



P GRIFFIN  
— Consulting Ltd —

# Unlocking Growth & Success for UK Businesses



LLOYDS BANK

Presentation to Lloyds Bank SME Business Teams  
May 2025 – Presented by Phil Griffin

# AGENDA



**P. GRIFFIN**  
— Consulting Ltd —

- 1. UK MARKET OVERVIEW** – 2025 Outlook for SME Businesses
- 2. P. GRIFFIN CONSULTING** – My Approach, services & Client Benefits
- 3. BENEFITS TO YOU** – How Collaboration Supports Your Strategic Goals
- 4. NEXT STEPS** – Identifying Opportunities & Engaging the Right Businesses



A man and a woman are seen from behind, sitting on a couch and watching a television. The television screen displays the text "2025 HOW IS IT LOOKING?". The room has a brick wall and a wooden shelf with various items, including a red speaker.

**2025**  
**HOW IS IT LOOKING?**

What are the **biggest** challenges keeping  
your customers **awake** at night?





# Economic and Financial Challenges

1. **Rising inflation** increasing costs of goods and services
2. **High interest rates** affecting loan repayments and borrowing capacity
3. **Cash flow** management in a challenging economic climate
4. **Late payments** from customers impacting liquidity
5. **Government** economic policy and taxation uncertainty



# Market & Customer Pressures

- 
- 6. **Reduced consumer spending** due to cost-of-living
  - 7. **Increased competition** from larger firms & online businesses
  - 8. **Customer retention** challenges and securing new business
  - 9. **Customer expectation** changes and buying behaviours
  - 10. **Pricing pressures** while maintaining profitability

# Talent & Workforce Issues

- 11. **Attracting and retaining** skilled staff amid talent shortages
- 12. **Rising wage demands** and employee benefit expectations
- 13. **Remote and hybrid working** challenges affecting productivity and culture
- 14. **Compliance** with employment laws and HR best practices
- 15. **Mental health** and wellbeing of employees





# Operational & Supply Chain Risks

**16. Supply chain disruptions** causing delays and higher costs

**17. Energy and utility inflation** impacting operational costs

**18. Cybersecurity & data protection** threats and risks

**19. Technology transformation** costs & implementation disruption

**20. Regulatory compliance** meeting required and industry standards





# Strategic & Growth Barriers

**21. Access to funding** investment for growth

**22. Scaling Up** and how to do this while maintaining quality & service

**23. Environmental & sustainability** adapting to regulations

**24. Brexit complexity** affecting trade and logistics

**25. Global markets** navigating unprecedented uncertainty





Brexit & Regulatory  
Uncertainty



COVID-19  
Pandemic



Cost-of-Living  
Crisis & Inflation

## **BUSINESSES HAVE ALWAYS FACED DISRUPTION AND CHALLENGES**

2025 and the coming years will be no different

## **WHAT WE DO KNOW IS THAT....**



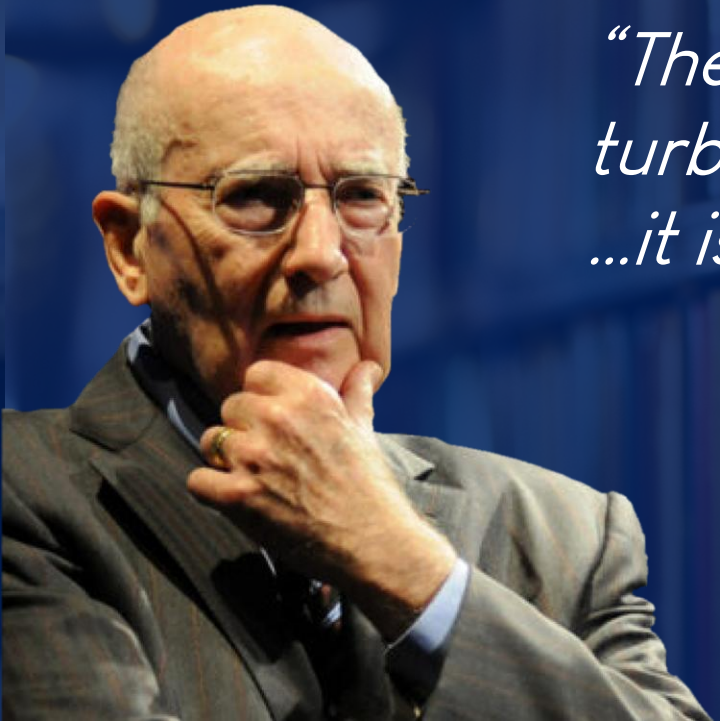


## **THE BEST BUSINESSES EVOLVE**

adapting to market shifts, customer needs,  
and industry trends.

**CHANGE ISN'T ALWAYS EASY** It can feel  
risky, uncomfortable and overwhelming.

**...BUT STAYING STILL IS FAR RISKIER**



*“The greatest danger in times of turbulence is not the turbulence...  
...it is to act with yesterday’s logic”*

**Peter Drucker**

Austrian American management consultant & author



The logo for P Griffin Consulting Ltd is a white square with a thin black border. Inside the square, the text "P GRIFFIN" is written in a bold, sans-serif font, and "Consulting Ltd" is written in a smaller, regular sans-serif font below it, separated by a thin horizontal line.

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Consulting Ltd

## **VISION STATEMENT:**

A white icon of a pair of binoculars is centered over the trunk of a stylized tree. The tree's branches spread outwards and upwards, while its roots spread outwards and downwards, forming a symmetrical shape. The background is a dark blue grid with glowing light points.

To inspire and equip UK businesses with the strategies, leadership, and culture needed to achieve lasting success and excellence.

The logo for P Griffin Consulting Ltd is a white square with a thin border. Inside the square, the text "P GRIFFIN" is written in a bold, sans-serif font. Below it, "Consulting Ltd" is written in a smaller, lighter font, flanked by two short horizontal lines.

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## **MISSION STATEMENT:**

I drive business success by crafting and implementing innovative strategic solutions, enhancing leadership, optimising operational and financial performance, and building motivated, high-performing teams.





Strategic and  
Leadership  
Support:



**REVENUE GROWTH**



**INCREASED CUSTOMER BASE**



**BUILDING BRANDS**



**PROFIT IMPROVEMENT**



**STRENGTHENING TEAMS**

# Sectors I Support:



Manufacturing



Transport



Logistics



Technology



Education



Professional Firms



Construction



Hospitality



Energy



Retail



Services



Franchising

I work across sectors because the challenges of driving profitable growth, strengthening brands, winning new customers and building success-focused teams are not unique to any one industry.



# Free Consultation Offer

- 1–2-hour consultation at the business location
- Gain insights into key challenges and opportunities
- Evaluate potential solutions for growth and efficiency
- Determine alignment for a successful partnership
- Completely free, with no obligation



# Written Proposal

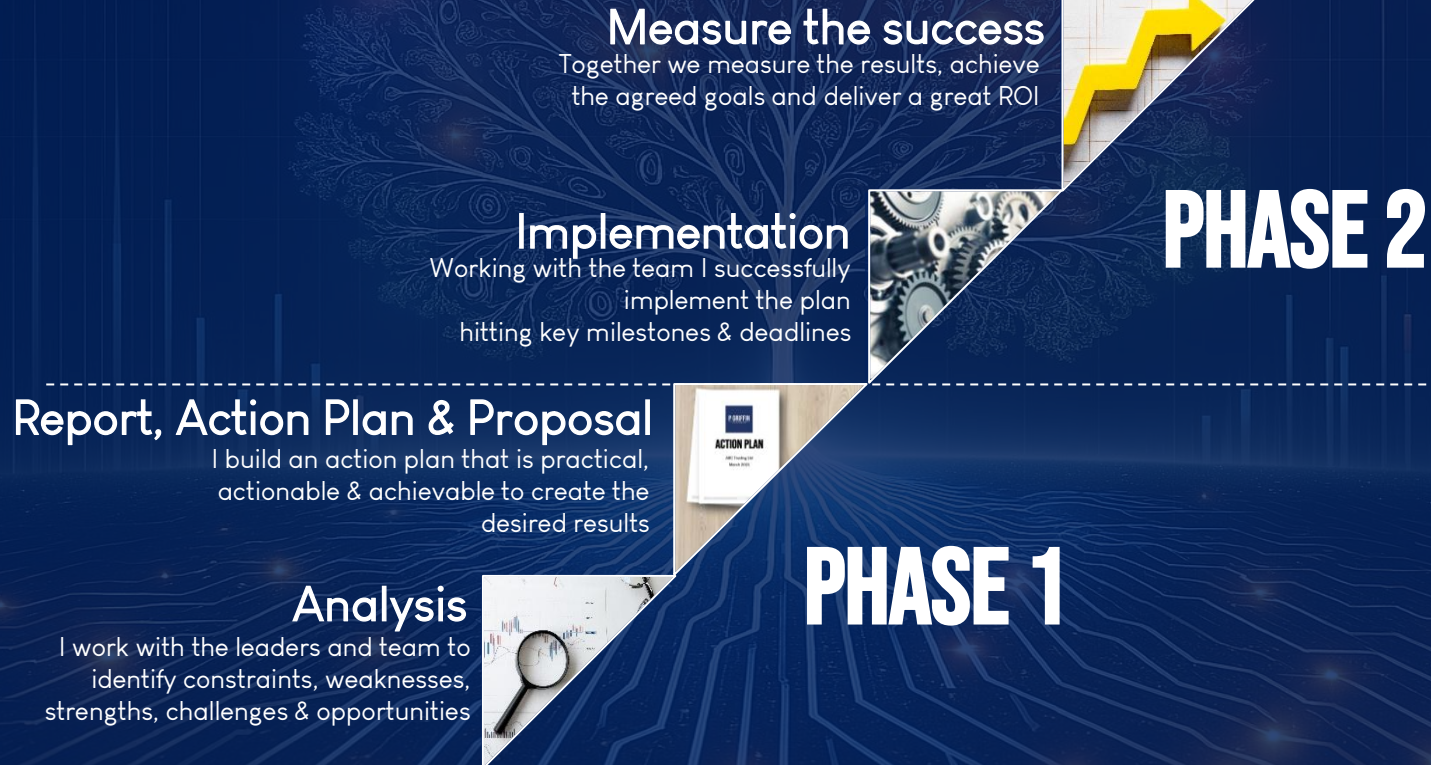
- **Current Business Status:** Assessment of the current business position
- **Agreed Goals:** Identified goals, improvements, challenges and risks
- **Phase 1 Approach:** Including team interviews, leadership meetings, financial review, process reviews and risk analysis as appropriate.
- **Deliverables:** Summary report of findings and a clear implementable action plan.
- **Timings:** Full breakdown of days required for each workstream along with the report delivery deadline.
- **Costings:** Total value of the investment and ROI calculation. Costs fully inclusive of expected expenses, (unless otherwise agreed).
- **Summary:** Clarifying the benefits of support to the leader, team and business.





# Typical Phased Assignment Process

Each assignment is unique but typically they follow this type of process:





## Case Study: **MANUFACTURING BUSINESS**

### Free Consultation Findings:

- High quality manufacturing and installation business run by two entrepreneur partners
- After a period of strong growth, turnover had stagnated at £2.5m and margins were declining
- Their goal was to double turnover, increase profits and maintain their reputation for quality



## Case Study: **MANUFACTURING BUSINESS**

### Free Consultation Findings:



*Thank you again for your time yesterday when we discussed the business and how to continue to build on our success. I very much enjoyed the discussion and found it to be a cathartic experience. By you asking the questions you did, I am already seeing areas for us to improve and am excited about your involvement.* ” Co-founder





# Case Study: **MANUFACTURING BUSINESS**

## Phase 1 – Analysis:

- I conducted a strategic review of the organisation over 7 days, working with their team within the business.
- From this I identified 6 critical constraints in the following areas:
  - Leadership, strategy and business management
  - Commercial processes and effectiveness
  - Operational processes and efficiency
  - Team resources and structure
  - Strategic alignment and engagement
  - Building space and machinery



## Case Study: **MANUFACTURING BUSINESS**

### Implementation:

- I worked over a period of months with the 2 owners and their team at a pace that suited their business
- Work undertaken included:
  - Leadership training and coaching
  - Strategy workshop
  - Development of a team communication plan
  - Commercial processes development and training
  - Operational processes and systems implementation
  - Planning of team resources and organisational structure
  - Team strategic alignment and engagement
  - Evaluation of building space and machinery investment options





## Case Study: **MANUFACTURING BUSINESS**

### Results:

- The implementation of the new strategic plan, enhanced leadership focus, and elimination of key constraints delivered outstanding results:
  - Sales revenue surged (+97%), coming within £70k of their goal of doubling turnover!
  - Profit margins improved despite the challenges of rising raw material costs.
  - Major customers were retained, and new business was secured, driven by their growing reputation for quality manufacturing and exceptional service.



## Case Study: **MANUFACTURING BUSINESS**

### Results:



*We have been incredibly impressed by your professionalism and expertise, and the impact on both our team and the business has been remarkable. It truly means something when someone of your calibre comes in and recognises the work we've been doing and the progress we've made. When you're deeply involved in the business, it's easy to lose sight of just how much has changed."*

Co-founder





# How Collaboration Supports Your Strategic Goals



**I SUPPORT  
ACHIEVEMENT  
OF YOUR GOALS:**

**1**

I provide great support, creating value for your customers



**2**

I improve customer risk ratings on the book



**3**

The great work I do will boost your customer satisfaction scores



**4**

Growing customers are more likely to seek investments from you



**5**

Where possible, I will refer prospective customers for switching opportunities



# UK SME Business Statistics

As of January 2024, the UK had approximately **5.5 million SMEs** – UK Parliament Business Statistics

There are around **660,000** new business births each year representing around **12%** of the total UK Parliament Business Statistics

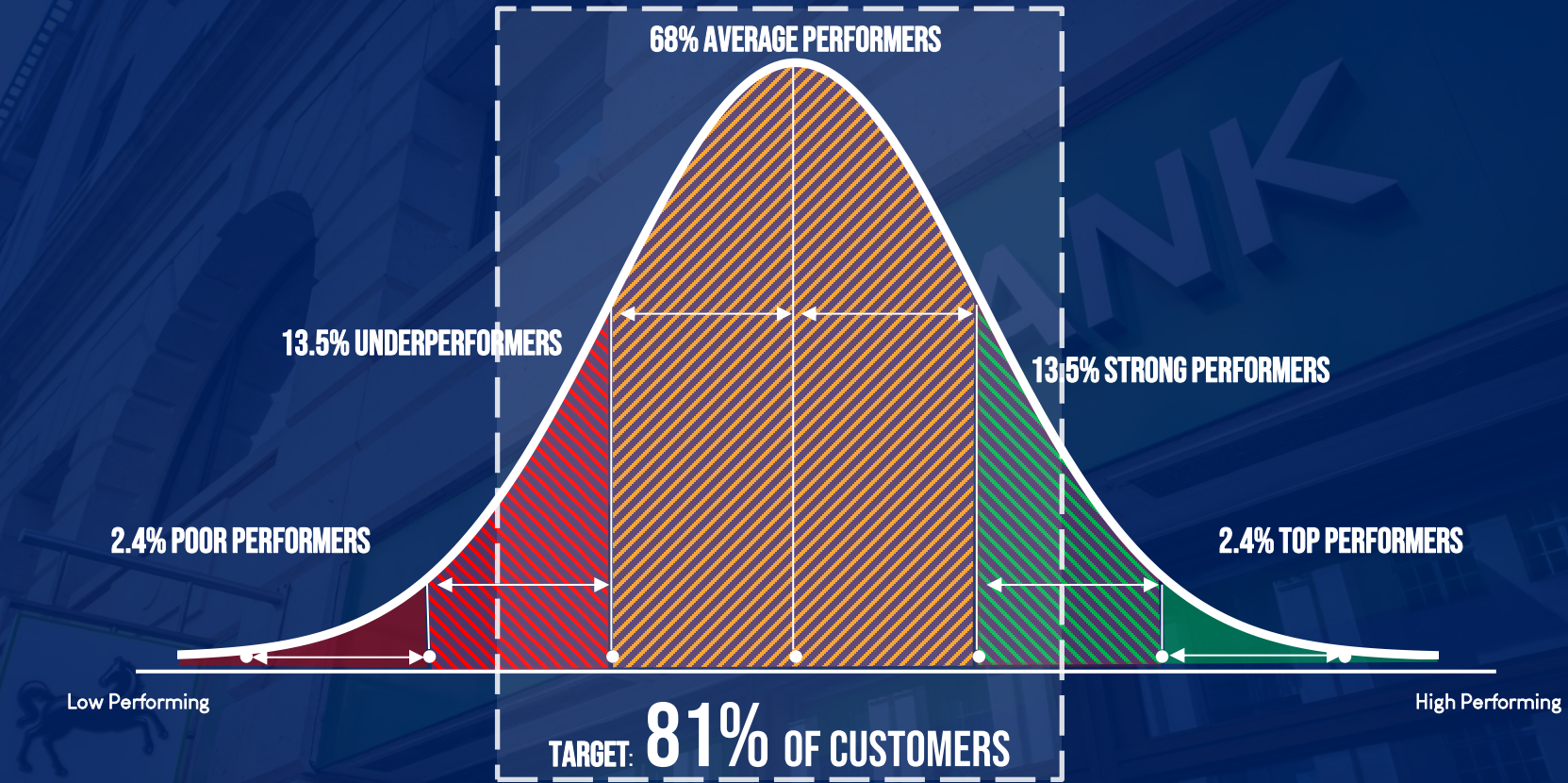
	Survival	Failure	2015 New Births	660,000
1-year	89%	11%	1 <sup>st</sup> year deaths: 1 <sup>st</sup> year survival:	72,600 587,400
2-year	75%	25%	2 <sup>nd</sup> year deaths: 2 <sup>nd</sup> year survival:	92,400 495,000
5- year	45-50%	50-55%	Year 3-5 deaths: Year 5 survival:	165,000 330,000
10-year	35%	65%	Year 6-10 deaths: Year 10 survival:	99,000 231,000





# Which customers can I help?

Business performance: Normal distribution curve



...most businesses are not performing to their full potential

# Overcoming the Referral Hurdles:

- Business leaders don't start the week thinking, *"What I need is a management consultant."*

In many cases, I find the leader may unknowingly be part of the problem – something that can be hard to recognise, acknowledge, or resolve.

- Most believe they have the skills, experience, time, and resources to handle challenges in-house.

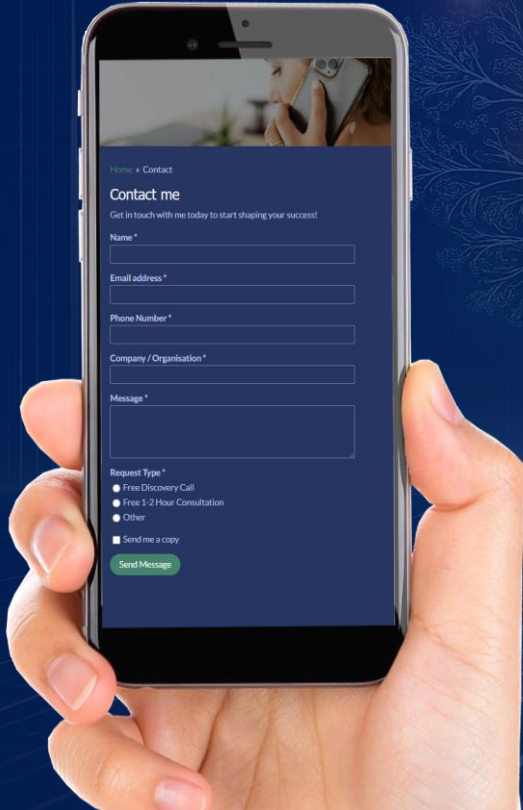
Many do have the skills but working *'in the business'* prevents them from stepping back and working *'on the business'* for long-term success.

- Often there is a perception that working with a consultant will be prohibitively expensive or deliver poor value.

I deliver a clear return on investment, and create real value by unlocking efficiencies, preventing costly mistakes, and accelerating profitable growth.







- ✓ Background & introduction
- ✓ My services
- ✓ Frequently asked questions (FAQs)
- ✓ Business articles & insights
- ✓ Videos & resources
- ✓ Downloads & materials
- ✓ Free consultation information
- ✓ Case studies & success stories
- ✓ Contact details

# Free Organisational Health Check Download

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## ORGANISATIONAL HEALTH CHECK



If you're evaluating your business performance, facing challenges, or seeking ways to grow or improve, answering these 20 questions honestly will help you pinpoint areas for improvement and focus. Once you've completed this exercise, contact me to arrange a free consultation to discuss your findings.

### STRATEGY & BUSINESS GOALS

- |  | Yes                      | Part                     | No                       |
|--|--------------------------|--------------------------|--------------------------|
| • Is there a written, clearly communicated vision shared by everyone in the organisation?              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are your core values clear, and do you recruit, review, reward, and dismiss based on them?           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Is your core business focus defined, with people and systems aligned and consistently focused on it? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Have you set a 10-year target that's clear, regularly communicated, and widely shared?               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### SALES & MARKETING

- |  | Yes                      | Part                     | No                       |
|--|--------------------------|--------------------------|--------------------------|
| • Is your target market clearly defined, with your marketing and sales efforts focused on it?                                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Have you identified at least three unique differentiators, and are they consistently communicated in your marketing and sales? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do you have a documented, proven process for engaging with customers, used consistently by all salespeople?                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### LEADERSHIP, PEOPLE & TEAMS

- |  | Yes                      | Part                     | No                       |
|--|--------------------------|--------------------------|--------------------------|
| • Are all team members throughout your organisation a good cultural fit, sharing your core values?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are organisational charts and job descriptions complete, with defined responsibilities that are regularly updated?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are all employees in the right role, do they understand what you want of them, and truly want to be there, and have the capacity and skills to perform well? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Does your leadership team demonstrate openness, honesty, and high trust amongst themselves and with the wider team?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Does everyone have documented goals and objectives, with regular reviews of performance against these?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do you hold regular team meetings, and company briefings involving everyone in the organisation?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do your meetings start and finish on time, follow an agenda, and have documented actions?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do your people and teams identify, discuss, and resolve issues for the long-term benefit of the organisation?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • How is morale, and are your people engaged in the strategy and future success of the organisation?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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## ORGANISATIONAL HEALTH CHECK



### PROCESSES

- |   | Yes                      | Part                     | No                       |
|---|--------------------------|--------------------------|--------------------------|
| • Are your core processes documented, simplified, and followed by all to ensure consistent results?                                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do you have systems for gathering regular feedback from customers and employees, review it regularly and take action from this insight? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### METRICS & DATA

- |   | Yes                      | Part                     | No                       |
|---|--------------------------|--------------------------|--------------------------|
| • Have you identified and monitor a small set of critical metrics that indicate progress against your key business drivers? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do you have financial budgets or forecasts, and regularly monitor performance against them?                               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### RESULTS & FINDINGS

Be honest with your answers, and don't worry if you can't respond positively to every question—even the most successful companies can't achieve and sustain all of these consistently

- Firm 'No' – For any questions answered with a 'No,' consider these as priority areas for potential improvement.
- Partial 'Yes' – Reflect on the steps needed to achieve a full 'Yes.' What benefits could this bring to your organisation?
- Firm 'Yes' – These represent your organisation's strengths. Focus on maintaining these while working to enhance other areas.

This organisational health check is based on the templates outlined in Traction: Get a Grip on Your Business by Gina Wickman. I highly recommend this book to clients, as it provides a clear, actionable framework for running a successful business. Its principles align closely with my approach to projects and play a key role in building sustainable success.

### DISCUSS YOUR FINDINGS FOR FREE



For a deeper insight into your organisation or to discuss strategies for planning and implementing change, please contact me to arrange your FREE 1-2 hour consultation.

This is where our journey begins—working together to support your business and create the success you're striving for.



# Customer Referral Leaflets

**P. GRIFFIN**  
Consulting Ltd

## Unlocking Growth & Success For UK Businesses

- Accelerating Growth
- Empowering Leadership
- Delivering Strategic Excellence

[pgriffinconsulting.co.uk](http://pgriffinconsulting.co.uk)



I'm Phil Griffin, owner of PGriffin Consulting Ltd, with 30+ years of experience and expertise spanning global corporations, family-owned businesses, private equity-backed organisations, and start-ups.



REVENUE GROWTH



PROFIT IMPROVEMENT



BUILDING BRANDS



INCREASED CUSTOMER BASE



STRENGTHENING TEAMS

I deliver practical, results-driven solutions, specialising in strategy, sales, marketing, and team development to help business leaders achieve lasting success.

Whether you need to boost revenue, increase profits, strengthen your brand, expand your customer base, or develop your team, I combine innovative strategies with hands-on expertise to drive growth.

My consulting and training covers:

- Leadership & Strategy
- Commercial Developments
- People and Teams
- Business Disciplines

Every business is unique, so I start by understanding you and your team, offering fresh insights to create a bespoke strategy tailored to your needs.

## Turning Challenges Into Growth Opportunities

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Rising employment costs, regulatory shifts, global supply chain disruptions, material inflation and evolving customer expectations are creating a tough economic landscape for SMEs. However, with the right strategies and mindset, these challenges can become opportunities for growth and resilience.

### 5 KEY QUESTIONS FOR YOUR ORGANISATION:

1. Can your business stay profitable while managing rising costs and new regulations?
2. How resilient is your supply chain, and do you have contingency plans in place?
3. Does your leadership team have the skills and mindset to drive growth in uncertain times?
4. Are you using digital transformation to meet customer expectations and stay competitive?
5. What strategic investments are you making to secure long-term success?

If these questions resonate with you, let's talk. I help business leaders turn uncertainty into opportunity with practical, results-driven strategies. Contact me to see how I can support your business.

**“I can't recommend Phil enough for the professional help and assistance he has provided me and my company over the last two years. Invaluable!”** - MD Service Sector

# SUMMARY

The result? *A flourishing business* that *bears the fruits* of profitability, brand strength, and long-term success.

*Feed growth* with actionable plans that drive revenue, expand customer bases, and strengthen teams.

Success starts with *strong roots*.