



Leading Australian SMEs **in 2023's Changing Economy**

Small to medium-sized business owners share candid insights on what the future holds and how they are navigating 2023 and beyond in this ever-changing economy.



Introduction

Six leading Australian small-to-medium business owners and executives across a cross section of sectors – aged care, co-working office services, accounting, software development, manufacturing, and transport – were interviewed for this whitepaper.

While these sectors are vastly different in the products and services they provide to their customers, common themes emerged, such as:

- 1 Backdrop of current market conditions and outlook
- 2 Pricing strategies to drive business growth
- 3 Skills shortage and talent retention stifling growth
- 4 ESG for value creation and cost reduction
- 5 Technology and automation

In the current zeitgeist, the position for the accounting profession is clear – accountants want to do more for their clients and need increased capability to achieve this. Small to medium-sized enterprises (SMEs) are tackling the challenges of growth in an inflationary and challenging economy. Specifically, the specialist areas of Environmental, Social and Governance (ESG) and technology will create more and diverse needs for SMEs which accountants can and should address. SMEs will need to comply with ESG standards, and to keep efficient and productive SMEs will also need to adopt the most relevant technologies. However, it is difficult for SMEs to keep abreast of the latest developments in both ESG and technology. The demands of ESG and technology will therefore call for the accounting profession to be sufficiently agile in gaining the requisite expertise to advise their SME clients accordingly.



Theme 1: Backdrop of current market conditions and outlook

Throughout our interviews, a number of ominous words were used to describe what the majority of SMEs have faced over the last couple of years – challenging, difficult, unprecedented, demanding. However, looking forward, the new mantra for SMEs should be: “The past has no future”. In 2023 and beyond, turning the focus to strategies that can bring growth to revenue and profit is key for SMEs.

Flexibility is key

“I think anyone that’s in a CBD location providing co-working spaces/services who haven’t shifted their offering to reflect how people now go into the city and work were/are struggling,” says Gavin Merwood, Director of Beaches Coworking. “Flexibility is key here. Clients not having to pay for a desk five days a week when they only need access for two or three days is the way to go.”

ff We’ve seen loads of these CBD operations close their doors. Melbourne has been worse than Sydney.

“Those guys have just struggled to recover from the longer lockdown, but they had clients who haven’t been able to pay back debts and landlords who haven’t been that helpful. So the big end of town have definitely suffered ... Working from a location near home for many people has been an attractive option. This is where growth opportunities lie.”

For many, cash is tight

“From our perspective, like any other business, we have had many of our costs increase given inflationary pressures and current economic conditions,” says Craig Stanmore, CEO at Enspira Financial.

ff There’s been an incredible push in our industry to increase remuneration to both attract and retain staff.

“This is of course our greatest expense area. However, we are in the enviable position that our clients need accountants when the economy’s going up, our clients need accountants when the economy is going down. So the demand for accounting and advisory services is high. The client side of things, which is an interesting one, you know, comparing our industry to clients, I have to say for many of our clients or SMEs, demand for their products and/or services has been and is soft for them, and cash is tight. So their arrangements have been a little bit different. But for the accounting profession, demand is still pretty strong.”

The online training market presents lots of opportunity

ff Yes, there is definitely growth potential in our market. I think online training as an industry was and is being supported by a rising tide of COVID and remote work and that just helps the use of digital platforms,” says David King, Founder and CEO of Tribal Habits.

“Younger generations are very happy learning online. In fact, they probably have a preference for it rightly or wrongly. There’s increasingly better technology, better devices, better code, better capability, with huge cost advantages when compared to traditional face-to-face training. So there’s a lot of good tailwinds helping out our industry. I feel the vast majority of organisations in Australia do not have an online learning platform. Because historically, it’s just been the big organisations conducting online learning because the platforms have been aimed at them – the big end of town. We are very much aimed at organisations with 50 to 500 employees, which in Australia is 90%+ of organisations. Those organisations typically don’t have an LMS [Learning Management System] so we don’t have incumbent competition. I just see a lot of upside there for them and for us.”

We must grow to survive

“For us its going to have to be growth otherwise we won’t be in business. It’s as simple as that,” says David Hodge, Managing Director at Plastic Forests.

ff We can’t maintain the level of overhead and the losses that we’re having with our infrastructure that’s been built, being utilised, and fully deployed unless our volumes increase significantly.



“Directly linked to this are sales. We can’t just keep on producing and stockpiling product. The products we make need to be sold and sold sooner rather than later. We have a lot of infrastructure – three production lines in fact. That is a boatload of machinery that we need to keep on feeding. We can’t afford to have our machinery sit idle. We are like an 11-year-old start-up but with real, hard costs each month. It’s not like the infrastructure for an

online store – paying [Amazon Web Services] a couple of hundred dollars to run each month. Unfortunately, we’ve got a massive monthly overhead. We just have to ramp it up. And the other issue is that everything we make is a relatively low margin product. We could sell directly at the volumes of what a major hardware retailer is selling it for. We’d be happy days, but we’d get a third of what they sell it for.”

Key takeaways

All business, no matter what sector, need to keep moving, to adjust and adapt to changing market conditions. If such movement doesn’t happen in the right way and time, business can be negatively impacted.

Here are some practical ways in which businesses can consolidate operations and defend against the challenging economic conditions predicted throughout 2023 and beyond:

- ✔ **Explore the potential of new markets:** Small businesses can consider testing new markets in order to access new customers and revenue streams. For example, an office co-working business can rent out furniture that is excess to current demands.
- ✔ **Engage in business planning and strategy development:** Small to medium-sized businesses can benefit from regularly reviewing and updating their business plan and strategy in order to identify new opportunities for growth and set clear goals.
- ✔ **Think about alternative sources of financing,** such as grants, loans or investment, in order to access the capital needed to grow and expand. So long as expert advice is obtained, exploration of different types of finance could bear fruit.
- ✔ **Take advantage of government support programs:** Small businesses can research and take advantage of government support programs and initiatives that are available to help businesses grow and prosper.
- ✔ **Build a strong network of contacts and mentors:** Small to medium-sized businesses can benefit from building a strong network of contacts and mentors in their industry, as this can provide valuable insights and support.
- ✔ **Explore new product or service development:** Small to medium-sized businesses can consider developing new products or services in order to stay competitive and meet the changing needs of their customers.
- ✔ **Utilise data analytics:** Small businesses can use data analytics tools to better understand their customers and make data-driven decisions about their business.

Theme 2: Pricing strategies to drive business growth

Not all businesses are created equal. Opportunities for growth can look very different depending on the type of business and the market it operates in. During our interviews we found two opposing scenarios – one business had the power to increase their prices to drive business growth and increase profitability, whereas another did not, thus limiting their potential for growth. In economics, these business types are referred to as price-makers and price-takers, respectively.

Always looking for cost savings

“We are seeing increased costs,” says Kate Gillies, Chief Financial & Commercial Officer, Hobart Airport.

“We are always looking for ways to reduce cost and to minimise the cost increase we pass through to customers, because we want to deliver our customers a cost competitive service.”

A juggling act

“Most costs have gone up. Office rent costs go up 4% per year as per our lease agreements. Energy has gone up considerably – around 40%,” says Gavin Merwood, Director at Beaches Coworking. “Our monthly office order for products like paper, milk, bread, tea and coffee has all gone up. So we did two things for pricing for casuals: we upped our monthly 10-entry pass price by 10%, which doesn’t seem to have affected these customers. We gave people the opportunity to keep their same rate if they lock in for a long period. So basically, the game we played was anyone that’s full-time, we’re going to lock you in for 12 months so you can’t go anywhere. And anyone that’s casual – we would still love to have you but it’s going to cost 10% more.”

“If I were to look at our P&L, we’ve actually just covered off the extra cost through small adjustments to our pricing structure. We haven’t made more money, but we certainly haven’t lost money.”





The advantage of having committed clients

“When it comes to price changes our existing clients didn’t really feel any difference because we guaranteed our legacy plans,” says David King, Founder and CEO of Tribal Habits. “We’ve offered longer contracts to some people on renewal and about half of them are taking the longer contract. This has helped lock in future revenue. Organisations don’t normally take those longer contracts in the first year with us. What happens is they get through the first year and then they realise they really like our platform, ‘We’re going to stick with this product.’ Then the choice is to either just renew every year or they can use the option of signing up for a longer contract and obtain a discount.”

ff **At the other end we were curious to see if we lose new customers when we basically doubled the minimum entry.**

As things turned out it didn’t make any difference whatsoever, which I think really just told me our barriers to entry (i.e. total subscription cost, as a combination of price per user and minimum number of users) were too low, but now they are at an appropriate level.”

A small fish in a very big pond

“Well, we haven’t been able to pass on the cost rises, which is again, a terrible position to be in,” says David Hodge, Managing Director at Plastic Forests. “As Warren Buffett says, you want to invest in businesses that has the ability to pass on increased costs of production like Coca Cola. They can pass price rises on because people want to buy Coke.”

“Unfortunately, in our business we don’t have the brand and market strength of a Coca Cola. In our market we compete with many others – including the Chinese. For example, two years ago a roll of plastic sheeting imported from China was sold to retailers for \$150 roll. Today that same roll sells for \$109. The Chinese manufacturing volume for the global market are huge. So, we’ve seen the retailers being able to lift their margins but not us as a manufacturer – we have no scope to increase the price we charge retailers.”

ff **The same situation goes for practically all the other products we make. All our input costs have gone up. The fact of the matter that is we haven’t been able to pass on any price rises.”**

A new growth opportunity

“In terms of growth opportunities and given the prior discussion regarding government funding, retirement living offers the most attractive option,” says Chris Mamarelis, Chief Executive Officer at Whiddon. “As an adjacent and complementary industry, that is state regulated, with a relative level of freedom in regard to revenue models, retirement living offers a sustainable alternative to the current aged care business model.”

“Retirement living also adheres to our constitution, which presents other limitations and also has the potential to generate strong initial cash flows that can be used quickly to service debt (important in an environment with rising interest rates) and apply towards additional capital investment.”

“ In terms of the role of accountant, assessing feasibility while also exploring and recommending optimal business models within this sector will be a priority.

“Developing debt servicing plans and optimal cash flow models will also be a requirement.”

“Home and community care is another area of potential growth, with the Commonwealth responding to recommendation made through the Royal Commission, to increase access to these services. Significant growth has been experienced in the area over the past year and will grow further if suitably skilled workers can be identified and recruited in this very tight market.”

Key takeaways

As outlined in the above quotes, the prices charged by businesses are a crucial element in their health and profitability. Here are examples of price tactics which businesses can use to drive growth and help build strength and resilience:

- ✔ Look at the prices of your competitors and make sure you are in the same general range.
- ✔ Consider the value that your product or service offers to the customer. If it is high, you may be able to charge a premium price.
- ✔ Try offering a lower price for a basic product or service, and then upselling customers with additional features or services for an extra fee.
- ✔ Think about offering bundle pricing for multiple products or services. This can be a good way to offer a discount and make it more appealing for customers to buy more from you.
- ✔ Offer discounts for bulk purchases or for long-term contracts.
- ✔ Consider offering a loyalty program to reward repeat customers with discounts or other perks.
- ✔ Be transparent about your pricing and explain to customers why your prices are set at the level they are. This can help to build trust and justify any higher prices you may need to charge.



Theme 3: Skills shortage and talent retention stifling growth

Much of the Australian labour market has been described as tight and candidate short. In fact, the current unemployment rate for Australia of [3.5%](#) (January 2023) is the [lowest it's been since 1974](#). Businesses have struggled to attract, hire and retain staff, and this has become a key hurdle to growth across all sectors.

The power of meaningful work

“ Through internal surveys and external data, employees tell us that purposeful, meaningful work is an important driver attached to job satisfaction and retention. Our turnover as an organisation (NFP) is considerably lower than the industry rate,” says Chris Mamarelis, Chief Executive Officer at Whiddon.

“As an organisation that pioneered Relationship Based Care coupled with our track record as an aged care innovator, our people genuinely connect with our purpose and values.”

“We have received this feedback continuously over the years, through pulse surveys, specific research and other feedback mechanisms.”

“With the latest generation of new entrants to the workforce also echoing this sentiment, our purpose driven agenda certainly plays a valuable role in attracting and retaining people.”

“From a leadership perspective its absolutely crucial that we remain focussed on our social impact agenda which also means continuing to give licence to our team members to support this journey.”

“In addition to an enterprise agreement (EA) that is slightly more competitive than the average rate, additional incentives and recognition of the broader team has been critical throughout the pandemic. This has included issuing gift vouchers, care packages, partnering with other organisations to provide gifts, such as Darrell Lea and the Intercontinental Hotel Group (front line supervisors short stay).”

“Subsidising travel, accommodation and relocation costs is also a key strategy in the context of recruitment to regional locations.”

“We have also maintained modest increases to the EA throughout the pandemic, despite other sectors (such as State Health) remaining static.”



“Another strategy to support longer term workforce outcomes has focused on an intensive review of job design and the impact this has on outcomes and employee wellbeing. This is particularly important in the context of the aged care operating environment. The findings of this study will lead to improved job design, improved job satisfaction and increased levels of retention among employees.”

“In the context of the corporate office/support services, flexible working arrangements have been embraced by the team and remain a feature of our recruit and retain strategy moving forward.”

Some are paying big, stupid money

ff “I would say there is a massive talent shortage in Australia and the software development industry. The closing of our borders for two years has had a major impact,” says David King, Founder and CEO of Tribal Habits.

“We’ve had a major problem hiring developers in Australia. It’s almost impossible to get the right people in certain areas. Part of the problem is that digital transformation throughout the economy is just rife. And a lot of the big organisations – banks, telcos, governments and the like are updating/changing their IT infrastructure and they’re just hoovering up any developers in the market, which means smaller organisations are struggling to find them because the bigger organisations will just pay big, stupid money. I’ll be offered someone with one year coding experience that the recruiter will call a mid-level developer and on top of that, they’ll then say the candidate needs to be paid \$150k. Essentially, I’ve got someone fresh out of uni with basically no experience wanting \$150k – that’s a big problem.”

Is paying more the way to go?

“The current tight labour market has definitely created more headaches for us with our current workforce. I don’t necessarily think paying more money is the answer,” says David Hodge, Managing Director of Plastic Forests. “Even when we want to hire a junior, I just don’t see the level of commitment that our business needs. Adding to this is the sense I see that some workers don’t really care about anyone but themselves. I know this can be a stereotype but sadly I see this a lot.”

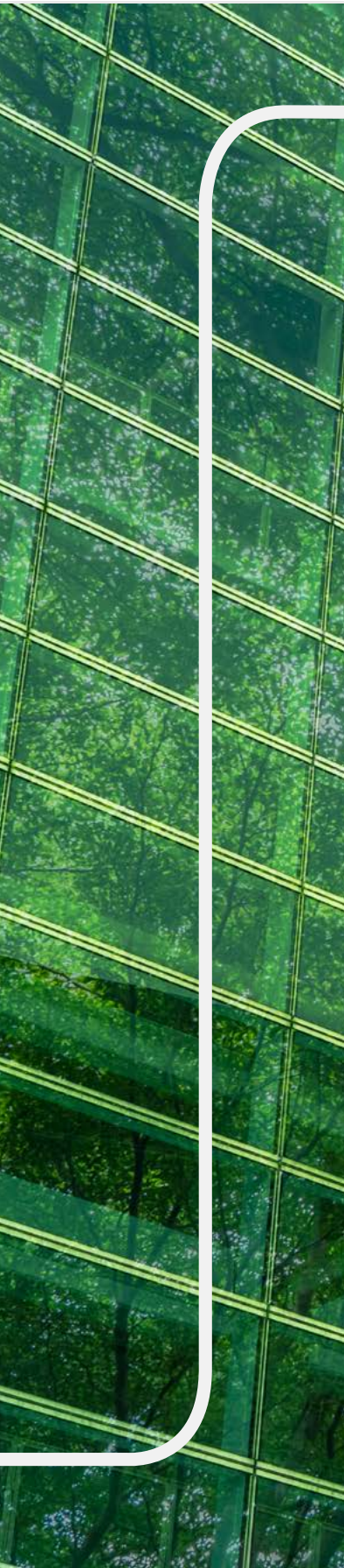
“ The other aspect of a tight labour market is that workers can move easily from employer to employer, especially in a regional centre like Albury.

“We were paying a section of our staff \$27 an hour. A local company (not a competitor) offered them \$37. We lost four people – a quarter of our staff in two weeks. Some these employees had been with us two to three years. This is really tough. People chase the money. I don’t blame them of course but it is difficult when not a lot of loyalty is shown.”

Key takeaways

Here are seven ways small businesses can use to attract, recruit, and retain skilled staff in a skills-tight labour market:

- ✔ **Offer competitive compensation and benefits packages:** This includes not only salary, but also things like healthcare, retirement plans and other perks.
- ✔ **Foster a positive company culture:** Create a work environment that is enjoyable and rewarding for employees, which will make them more likely to stay with the company.
- ✔ **Provide flexible work arrangements:** This could include things like flexible hours, remote work or job sharing.
- ✔ **Show appreciation for employees:** Recognise and reward employees for their contributions to the company. Potential initiatives could include bonus pay or financial incentives, promotions or job advancement, or additional benefits.
- ✔ **Create a positive company image:** Promote the company as a great place to work through marketing and social media efforts.
- ✔ **Network with industry professionals:** Build relationships with professionals in your field and seek out potential candidates through networking events and professional organisations.
- ✔ **Utilise employee referral programs:** Encourage current employees to refer their friends and colleagues for open positions, as they may already be a good fit for the company.



Theme 4: ESG for value creation and cost reduction

Businesses across every sector are facing the rising global agenda and increasing regulatory landscape of Environmental, Social and Governance (ESG). The term ESG is used for measures to assess the sustainability and ethical impact of a business, and helps businesses manage risk and step into opportunities. [Nearly half \(45%\) of ASX100 and the largest 250 companies globally \(G250\) \(46%\) now report risks from loss of biodiversity. Banks, oil and gas producers, forestry and paper, gas, water and multi-utilities companies are the main reporters in this area. In addition, 74% of the ASX100 companies are now reporting against the “gold-standard” Task Force on Climate-related Financial Disclosures \(TCFD\) framework, compared to 61% of the G250.](#)

There are three key reasons why it’s essential for Australian SMEs to take ESG into consideration:

- 1 Regulatory requirements:** Keeping up with the legal and regulatory requirements of ESG ensures SMEs remain compliant and avoid potential fines and other legal consequences.
- 2 Risk management:** Adopting sustainable and responsible practices can help SMEs mitigate financial, reputational and legal risks by addressing potential issues before they become problems.
- 3 Consumer demand:** ESG can also influence consumer preference, as many people are becoming more conscious of the environmental and social impacts of their purchases. McKinsey research showing that customers are willing to pay (more) to “go green”.

It’s all about people

- “** In terms of diversity and inclusion, this is a critical component of our organisation’s values and ethos, so continually improving and investing in these areas is crucial, not only in a competitive market, but for the betterment of our employees and subsequently the service that they deliver,” says Chris Mamarelis, Chief Executive Officer at Whiddon

“In the context of delivering a person-centred approach to care, investing in diversity and inclusion strategies is critical in ensuring employees are also connected with resident and client outcomes and have a comprehensive understanding of their needs”

“Improving our green footprint is also another area that is strategically earmarked for further focus and investment. The reality is that in an environment underpinned by sub-standard funding and significant operational pressure, it is difficult to give this area the focus it deserves.”

“As an organisation, strategies to date that allow for additional environmentally positive investments have relied on accessing grants, which we have had a level of success [in], particularly in regional locations.”

ff “We incorporate ESG into everything we do, and balance outcomes across safety, customer, community, environment, compliance and financial goals,”
Kate Gillies, Chief Financial & Commercial Officer, Hobart Airport

“ESG is affecting our industry quite substantially,” says Craig Stanmore, CEO, Enspira Financial. “I think there’s two ways it’s impacting us. Firstly, our own business needs to respond to it with consistent and persistent actions. What are we doing in this space? Not only from an internal perspective but also the growing expectations of our clients, suppliers and the community at large. And secondly, I actually think it’s a massive opportunity for us to provide services to our clients.”

ff So, if we’re responding to it ourselves, it would not be a difficult thing to build a knowledge base for our own needs and pivot and provide it for our clients.

“Climate especially impacts our industry – we are actively implementing measures to reduce our carbon emissions and have a climate change risk adaptation plan.”

Key takeaways

Being ESG aware means having a deep understanding of how a company’s operations and decisions impact the environment, society and governance. Here are six ways a small business can become more ESG aware:

- ✔ **Conduct an ESG assessment:** This can help a business identify areas where it is already strong in terms of ESG, as well as areas where it can improve.
- ✔ **Engage with stakeholders:** This can include seeking input and feedback from employees, customers, suppliers and other stakeholders on ESG matters.
- ✔ **Read industry reports and research:** This can help a business stay up to date on the latest thinking and best practices in the ESG space.
- ✔ **Attend industry events and conferences:** These events can provide valuable insights and information on ESG trends and practices.
- ✔ **Consider the environmental impact of supply chain decisions:** This can include evaluating the sustainability of suppliers and looking for opportunities to reduce the environmental footprint of the supply chain.
- ✔ **Consider obtaining third-party verification of ESG efforts:** This can provide independent assurance that a business is meeting certain ESG standards and can be used to demonstrate commitment to stakeholders.

Theme 5: Technology and automation

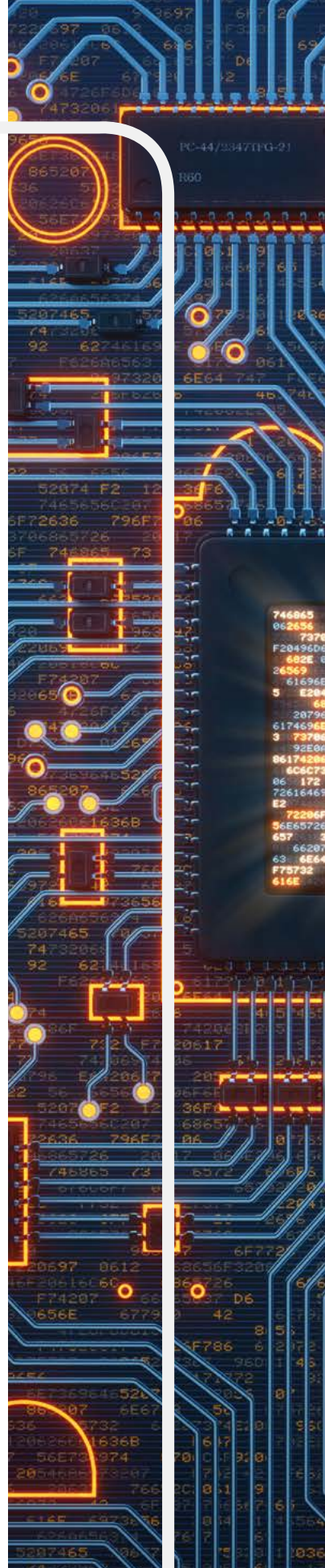
Digitisation and technology are critical for all SMEs who want to get ahead. Here are the key advantages of automating operations, regardless of your business size:

- 1 Increased efficiency:** Automation can help small businesses streamline processes and reduce the time and effort required to complete tasks. This can free up time for employees to focus on more high-value activities and improve the overall efficiency of the business.
- 2 Improved accuracy:** Automation can help small businesses reduce the number of errors in their processes and improve the accuracy of their work. This can lead to increased customer satisfaction and reduced costs associated with correcting mistakes.
- 3 Enhanced competitiveness:** By using technology and automation, small businesses can keep pace with larger competitors and better compete in their markets.

“Our business is definitely innovative, and we use an array of different technologies,” says David Hodge, Managing Director of Plastic Forests. “There is still no one in the plastics industry that do the way we do things. And we’ve developed a new way to manufacture products from recycled plastics. There’s injection moulding, extrusion moulding, there’s roto moulding, there’s blow moulding, there’s compression moulding. There are all these different things out there that can produce a myriad of plastic products.”

ff Through research, development, innovation, and use of technology we were the first people to produce these plastic products in a totally new way.

“Nobody else has thought of it. Now, what we’re trying to do is to have suitable products in the markets and the volumes then to justify the amount of money that’s been invested in these systems. So, this is the problem. You make lots of mistakes, you burn a lot of money, and then you sort of get [to] the point where we are now. We’re waiting for things to fire up in the economy and keep on and hope we can make major inroads into a range of different markets. We need to make sustainable profits. By being profitable this will give us more options in the future. When you have cash in the business you have flexibility. I like to say – small profit = small choices; big profit = big choices. Currently our business has small choices. A business like Google has big choices. Once we increase our profit, we can do a lot more like, for example, updating/upgrading the various technologies we use.”



ff “Technology has been a big player in our business,” says Gavin Merwood, Director, Beaches Coworking

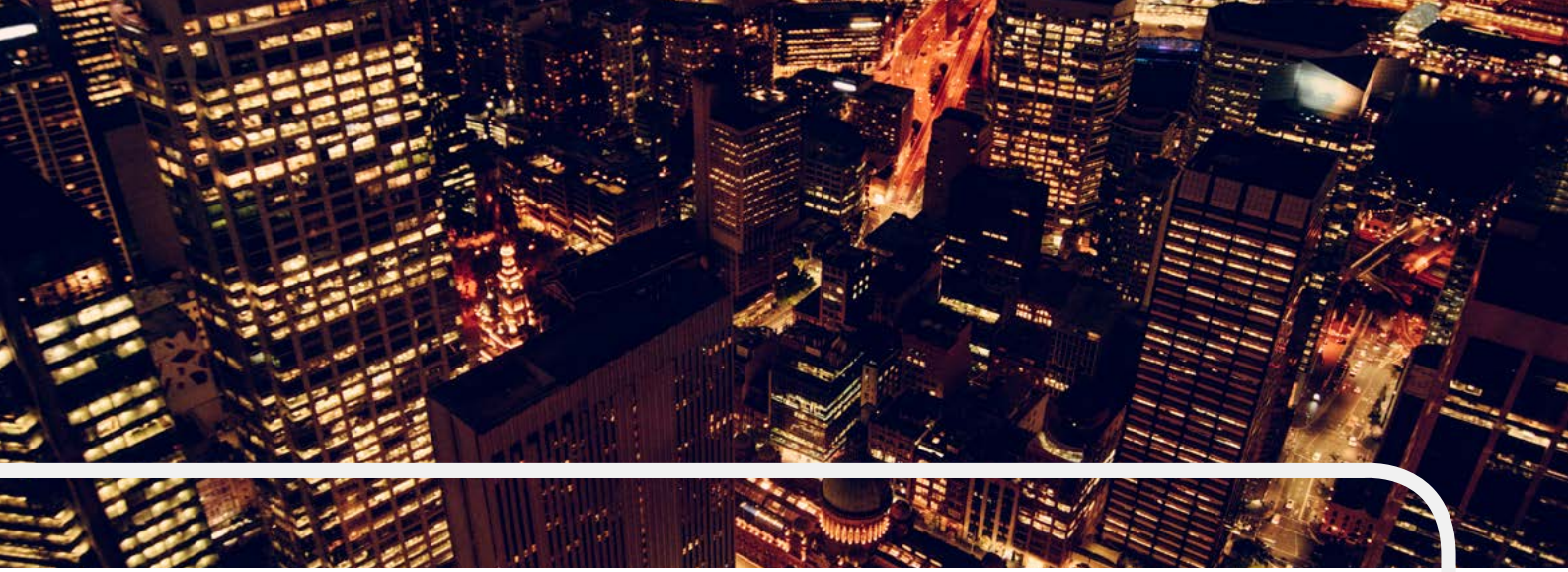
“But there are areas in which we could use technology. For example, one area is the use of smart energy meters so we know how much energy were using at any one time so we can budget and plan more effectively. I mean for us, we’ve always been very technology first. From day one all our key business processes are online for our customers or in the cloud – e.g. booking, invoicing, ordering, communication. We literally don’t touch it. I would like to be

able to have a bit more smart technology around the place in terms of lights turning themselves off and so on, and all that sort of stuff. However, one of our sites is an old building. As such we don’t have the necessary access through walls and ceilings and the like. We lose money when lights, air-conditioning, unnecessary appliances are left on after hours and on the weekends. There is more we can do there ourselves in this area.”

Key takeaways

Technology and automation can help small businesses be more productive in a number of ways, including:

- ✔ **Streamlining and automating repetitive tasks:** By using tools like automation software, small businesses can free up employees’ time and energy to focus on higher-value tasks.
- ✔ **Improving collaboration and communication:** Tools like project management software, video conferencing and online document collaboration can make it easier for teams to work together, regardless of location.
- ✔ **Enhancing customer service:** Automated chatbots and other customer service technologies can help small businesses respond to customer inquiries more quickly and efficiently.
- ✔ **Increasing efficiency:** By using tools like time-tracking software, small businesses can identify and eliminate inefficiencies in their processes.
- ✔ **Reducing errors:** Automation can help reduce the likelihood of errors, such as typos and data entry mistakes, improving the accuracy and quality of a small business’s work.
- ✔ **Enabling better decision-making:** By using tools like business intelligence software, small businesses can gain a deeper understanding of their operations and make more informed decisions.



Conclusion

The key themes presented in this paper were echoed by all the business owners and executives we interviewed. What was clear is that the status quo is no longer enough to effectively operate and thrive in business. Adapting and trying new things is key to navigating through this changing economic environment.

This will lead SMEs to rely more heavily on accountants to help charter the waters ahead, so it's important for accountants to pivot from their traditional areas of compliance and adapt to meet their clients' changing needs.

Here are some ways in which accountants can help business steer the course in 2023 and beyond:

- ✔ Helping small businesses understand and comply with legal and regulatory requirements, including employment laws and consumer protection laws.
- ✔ Providing guidance on how to effectively manage and motivate employees, including the development of employee policies and training programs.
- ✔ Assisting with the selection and implementation of technology and systems to improve efficiency and productivity.
- ✔ Offering support and guidance on marketing and sales strategies to help small businesses attract and retain customers.
- ✔ Providing assistance with the management of supply chain and logistics, including the procurement of goods and services.
- ✔ Offering advice on risk management and how to mitigate potential risks to the business, including the development of contingency plans.
- ✔ Assisting with the development and execution of sustainability initiatives to help small businesses reduce their environmental impact and improve their reputation.
- ✔ Providing support and guidance on expansion and growth, including the identification of new markets and the development of new products or services.



About the Author

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James is a business consultant, trainer and author. The name of his consultancy is *'What do Clients Really Want?'* which helps professional services firms better understand their clients and markets. James has published in the areas of accounting, law and financial planning. His experience working with clients in the professional services sector has given him a unique set of insights into the dynamics of the relationship between clients and advisers.

James has provided services to many large and small businesses including PwC, Ernst & Young, Grant Thornton, BDO, Moore Stephens, IAG, Thomson Reuters, Merrill Lynch, Fujitsu, Macquarie Bank, Westpac and News Limited. With expertise in strategy and business development, he has helped commercial clients win new business in a range of different markets and sectors. James enjoys spending time with family, Church, reading and generally trying to help people who need help.