between the UK and the EU. She set out the ways in which trade barriers have impacted on firm productivity during this period, showing that micro and small firms have been impacted more negatively than larger firms.

“SMEs, the backbone of the UK economy, are struggling to cope with the increased costs and complexities of new trade barriers”.

Going forward Jun emphasised that there is an urgent need for more flexible and adaptive trade policies to reduce the barriers facing small firms, alongside better support for businesses to help them cope in the changed exporting landscape, including better access to finance and export training.

Delegates then heard the perspective of a small business leader – as Alan Lowry, CEO, Environmental Street Furniture Ltd (ESF) was the guest of an ‘in conversation’ slot with Stephen Roper. ESF has been operating for 12 years, and has been active in export markets for ten of these, currently exporting to 30 countries around the world. In terms of key challenges for small business trying to export, Alan noted that a key area is around firms understanding their product offering - not everything is exportable. He explained that the journey ESF has been on has been about identifying opportunities and designing products to meet customer needs, sometimes working with other partners to do this. They have spent time understanding the needs and problems faced by their potential customers. This has been based on a mix of observing opportunities and building up good relationships.

In terms of export support, Alan highlighted a problem with some support provision being too prescriptive, and based on measuring outcomes that might not be achieved by the business. This often puts off business leaders from taking it up. It also doesn’t reflect the reality of the way in which businesses operate – which often be based on reacting to opportunities as they arise.

“One of the biggest issues with any sort of business support, not just export, but in general, and is that there is always a quite a prescriptive, measurable output at the end of it. And that’s one of the reasons that I and a lot of other small business owners don’t take it up”.

Business representative bodies and industry associations have been crucial in ESF's export journey, as they have enabled them to build relationships and networks. Alan himself has also become a Department for Business and Trade export champion, with one focus of this role aimed at getting rid of some of the stigma around exporting amongst small firms. Alan noted this is also a key challenge, as many small firms are time-pressed and tend to see many barriers in their way. However, the value of peer advice is crucial, as businesses value hearing about the experiences others have had.

"I think it is, you know, we're all bombarded with information on a daily basis... And, and I think there's nothing better than actually sitting down and chatting to people who have actually done it before... people who have got real life war stories."

3.4 Understanding support in context

The next session of the conference explored how business support is shaped by context, what we know about good practice in delivery at the local level. Karin Bachinger of the Austrian Institute for SME Research broadened the discussion beyond the UK, focusing on the challenges faced by SMEs in Austria.

Research by the Austrian Institute for SME Research shows that some of the key challenges for Austrian SMEs are the same as the UK - digital adoption, access to skills, the transformation to climate neutrality, and access to equity and venture capital financing. It's approaches to these challenges have been different though, with more of a focus on longer-term programmes. For example, SME digitalisation has been a strong policy focus in Austria since 2018, and there has been a major programme (KMU DIGITAL) focused on delivering individual coaching to SMEs, with follow-up grants for the implementation of concrete digitalisation projects which has been evaluated positively.

There has also been an emphasis on driving the green transformation within small businesses through digitalisation. Transformation to a climate neutral economy is a key policy objective in Austria, with ambitious goals. SMEs are seen as very important to the transition as they are emitters of greenhouse gases, but also are providers solutions and green products. Austria has a high proliferation of initiatives in this area, and many are useful and well designed, with some long-term funding programmes that provide stability. But there is also very high complexity, which has become overwhelming for SMEs. There is also evidence that for some measures supply exceeds demand, and some subsidies are not being utilised. Looking forward, there is a need for simplification and more guidance for

SMEs, through better policy packaging and targeted support that is clearly communicated to firms.

After Karin's presentation, a panel discussion focused on what we know about the delivery of business support at local level, returning to the UK context. Chaired by Eugenie Golubova of the ERC, the panellists were Victoria Sutherland, What Works Centre for Local Growth; Robert Wapshott, University of Nottingham; and Cathy Keenan, Belfast City Council. A range of issues were raised:

- The panel began with a discussion about the current fragmentation of the business support landscape. It was agreed that in some areas of the UK there is an abundance of support relative to the capacity of businesses to engage effectively with it. Although this provides choice, it can also be overwhelming for small firms. Focusing on Northern Ireland, Cathy Keenan noted that there have historically been lots of small-scale interventions - driven by the availability of funding - which has created a lot of confusion for small business owners. The 'Go Succeed' programme was set up in late 2023 to tackle this and provide a new approach to help businesses to maximise their potential, providing a more coordinated approach and one entry point to support services. The programme is seeing considerable success.
- Reflecting on the wider research evidence about 'what works' in terms of the delivery of business support, the panel agreed that there has generally been a lack of high-quality evaluation studies to draw on, and this is an area in need of improvement. Ideally programmes should build evaluations in from the outset, but this is not always done, and realistically many programmes are too small or short-term to do this.
- Beyond more formal evaluations, the panel agreed that there are opportunities for more general sharing of good practice in the delivery of business support across the UK and internationally. More investment in an infrastructure that would enable better knowledge sharing between providers would be beneficial and inform future programme design.

"I think anything that gives a forum for the sharing of expertise... we should make sure that we have the right support in place for those networks... it's really important that we share with each other."

- There are also multiple issues to confront when it comes to measuring the success of business support programmes. Whilst some outcomes might become apparent quickly (for example relating to start-up support), programmes that are targeted at

addressing more fundamental change will take longer to realise – and in some cases this could be many years.

- What do know, however, from the limited evidence that does exist about what works in terms of the delivery of business support is that is important to provide ease of access to support, and that consistency of provision and contacts are also beneficial. There is some evidence that suggests that more personalised, intensive support is more likely to have an impact on businesses, as this can help build the trust of business leaders.

“It is about recognising that leaders in small businesses are under a huge amount of pressure to just deliver the day job. There are so many demands on their time that actually engaging with the support environment and even looking for something that might be relevant does incur cost. And when it's a difficult environment for them to navigate, you're already coming up with sort of a cost benefit calculation... And actually, they might not know what the benefit is.”

- Co-creation in programme design - involving small business leaders themselves - is also important for success. As well as allowing the programmes to address the issues that matter to businesses, this also helps with building legitimacy amongst the business community.

“People need to feel that the solutions being offered are attuned to the sorts of problems that they're facing, or their worldview. I think a contributor earlier talked about the importance of understanding a business before you critique it. And again, I think that overcomes some of that. It builds in those relationships, and I think builds the confidence to open up about the challenges that you're facing and actually work towards some interesting solutions.”

- In addition, the panel talked about the importance of involving experts and researchers in programme design. Cathy Keenan spoke in particular for example about how the messages from the ERC's research on growth episodes had influenced the design of the Go Succeed programme:

“I suppose one of the main messages is that a growth spurt can happen at any time... So that's one of the real challenges... and I suppose that's why we have established our service so that there are greater levels of investment and support

in those entrepreneurs or businesses that we do see having more potential. The support is there for everybody... but we've tried to focus it on the ambitions of the entrepreneur, as opposed to necessarily the business idea at the time”.

3.5 Financial resilience

The final session of the conference turned to explore the theme of financial resilience. We began with a business case study, with Mike Nicholson, Managing Director of Gripsure UK Ltd. describing his business's growth and finance journey. Mike spoke about the different financial decisions made throughout Gripsure's growth journey, with the overriding message being the pivotal role played by a set of trusted and knowledgeable business and trade advisers and support programmes to help them navigate the finance needs of the business at each stage: initiating their first growth phase, enabling their survival during the challenges of the pandemic, and helping them take advantage of recent market opportunities.

“You need to be quite sort of quick on your feet and quite sharp and know the right people and be in contact with the right people, you know, to find out what's going on. But... the people that you talk to, they've got credibility, they've got experience.”

“I was that business. I was that person who didn't want to do it... But I had a good chat to [business adviser] and he just sort of started to make me think about finance. And a loan isn't a bad thing. It's not a negative thing in your business... think of it as a stepping stone... It helps you think of it in those terms.”

The final panel discussion of the day followed, chaired by Maria Wishart of the ERC, who was joined by Liz Barclay, the Small Business Commissioner, Miriam Koreen of the OECD, and Richard Bearman of the British Business Bank. A range of points were discussed:

- In terms of the barriers to accessing finance for SMEs, there has been progress over the last 10-15 years with a significant expansion of finance options in the UK. However, Liz Barclay noted that there are still barriers for the smallest firms, including the language used by finance providers and organisations that can put firms off applying for external finance:

“Many small businesses don't see themselves as enterprises. They don't see themselves as entrepreneurs. They're not necessarily thinking about growth, so they don't know where to go to look for the support.”

- There are also other barriers with regard to the requirements of providers during the application process that do not favour smaller firms, as well as issues with accessing smaller amounts of money and timeliness of receiving payments that do not always match the needs of the smallest firms.
- Turning to the international picture, Miriam Koreen spoke about the difficulties in interpreting recent trends in SME access to finance across OECD countries due to the economic turbulence of the last few years. However, what we do see across the OECD countries is that the cost of finance has increased over the last two years due to rises in interest rates, and this is something that SMEs across the OECD countries are having to adjust to. These rising costs can also partly explain the reluctance of businesses to undertake external finance. There is also recent evidence of a more restrictive environment for lending to SMEs, with rejection rates increasing in many countries, which is something to be concerned about. The current climate means that many SMEs are not able to make investments for example in new digital solutions or sustainability.
- In this complex, and also potentially more costly environment, it becomes ever more important to simplify information and make the access points to finance easier for small businesses, so they are able to get to the information that they need in a timely way. At the same time, it is also important to ensure there is a continuing diversification of sources of finance for SMEs to ensure there are products that meet their specific needs.
- Liz Barclay also drew attention to the Prompt Payment Code and the importance of larger businesses ensuring that they pay their smaller suppliers more quickly - a key factor in ensuring the financial resilience of smaller businesses. There is need for much improvement in this area and more focus on the importance of healthy supply chains:

“I think for me there's also much more that big businesses can do... I think bigger customers have got a much more nurturing supply chain job that they could be doing in order to help to make sure that everybody is more resilient from the bottom up, because the supply chain can fray from the bottom just the same as it can fray from the top.”

- There is a need for better evidence on payment practices, this has been a neglected area of research, and it goes beyond overdue invoices, but also encompasses small businesses entering into poor contractual payment terms.

“What would that do if small businesses were getting paid quicker, either because they were being paid in 30 days by the due date, or because the contractual terms were 30 days instead of 120? What could they do with that? What investment would they be able to put in? What loans might they be able to take in order to grow that they're not able to take now?”

- There are also connected issues here around improving the confidence of small businesses around payment terms, and the need to change attitudes more widely towards poor payment practices. Alongside this there are issues with financial literacy amongst small businesses that need to be tackled. Businesses need to be confidently controlling and understanding their cash flow as well as the finance options open to them.

“I think as a country we've been very, very focussed on supply, but not focusing enough on supporting people through, navigating the system... We need to shift the dial back to focus on that.”

CONCLUSIONS

The overarching question explored at the 2024 State of Small Business Britain conference was: how we can better support the UK's small businesses? Much consensus was evident on this question through the discussions during the day.

Perhaps the overriding theme was the need to urgently address the current fragmentation of business support that exists in the UK, and make the access points for small businesses much easier to navigate. Whilst in some senses it was reassuring to hear that the problems being faced by UK firms are also found in other national contexts, there are lessons to learn from other countries such as Austria about the value of funding longer-term programmes and having a more stable small business ecosystem. A second major area of consensus during the discussion was the value of good business advice for small firms in making a range of decisions including those around investment, strategy, finance and exporting. A third area of agreement was around the importance of ensuring business support

programmes are informed by evidence and best practice around what works, with clearly defined and achievable objectives that are shaped by the needs and ambitions of small businesses themselves.



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