

# Scotland: A Premier BPO Location



A Presentation by Scottish Development International

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Scotland...

... the preferred location for BPOs

## BPO SECTOR IN SCOTLAND

### Sector Overview

Scotland is an internationally recognised Business Processing Operation (BPO) location with an impressive track record and distinguished pedigree.

Some of the largest BPOs in Europe are based in Scotland. There are over 90,000 people employed in 400 BPOs - one in every 30 employees works in a BPO.

(Source, Taylor & Anderson Report 2008)

Much of our growth and success can be directly attributed to a flexible, stable and motivated workforce with highly developed skills in a mature sector.

Overall 463,000 people are employed within finance and business services of which 359,000 are located within Scotland's central belt ensuring a steady supply of highly skilled staff for the BPO sector.

(Source: Annual Business Enquiry Employee Analysis, 2008).

Some of the global and pan European BPOs based in Scotland include HEROtsc, Response, IBM, Stellar, Logica, First Data, Capgemini, Vertex and Sykes Enterprises.

Additionally, Scotland is home to many global and pan European BPOs due to the wealth of multilingual skills. Current BPO's and contact centres offer a mix of 26 different languages.

According to recent independent research, the majority of BPO operators in Scotland anticipate a rise in staff numbers over the next two years – testament to the strengths of Scotland in this sector.



### Key Facts

- Scotland is an internationally recognised BPO location
- Some of the largest BPOs in Europe are based in Scotland. There are over 86,000 people employed within 400 BPOs.

(Source: Taylor & Anderson Report, 2008)

- The sector has grown by 30,000 employees, or 54% since 2003
- 1 in 30 of the employed population work within BPOs across the central belt of Scotland undertaking business critical functions and transactions
- Main industry sectors supported are:
  - Financial Services - 31,400
  - Media/Communications - 11,500
  - Telecoms - 10,000
  - Utilities - 6,500

Additional sectors include: retail, motoring, technical support and travel

- Over 10% of centres provide dedicated foreign language services while many others draw upon their employees' linguistic skills when required
- Access to a labour pool of over 2.6 million people within the central belt of Scotland
- Scotland has almost 300,000 students studying at any one time for a higher education qualification

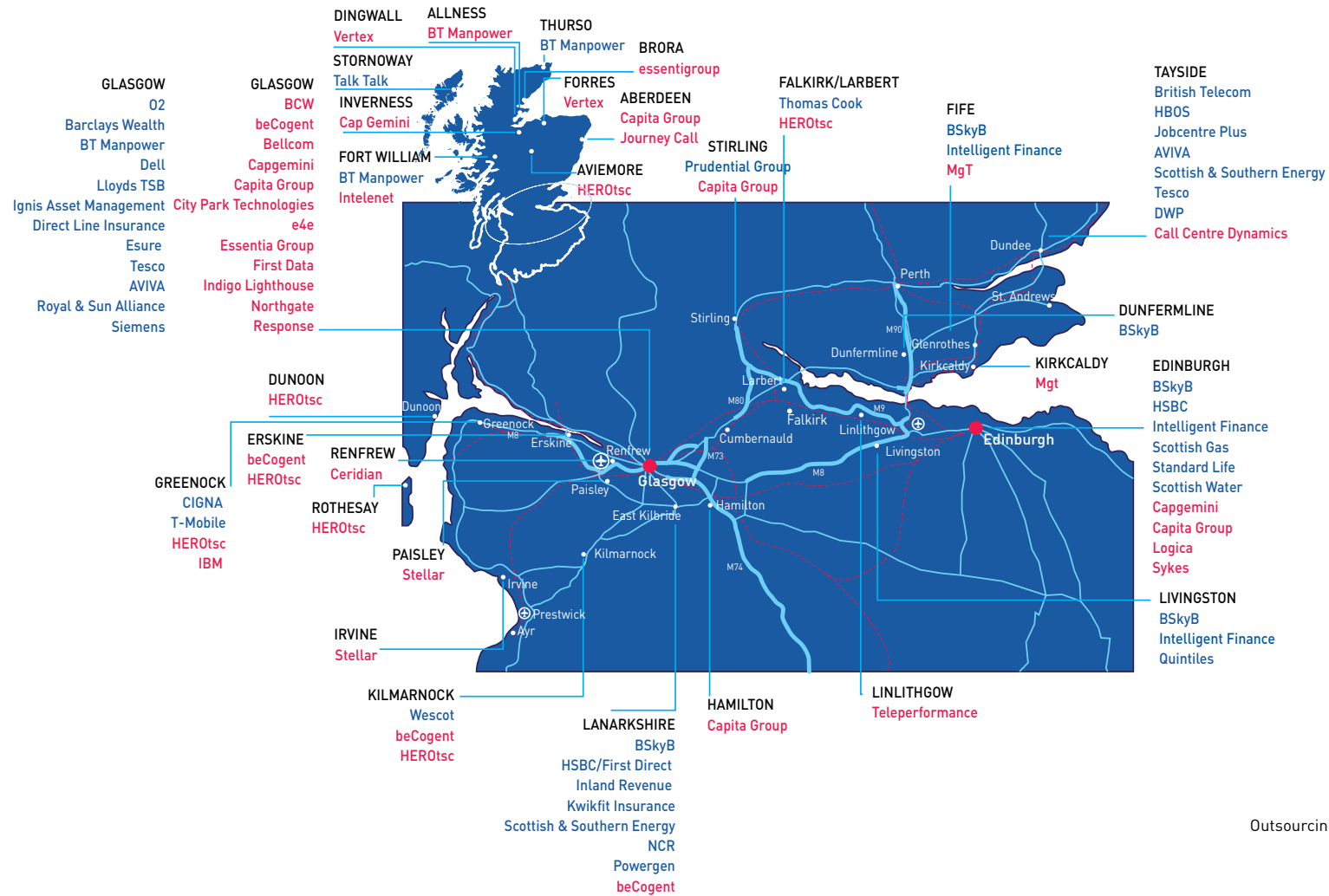
(Source: General Register Office (Scotland), 2008 Mid Year Estimates)

(Source, Education Statistics Authority and Scottish Funding Council, 2009)

French German Italian Spanish Portuguese Hindi Urdu Gujarati Punjabi Dutch Swedish Norwegian Finnish Danish Greek Flemish Hungarian Polish  
Arabic Russian Tamil Turkish Catalan Hebrew Czech English

# CRITICAL MASS

Below is a cross section of our business processing operations demonstrating the breadth of companies operating within Scotland.



Outsourcing Companies are featured in Red

## OUTSOURCING IN SCOTLAND

### Scotland the Optimal Location

Scotland is one of the world's leading international BPO locations. It is a very mature sector established in the early 1990s. The quality of its people, its advanced and cost-effective IT and telecoms infrastructure and its competitive property market, have all contributed to this success, ensuring Scotland is increasingly chosen by corporations as the hub for their pan European activities.

With the continued global economic pressures, the outsourcing sector continues to be a key enabler to help organisations to survive and thrive through turbulent times. The pressures placed on outsourcers continue to grow and it is increasingly important that providers focus on quality of service delivery, identify value adding opportunities and have robust governance and controls. In some instances we are seeing trends of moving away from large all encompassing deals, to multi sourcing specialist/niche arrangements. This is a concept that the Scottish Outsourcing sector, with a growth and critical mass of a diverse range of providers embraced. Outsourcers are very clear about and focus on their specific strengths and expertise rather than trying to do things outside core competence.

More than 1 in 5 organisations outsource some services to a domestic third party provider. Prominent amongst these are companies in financial services, utilities and telecoms, but the use of outsourcing extends to firms in all sectors.

### Competitive Environment

Scotland's BPOs constantly stay ahead through innovation, ensuring companies and their clients obtain the best service.

Scotland's high quality comes at a competitive cost, coupled with the availability of potential financial incentives, representing excellent value for money. These cost savings cannot be underestimated. Telephone call rates continue to fall and Scotland enjoys competitive national call rates, while international call rates are amongst the cheapest in the whole of Europe.

Business space in Scotland also offers better value than comparable property in England and other areas of Europe.

All of this means that Scotland offers an unbeatable combination for international businesses seeking to reduce their operational costs.

A selection of some of Scotland's BPOs are highlighted in Appendix 1 of this document.



## QUALIFIED AND TALENTED WORKFORCE

### Demographics

#### Scottish Workforce

Within Scotland's central belt, the working population is approximately 2.6 million people as illustrated. The quality of Scotland's workforce is internationally recognised. The people of Scotland make up one of the best trained, most reliable and cost competitive labour forces in the world. With a world-renowned educational system and its ratio of graduates per capita, Scotland surpasses most countries of comparable size in Europe.

Scotland's population now stands at 5,194,000. The highest since 1974.

Scotland is reputed internationally for its education system and high quality university graduates. Across the central belt alone, there are more than 270,000 students in higher education institutions and further education colleges, one of the UK's highest student concentrations. Many of Scotland's academic institutions are internationally renowned for their research and teaching excellence, with many institutions providing bespoke contact centre training.

It is no surprise then, that one of Scotland's greatest assets is its talented workforce. Indeed, the contact centre talent pool is broad, skilled and exceptionally well-qualified.

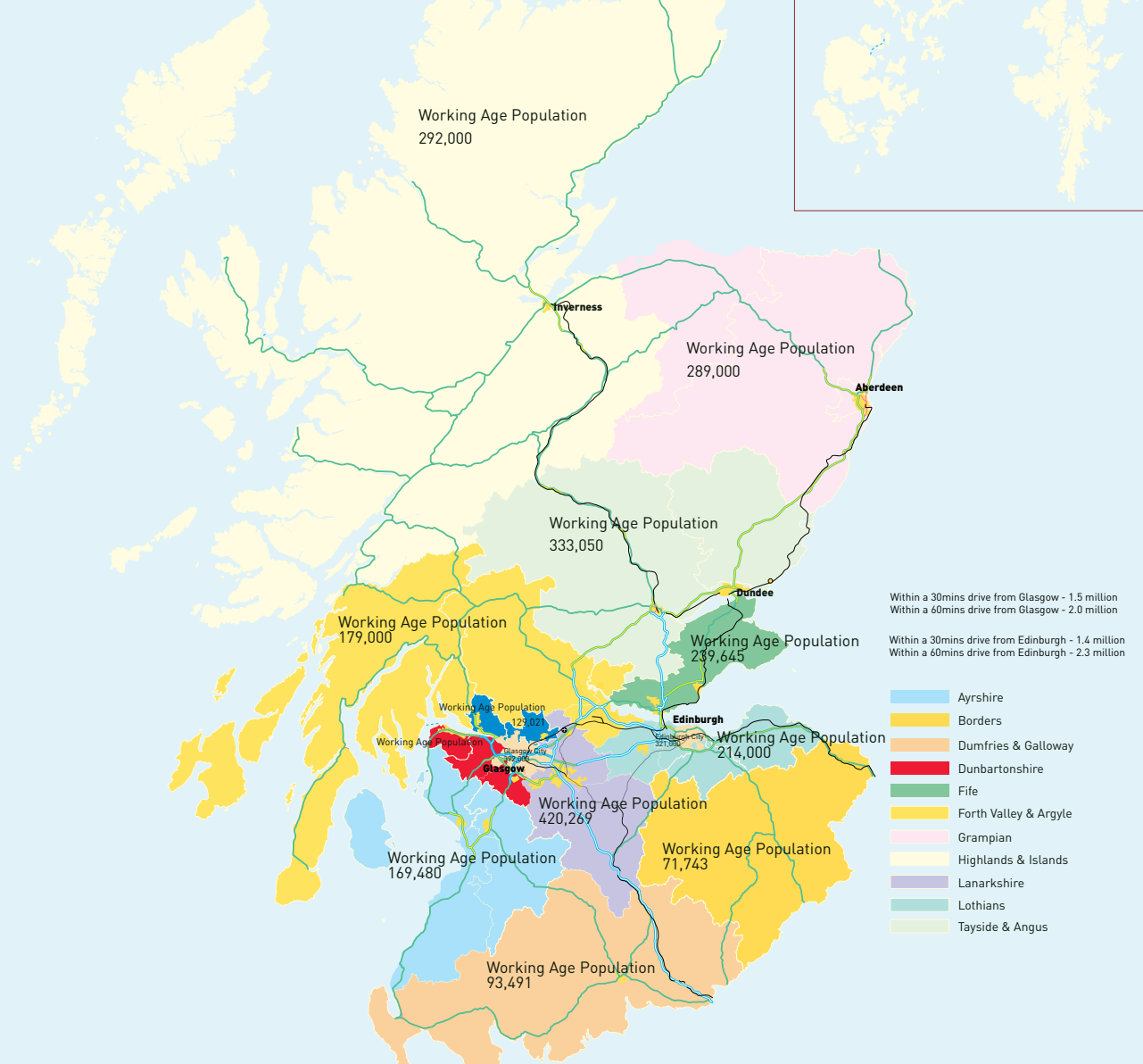
BPOs operating in Scotland benefit from this excellence:

- There 43 colleges of Further Education and 19 Higher Education Institutions in Scotland, including 14 universities.
- There were a total of 489,610 student enrolments recorded on courses in Scotland's further education colleges for 2007-08, of which 47,770 were for higher education courses
- In 2007/08 83,335 students successfully completed a higher education course in Scotland.
- Scotland's skills profile has been improving faster than the rest of the UK; 21% of the working age population now has a degree equivalent qualification or above.

In addition, Labour market regulations in the UK, including working hours, are the most flexible in Europe, and staffing costs are highly competitive. Scottish salary costs, including indirect social wage costs such as employer national insurance are among the lowest in Europe.



# WORKING AGE POPULATION BY UNITARY AUTHORITY



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## LANGUAGE RESEARCH

Scottish Development International recently commissioned research on language capability on Scotland through Oxford Intelligence. The key findings are detailed below:

### Scotland's Strengths

- A pool of 109,000 fluent language speakers.
  - » 18,000 who speak 2+ languages fluently.
- A highly skilled resource – the best in the UK.
  - » 74% of fluent speakers in Scotland educated to degree level or above.
  - » Compared with 57% across the UK as a whole.
- Available and willing to work with a company that needs language skills.
  - » Only 19% currently use their languages in their job.
  - » 65,000 fluent language speakers would be interested in a job where they can use their languages.

### Number of fluent linguists in selected languages

Western European Languages	No.Fluent Speakers
French	32,000
German	22,000
Spanish	10,000
Italian	10,000
Dutch	5,000
Greek	2,000
Portuguese	1,000

Eastern European Languages	No.Fluent Speakers
Polish	9,000
Russian	6,000
Czech/Slovak	2,000
Hungarian	1,000

Asian Languages	No.Fluent Speakers
Urdu	8,000
Hindi	5,000
Punjabi	4,000
Mandarin	3,000
Cantonese	3,000
Malay	3,000
Bengali	2,000
Japanese	1,000
Gujarat	1,000

### In Summary

- Scotland has a significant talent pool of 109,000 fluent language speakers.
  - » 81% of fluent speakers – 88,000 people – are not currently using their languages at work.
  - » Yet 60% of all competent linguists would be very interested in a job where they could use these languages.
  - » Fluent linguists in Scotland tend to be both younger and better educated than those in the rest of the UK as a whole. Hence, inward investors and exporting companies have access to a highly skilled talent pool.
- Scotland offers ample resources in the four key Western European business languages – French, German, Italian and Spanish.
  - » Eastern European and Asian languages are also significantly represented and of growing relevance as these regions develop.

(Source: Oxford Intelligence, 2008)

### Language Graduates

Scotland produces over 2,300 language graduates each year. This is comprised of a combination of language only qualifications and courses where a language is combined with other subjects.

Combining full and part-time study, approximately 10,000 individuals in Scotland are studying for degree level or above qualifications in languages in any given year.

### Foreign Graduates

The number of qualifications obtained by international students increased by 10.5 per cent from 13,600 in 2006-07 to 15,025 in 2007-08, with the majority of those studying at postgraduate level.

### Foreign Students

In 2007-08 there were 35,170 overseas students enrolled in higher education courses in Scotland. The majority (60.4 per cent or 21,250) of those students came from out with Europe with India (3,815 students), China (3,770 students) and the United States of America (2,665 students) being the most common domicile of overseas students.

India	3,815
China	3,770
Republic of Ireland	2,850
USA	2,665
Germany	1,800
France	1,680
Nigeria	1,675
Poland	1,595
Greece	965
Malaysia	960

(Sources: Higher Education Statistics Agency (HESA) and Scottish Funding Council (SFC).

### Foreign Nationals

There are some 190,000 Foreign Nationals in Scotland, many of them students, and many attracted by the high quality of life, particularly in the culturally exciting and thriving cities of Glasgow and Edinburgh.



## TRAINING AND DEVELOPMENT FOR THE BPO INDUSTRY

As previously mentioned, the BPO sector is a very mature sector in Scotland with highly skilled and qualified staff. Established in the early 1990s it provides a very high level of experienced staff used to working with the demands of a BPO.

Given the mature nature of the sector in Scotland, typical agents will have basic literacy, numerical, verbal and written skills. The customer contact centre normally provides bespoke training on product knowledge, customer service sales and technical skills.

In addition, there are 43 colleges of further and higher education in Scotland as well as numerous private training providers geared to meet the needs of BPOs. There are numerous courses available and many success stories in this area. A broad range of bespoke courses have been developed in conjunction with companies, colleges and local enterprise companies. All these courses can be undertaken at a location suitable to the customer. Some examples of courses offered include:

### Pre-recruitment training

- run over a four week period for example (or to meet the employer's needs) a focussed pre-recruitment course for preparation of potential employees for employment in the customer contact sector

### Vocational Qualifications in Call Handling

Working to nationally recognised standards, candidates are assessed in the workplace to confirm competence at Level 2 or 3, Supervising (Level3) and Managing (Level 4) in addition to mandatory units (Positive Caller Relations, Quality of Provision and Health and Safety), areas of competence assessed can include:

- Generating Sales Leads
- Offer Products/Services over the Telephone
- Undertake Research by Telephone

Candidates are expected to complete the qualification within 12 months.

[www.perth.uhi.ac.uk](http://www.perth.uhi.ac.uk)

### Specialised Short Courses

- A range of short courses (normally one day but can be tailored to suit employer's requirements) including:

- Customer Service
- Handling Conflict
- Telephone Techniques
- Assertiveness Skills
- Telephone/reception Skills
- Customer Relationship Management.

All courses can be tailored to meet the specific needs of employers, with the length of the courses flexible depending on delivery method and level of qualifications to be attained.

## SALARY COSTS

The following tables provide a selection of contact centre roles and costs within the UK. Research indicates that Scotland has high quality staff at a relatively low cost, and availability is second only to London (population 8 million)

Region	New Agent
London	£20,125
South-East	£16,250
North-East	£15,357
South-West	£14,736
Wales	£14,667
North-West	£14,591
West Midlands	£14,464
East Midlands	£14,005
<b>Scotland</b>	<b>£13,804</b>
East Anglia	£13,622
Yorkshire	£13,363
Northern Ireland	£12,667
<b>Average</b>	<b>£14,604</b>

Region	Experienced Agent
London	£22,875
South-East	£18,500
North-East	£17,788
Wales	£17,667
West Midlands	£17,165
South-West	£17,058
North-West	£16,824
East Midlands	£16,548
Northern Ireland	£15,767
Yorkshire	£15,350
<b>Scotland</b>	<b>£15,265</b>
East Anglia	£15,037
<b>Average</b>	<b>£16,843</b>

Region	Team Leader Salary
London	£27,000
North-East	£23,250
West Midlands	£22,391
South-West	£22,222
South-East	£22,086
Wales	£21,667
North-West	£21,572
East Midlands	£20,964
Northern Ireland	£20,667
Yorkshire	£20,107
East Anglia	£19,313
<b>Scotland</b>	<b>£18,889</b>
<b>Average</b>	<b>£21,356</b>

Rank/Location Factor	Quality of Staff	Availability of Staff
1st	<b>Scotland</b>	London
2nd	East Anglia	<b>Scotland</b>
3rd	Northern Ireland	North-East

(Source: Contact Babel- UK Contact Centres Report, 2010)

## INCENTIVES

Scottish Development International (SDI) works with both Scottish-based and overseas companies and organisations. Its objective is to benefit the Scottish economy both by encouraging inward investment into Scotland and by helping Scottish-based companies to develop international business opportunities.

SDI provides a wide range of support services, including advice, access to specialist expertise, selective business mentoring and development, market information, financial assistance, business location information, investor aftercare and specific services covering each phase of international trade activity.

### **Regional Selective Assistance (RSA)**

Regional Selective Assistance (RSA) is a national grant scheme, aimed at encouraging investment and job creation in the areas of Scotland designated for regional aid under European Community (EC) law (the Assisted Areas). Grants are awarded on a contribution of capital expenditure for the project and/or, the number of new jobs created by the project. Many service related projects tend to receive grant based on the number of jobs created and the salaries of those jobs. BPO companies are eligible for grant assistance.

### **Job Creation Assistance**

Most projects require a substantial amount of capital investment. However for projects involving relatively low levels of capital expenditure but which involve the creation of new jobs, RSA can make a meaningful contribution to project funding. For this type of project, we would calculate limits on potential grant by applying the appropriate aid intensity limit (based on the assisted area status) to the first 2 years' salary costs of the projected jobs. This will generally mean that we can offer more grant for highly paid jobs.

### **Grant Limits**

Grant limits vary across the Assisted Areas - a map can be found at [www.rsascotland.gov.uk](http://www.rsascotland.gov.uk). However, for Tier 2 areas in Scotland the grant limit is 15%. Tier 1 areas which include Highlands and Islands would be 30%.

### **Multiple Grants**

RSA is not limited to a single grant, it can be awarded several times provided the qualifying criteria are satisfied.

### **Training and Employment Grants**

In addition to RSA, Scotland also offers incentives to companies to help fund training and retraining of employees. Assistance is negotiated on a case by case basis and is dependent on the type and nature of the training required. We will be delighted to work with clients in determining their location needs.

### **Continued Support**

Also once established in Scotland, Scottish Development International continues to offer close support. A Senior Executive will be available to assist in the settling in process. In partnership with other organisations in Scotland, we shall ensure that our client continues to prosper and grow in Scotland, receiving ongoing assistance and advice.

[www.sdi.co.uk](http://www.sdi.co.uk)

## WHY SCOTLAND?

- Companies are drawn to Scotland due to our unbeatable combination of high-quality skills and low cost with lower overheads than comparable locations in the rest of the UK and Europe.
- In the past 4 years, Scotland has seen the largest growth of any UK region in new contact centre jobs-circa 20,000 jobs
- Scotland is expected to grow over the next 4 years by circa 13,000 jobs  
(Source: contact Babel Report, UK Contact Centres in 2010)
- Scotland has a long and proud tradition of excellence in the financial and business services sector and over 451,000 people are employed within this burgeoning industry.
- Scotland can also boast 43 colleges of Further Education and 19 Higher Education Institutions including 14 universities, which are educating almost 300,000 students, 17,800 of whom graduate each year specialising in business administration and languages – each vital for the BPO industry.
- In addition, Scottish salary rates are amongst the most competitive in Europe and we enjoy one of the lowest tax rates in the European Union.
- Our highly skilled workforce is internationally renowned for its talent and ability. Scottish based businesses can also take advantage of the UK's flexible labour market regulations.
- Our highly skilled workforce is internationally renowned for its talent and ability. Scottish-based businesses can also take advantage of the UK's flexible labour market regulations.
- In recent years, Scotland has fared well in the Financial Times fDi (Foreign Direct Investment) magazine's annual awards. In 2008, Scotland was named as the European Region of the Future, beating off competition from 38 other regions to take the title. Scotland came top by scoring highest in the economic performance, human resources, IT and telecommunications, transport links, quality of life and overall FDI promotion strategy categories. Other fDi awards won by Scotland in recent years include, UK Region of the Future, European Region with Best FDI Strategy, European Region with Best Human Resources and European Region of the Future. Edinburgh, Glasgow and Scotland as a whole have also been identified as being among the top ten 'Most Business Friendly' cities or regions in Europe.



## SCOTLAND'S COMPETITIVE ADVANTAGE

### Return on Investment without a reduction in Quality

- Internationally recognised as a BPO location
- Critical mass and expertise
- Low risk option
- World Class reference sites
- One of the lowest tax rates in the European Union
- High quality staff at lower cost with lower staff turnover equals lower operating costs
- High quality property at lower cost
- Excellent telecoms infrastructure
- Excellent Quality of life





## Avance

### Brief Corporate History

Avance has been operating in the UK for 25 years (est 1983) as BCW Group. In 2006 company had a management buy out backed by Sovereign Capital. It operates within the telecoms, utilities, brewing, banking, logistics and food manufacturing and consumer goods sectors. It is one of a new generation of specialist outsourcing organisations, totally focused on improving the performance of accounts receivable and customer relationship management.

Avance operates across 40 countries, in more than 32 languages, giving it the scale needed to tackle multinational operations, cutting through corporate hierarchy to simplify operations and give senior decision makers the information they need to manage effectively. Avance services reach most global regions and are scalable to achieve complete global coverage.

Within Scotland, the company has a 500 seat capacity contact centre.

### Skillsets & Capabilities

#### Finance and Accounting outsourcing services:

- Credit Control & Management (accounts receivable & accounts payable) b2b & b2c
- Consolidated statement detailing
- Dispute Management (processes & systems)
- Collections & Recoveries
- Trace & Collect
- Field based recovery managers/business advisors
- Invoicing (processes & systems)

#### Customer Management outsourcing Services:

- Multi lingual business support
- Inbound customer services
- Account management
- Back office services
- Outbound services
- Sales acquisition and customer retention

#### Additional Capabilities

- Multi-lingual Customer Services
- Credit Management
- Customer Services
- Customer Acquisition and Retention
- Customer Analytics
- IDMS (processes and services)
- Internal Legal Support Services
- Home Agent Working

#### Case Studies

Avance do not sell off-the-shelf services, but work with partners to develop solutions suited to their individual requirements. It means the best way to understand its work is to see what it has achieved with some of its partners over the past 10 years.

#### Global Logistics Company

Client required a slick, multilingual solution that improved payment performance and resulted in significantly improved customer satisfaction levels. Avance's international credit collection service was used due to its strong multilingual team with vast experience in international debt. The team collected 46% Consumer & 66% Business debt, this is above average for tax collections.

#### UK Leading Energy Company

A need was identified by the client to streamline its contract validation process, one of the most critical points in the customer experience. Avance worked closely with the client to provide a tailored CRM solution, one that would enhance the customer experience and protect consumers rights.

Avance successfully manage this process with data collection and storage, whilst acting as an independent advisor to ensure full regulatory compliance. The Avance solution has reduced the length of time it takes to validate a contract from weeks to minutes, which results in a reduction of complaints.

#### Major Global Brewing Co

Avance has worked within the brewing sector for over two decades assisting its clients to improve their financial performance, managing the end to end order to cash process, whilst underpinning its loan and trade credit portfolio, while protecting the integrity of its reputation for customer service.

#### International Utility Company

Required support to grow outbound acquisition channel, Avance developed a central dialler enabling comparison across different agents by vendor in real-time, and enables understanding of relative position with other vendors. The transparency in data enables sharing of best practice across vendors and a better collaborative working environment which helps clients get the best out of vendors whilst continuously being able to compare comparative performance. Avance have been consistent with exceeding Sales Per Hour targets and KPI's.

#### USPs

Strong expertise in the Leisure and Utility industries, delivering a streamlined "end to end, order to cash" service adding value and saving cost, coupled with its skills in process design, technology and people development. Market leading Multi Lingual offering supported by excellent recruitment and training to allow speedy scalability for client growth.

#### Vertical Targets for Future Growth

Invested heavily in developing offerings for its core verticals of Leisure and Utilities and is currently developing products to support its core verticals with new Green customer service and credit management problems. Aim to branch out to support financial services and local government clients and actively pursuing opportunities with this wider client base.

## BCW Group

### Brief Corporate History

BCW Group plc is a credit management and debt recovery specialist established in Glasgow in 1983 as 'Buchanan Clark & Wells', named after three true Scottish champions. BCW also has centres of excellence located in Manchester, Stratford-upon-Avon and Dublin, where more than 400 credit professionals are on call. It is envisaged that this figure will increase by 200 within the next two or three years.

BCW Group remains a privately owned and managed business with a longstanding and loyal staff, industry leading levels of attrition, and boasting a technological infrastructure that is second to none. BCW Group has established its position as the UK's premier provider of credit management and debt recovery services, from tracing debtors and arranging payment plans to fully-outsourced credit management services, BCW Group provides expert support across the debt recovery spectrum. Its blue-chip clients trust the company with its outstanding customer arrears, and know it delivers results, fairly treating each customer as an individual. In the past year alone in excess of 3M new client instructions have been booked on system, resulting in the issue of 10M plus letters, BCW's agents conducting almost 7M telephone conversations with consumers, relocating over 500,000 consumers new addresses and recovering well over £100M for clients.

BCW Group's processes are all underpinned by ISO 9001:2008, and governed by the regulations and auspices of the Office of Fair Trading, Credit Services Association, Ofcom, Financial Ombudsman Service and the Information Commissioner's Office. BCW Group has been an accredited 'Investor in People' since 2000, and proud to appear in the Sunday Times 'Top 100 Companies To Work For' on a regular basis.

### Skillsets and Capabilities

BCW Group offers a range of services including Consumer and Commercial Collections, Trace Services, Debt Purchase and Receivables Outsourcing. Its experience is just one of the areas setting it apart from its competitors. With over 26 years of achievement combined with best in industry attrition rates, its clients can always be assured it has the team that can deliver results. Combined with BCW Group's innovative technology solutions including the latest telephony platform from Avaya, 'Self Service' options that handle up to a third of its daily card payments, Total Call Recording from NICE and advanced CRM and Debt Management systems and you know you have a winning team.

### USPs

The final and important component within BCW is the dedication to innovation. The list of innovative solutions and ideas that BCW's specialist and creative team has introduced over the years is extensive, however a few highlights are listed below:

'OQRS' - Online Query Resolution System, BCW was the first DCA to provide real time, secure online access to a system that allowed clients to fully manage their DCA disputed account process. In-line with an open book policy this system also allows BCW's clients access to real time information on any account they have referred to BCW - providing them with a powerful remote audit facility.

'Self Service' - BCW was the first DCA to introduce a fully automated Speech Recognition payment line to provide truly 24/7 payment options for all callers that complimented its existing web payments site. These self service options now handle around 30% of all card payments received meaning that BCW's agents are free to concentrate on what they do best which is dealing with complex matters requiring negotiation.

'IVM' - BCW was the first DCA to introduce a fully automated in-house Intelligent Voice Messaging system that complimented BCW's existing SMS offering. This system allows inaccurate telephone numbers to be identified early in the collections path and ensures that early contact can be made.

'BTTC' - BCW was the first DCA to launch 'Best Time To Call' technology that uses a combination of over 36 million previous dial attempts and sophisticated algorithms to predict the best time for making an outbound call on each individual account referred for action. This allows BCW to make earlier contacts and maintain a consistent and productive outbound contact rate.

### Vertical Targets for Future Growth

Financial Services  
Brewing & Leisure  
Insurance  
Advertising & Media  
B2B -including multi-lingual  
(primarily European languages)



## beCogent Ltd

### Brief Corporate History

beCogent Ltd was founded in 1999 by current Executive Chairman Dermot Jenkinson. Dermot, Scotland's entrepreneur of the year in 2009, saw room in the Contact Centre industry for the development of a first class call centre delivery platform that included best of breed technology partners including Avaya, Genysys, Oracle and Sun Microsystems.

The headquarters in Airdrie were selected and purchased on the basis of excellent transport links, proximity to first class universities and colleges and the available local talent pool within the immediate catchment area.

From its humble beginnings it has nurtured and established an award winning business and has excelled in winning long term partnership contracts with a number of the UK's highest profile brands, including Virgin Media, John Lewis, Sainsbury's and the National Australia Bank Group.

This growth continued and was recognised on a national level when it won the Deloitte Technology Fast 50 Awards in 2003 and was officially named by the Sunday Times Fast Track 100 in 2004 as the UK's 6th fastest growing firm.

beCogent's growth necessitated a move into its Erskine site in 2004 with further expansion to the Kilmarnock site in 2006 (as part of a TUPE transfer), and this was followed with the most recent leasing in 2008 of its Glasgow city centre site. Its clients choose beCogent because they want a level of service that is unsurpassed, to protect their brand, grow their market share, increase their sales and by no means least, improve their customers' experience. Today beCogent is one of the UK's leading contact centre outsource specialists with revenues in excess of £40m. With more than 3,000 employees it operates four multi-client contact centre service operations located in Airdrie, Erskine, Kilmarnock and Glasgow which extend to more than 140,000 square feet of contact centre floor space and in excess of 2000 seats.

### Skillsets and Capabilities

beCogent offers a broad range of services spanning a number of industry verticals delivering contracts ranging from consultancy through to the provision of full contact centre solutions.

**Customer Services** - wide range of services to resolve general enquiries which can relate to orders, payment processing, billing, complaints & escalations supported through a combination of voice-based communication and written correspondence by mail, email, Web chat & SMS.

**Technical Helpdesks** - extensive expertise in technical support helpdesk provision includes broadband enquiries, PC set-up and support, and technical escalations.

**Inbound & Outbound Sales** - provide add-on sales to its inbound services & outbound sales as part of a wider inbound campaign for both business-to-consumer and business-to-business.

**Blended Voice Applications** - develop solutions that includes voice assisted, voice recognition, and/or touch-tone automation for calls on an inbound or outbound basis.

**Consultancy Services** - provide its expertise to external contact centre operations covering a wide range of disciplines. Areas in which it has particular expertise include resource planning, HR, TUPE transfers, training and development, compliance, security and IT.

**Customer Insights** - enable clients to craft fact-based marketing, sales, service & pricing strategies through its analysis of its customer data.

### Case Studies

#### Virgin Media

beCogent is the largest onshore customer management team within its wider contact centre network providing a range of customer account services from billing enquiries, changing subscription packages, dealing with Internet connections and fault enquires to detailed PC help.

It is a key strategic partner to Virgin and has developed its service provision from 100 employees in 2003 to its current team of over 700. Critical to the success of this partnership is its ability to positively influence the customer experience and improve Virgin's retention performance.

This has culminated in beCogent being selected to deliver the new Virgin National service designed to deliver Virgin Media packages to non-cabled areas through its BT landline. Its track record of delivering continuously improving customer service performance has resulted in it recently agreeing a new 5-year partnership with Virgin Media.

#### National Australia Group (NAG)

NAG trades under the Clydesdale and Yorkshire Bank brands in the UK. beCogent handles 80% of its total inbound call activity; with the remaining 20% handled by the internal NAG contact centre network.

beCogent manages inbound account holder calls from a secure and dedicated environment in Kilmarnock. It also handles escalation technical calls from a separate secure location in Erskine.

Through improved processes and higher first time resolution rates it has increased customer satisfaction and reduced overall call volumes by 10%. This has resulted in a corresponding drop in resource requirement and end costs to its client partner.

## beCogent

### USPs

beCogent consistently investigates new service developments to support its clients in delivering continual service improvements and a world class customer experience.

It looks to reduce revenue year on year for its clients through initiatives such as improving first contact resolution or encouraging a Net Promoter Score (NPS) approach to customer service delivery which places the end customers at the heart of everything it does.

Its customer insights service is its latest new development which is designed to add value for clients by leveraging IT, data and direct marketing capabilities providing clients with powerful strategic insights into consumer behaviour and product performance.

beCogent operates some of the most innovative people management practices in the industry, which has been validated on several occasions by the numerous awards it has received, including "Employer of the Year" at the Orange National Business Awards for the UK.

In addition, its commitment to quality is demonstrated through the attainment of a range of accreditations and most recently it achieved the Payment Card Industry Data Security Standard (PCI DSS) Level 1 Service Provider compliant status.

### Vertical Targets for Future Growth

- Retail
- Financial Services
- Media / Telecommunications
- Public Sector / Not-for-profit

## Bellcom

### Brief Corporate History

Bellcom is a leading provider of contact centre, technology and consultancy services for many of the UK's most successful brands. The predominant focus in what it does is Business to Business sales and has been for the last 10 years.

Providing services from a single Scottish based location with over 300 multi-lingual advisor positions, its services support live and automated customer interactions and transactions across the full customer lifecycle.

With a proven track record in the delivery of services for both high volume and volatile business environments, its capability and experience have helped its clients to achieve, and on most occasions surpass their immediate objectives and has been enablers to their continued successful evolution.

Providing services in both commercial and non-commercial environments, a focus on quality is fundamental to the success it shares with its clients.

Applying its services on either outsource, in-source or managed service basis, it has a track record in the successful delivery of projects for its clients.

Bellcom works with approximately 10 clients from a wide array of market sectors, delivering services throughout the complete customer experience.

### Skillsets and Capabilities

Companies chose Bellcom as one of the UK's leading Business-to-Business Telemarketing companies, is a recognised leader in the provision of advanced customer acquisition, retention and development strategies. It executes these strategies on behalf of its clients by leveraging its unparalleled expertise, (accumulated over the last 10 years), in utilising Telemarketing as a highly effective channel to market.

Its solutions are developed to fully recognise and maintain the value of its clients brand in the perception of the public within the UK. Each component of the proposed service has been selected to provide an integrated service capability which complies with the highest standards of outbound Telemarketing.

### Case Study

#### Client - Dell Computers - Business to Business sector.

#### The Challenge

Dell had a huge base of existing large public and corporate clients that had purchased servers from them. Although clients could purchase extended support contracts on this equipment, this was an almost entirely reactive market. Given the margin rich services market that its competitors were exploiting, in particular IBM, Dell now wanted to aggressively approach its customer base and raise revenue streams in this sector.

#### The Bellcom Solution

Bellcom's Dell B2B teams have built up relationships with the key decision makers with in Dell's customer organisations. They make contact as the customer's initial support period is due to expire with a view to selling Dell's range of extended support contracts. The sales team work with a complex product, pricing and discount matrix, ensuring that they have the right range of tools available to close the sales and maximise client revenue. Customer purchase orders are booked directly onto Dell's system, ensuring that the client has full visibility of our performance, and that information on the customer's support contract is immediately available to Dell technical support.

### Results

- Bellcom has generated over \$46 million in revenue for Dell in what was a reactive market just over two years ago
- Program extended to cover small business customers in the UK and Ireland, growing this revenue stream from \$250,000 to over \$1,700,000 quarterly
- Helped Dell to develop, test and deploy a new CRM system now in company use across EMEA
- Dell's Best of Breed outsource partner in 2007

### USPs

- Multilingual Contact Centre Services (Currently Italian/French/Danish/Swedish/Dutch/Spanish/Finnish/Portuguese/ African/ German/Polish/ Greek)
- Business-to-Business focused, and has been for the last 6 years
- Offer a multichannel desktop solution (Including Telephony/Web chat/Email/SMS)
- Profitable business
- 11 Years contact centre services experience
- Bellcom has 1 shareholder (Owns 100%) who is committed to regular investment

### Vertical Targets for Future Growth

- Advertising
- Charitable Institutions
- Financial Services
- IT Services
- Media
- Retail
- Telecoms
- Utilities

## Capita Group

### Brief Corporate History

Capita came into being in 1984 within the Chartered Institute of Public Finance and Accountancy (CIPFA).

The company was the subject of a management buy-out in 1987, backed by 3i, and was floated on the London Stock Exchange in 1991. It entered the FTSE 250 in 1999 and the FTSE 100 just a year later. It has grown from just two people in 1984 to 37,000 in 2010. It is now the largest business process outsourcer in the UK\*

\*Ovum 2009

Capita opened its first major operation in Scotland in 1998 when it won the contract to run the BBC's Information Lines service from Glasgow. Since then, several new business centres in Edinburgh, Stirling, Aberdeen and Hamilton have also been established.

Capita now employs over 3,500 people in 12 locations across Scotland. The Capita team in Scotland spans many professions, including customer contact agents, claims administrators, medical professionals, recruitment consultants, architects, accountants, life and pensions specialists, human resources managers, IT professionals, management consultants, financial and treasury specialists and many others.

The company was attracted to Scotland by the ready availability of a highly skilled, multi-disciplinary workforce and excellent communications links to enable ease of access with its major clients and operations elsewhere in the UK.

### Skillsets and Capabilities

- Customer Services
- Business support services
- Life & Pensions
- Insurance Services
- HR & Payroll
- Legal Services
- Property & Highways
- Asset Management
- Environmental Services
- Occupational Health
- Conferencing
- Shareholder Services
- IT Services
- Training Services
- Software services
- Treasury Management
- Payments collection and distribution

### Case Study – Craigforth

Capita has built its business from within Scotland and has also attracted new clients and partners to Scotland.

Craigforth near Stirling, houses the bulk of Capita's operations for Prudential UK. It administers nearly 9,000 policies and answers more than one million calls per year from this centre. In 2009, Capita created another 300 jobs on the site, as part of a new customer contact centre to support Capita's partnership with another leading insurance company, AXA, creating a multi-client centre of excellence in Stirling.

### USPs

Capita's aspiration for its diverse Scottish operations is to utilise the skills and capabilities of Capita operations elsewhere in the UK and invest in growing the skills and capabilities of its people in Scotland, enabling them to deliver outstanding services for clients and their customers. This is a crucial platform from which it is actively seeking opportunities for growth - particularly the delivery of services to government organisations in Scotland.

### Vertical Targets for Future Growth

Local Government and other Public Sector organisations  
 Financial Services  
 Life & Pensions  
 Healthcare  
 Media  
 HR Outsourcing  
 Consultancy  
 Life & Pensions  
 Consultancy

## Ceridian Corporation

### Brief Corporate History

Ceridian Corporation began in the USA in 1932 as the first payroll service bureau in the world. 1995 saw the expansion into the UK when the Ceridian Corporation bought Centrefile, the largest payroll outsourcer in the UK which was founded in 1965.

Ceridian UK provides HR, payroll, benefits, Employee Assistance Programmes (EAP) and HR consultancy services in more than 50 countries across the world to over 50% of the Financial Times Global 500 and more than 75% of the Fortune 500.

With 850 members of staff, Ceridian UK serves over 6,000 clients and processes 24m payslips a year, amounting to over £19bn a year. Its clients include ASDA, ISS UK, Lloyds TSB, Samsung, Travis Perkins and Whitbread.

200 new jobs will be created over the next 5 years with the expansion of Ceridian operations in Braehead, near Glasgow. The selection of Braehead follows a £1.83m funding package from the Scottish Government through Scottish Enterprise.

### Skillsets and Capabilities

As a market leading provider of **HR and payroll services, flexible benefits and employee assistance programmes (EAP)**, Ceridian helps its clients become more efficient, streamline their processes and improve productivity and engagement within their workforce.

Ceridian's mission is to add value to HR by delivering HR services and solutions that maximise the value of its people. Everything it does enables HR to make a real commercial impact and improve its clients' business performance. Its people form the heart of its operation. This is why Ceridian only employ the most dedicated and best-qualified service delivery people in the industry.

Organisations of all sizes can also benefit from outsourcing their payroll to Ceridian or choosing one of its in-house payroll solutions. Its unrivalled knowledge and commitment to customer service means you see improved service and cost savings, leaving you free to focus on more critical business activities. With record accuracy rates well above 99%, its payroll services deliver significant return on investment through reduced error, fewer overpayments, and increased employee satisfaction.

### Case Studies

ISS UK, a leading global facilities services company with a UK workforce of over 43,000 employees selected Ceridian on the strength of its payroll offering. In particular the organisation's flexibility, the expertise of its people and its ability to work within the desired timeframe all stood out.

A fully managed payroll solution was chosen, which included Self-Service functionality. Using an onshore/offshore model for delivery Ceridian was able to deliver this ambitious project in a cost-effective way. This involved Ceridian's offshore site in Mauritius, processing the payroll administration, and its service centre in Manchester validating data, processing legislative changes and providing telephone support to the client's employees.

Ultimately, the client benefited from a managed payroll service which was processed using best practice procedures. Previously, employees had been paid on an individual job basis, adding extra complexity to the payroll. Ceridian amalgamated this information and, using a more streamlined process for data collection through electronic time capture and Self-Service technology, paid each employee for all jobs worked through one payroll.

### USPs

- More than 40 years HR experience in the UK
- UK's leading provider of Human Resource Management and Payroll Services
- Ceridian's highly qualified staff in the UK includes eight holders of an MSc in Payroll Management.
- A unique combination of best-of-breed technology, change management, administration, HR consulting and training skills.
- Ceridian uses the best, cutting-edge technology to drive HR service-delivery. It continually evaluates new innovations so customers benefit from the time and cost savings that this technology can deliver.
- Ceridian's multinational capability makes it the natural first choice for organisations who have existing overseas operations or aspirations to expand.

### Vertical Targets for Future Growth

- Human resources
- Employee administration
- Payroll
- Expenses management
- Benefits administration
- Talent acquisition
- Performance management
- Employee assistance programmes

## City Park Technologies

### Brief Corporate History

City Park Technologies (CPT) is a Glasgow based Customer Contact Management Company, specialising in the provision of Customer Acquisition and Customer Service Contact Centres, hosted Service and Managed Technology Solutions.

With over 800 seats across three sites in Glasgow City Centre, its facilities provide a flexible environment which can easily cater for a wide variety of projects. Its centrally located sites offer superb working environments which helps attract the highest quality personnel.

City Park Technologies specialise in outsourced and insourced contact centres. Its operational expertise and flexible approach has enabled a number of successful organisations to improve its competitive advantage.

Major clients include a leading UK Insurance company, a large UK bank, a large UK utility company.

### Skillsets and Capabilities

CPT's specialised industry expertise extends across the following market sectors:

- **Business Banking:** Specialist Diary, Management Services, New business Growth Programs, Prospect Tracking and Capture.
- **Consumer Banking:** Customer Service and Welcome Call Programs, Strategic Campaign Management.
- **Internet Banking:** Online account activation, Internet Banking support, Prospect Tracking and capture.
- **Fixed And Mobile Telecoms And Broadband Internet:** B2B Customer Acquisition, Customer Satisfaction Surveys, Lead Generation, Customer Service and Technical Support.
- **Utilities:** Customer Acquisition, Customer Surveys, Field Sales – Sales Validation and Compliance Checks.
- **Insurance:** Home and Motor Acquisition, Retention and Renewal, Health and Accident Plans Acquisition and Upsell, Aggregator's website hot lead generation.
- **Technology:** B2B Appointment Setting, Diary Management, B2B and B2C Customer Acquisition, Customer Surveys.

### Hosted Services

The City Park Technologies Hosted Service is a solution where it provides all infrastructure support services including technology, telephony, desks and office space and the company provides the operational staff.

### Managed Technology Solutions

City Park Technologies has developed customer contact technology which supports cross-location campaigns and agent load balancing, enabling its clients to create a single corporate entity irrespective of geographies.

### Multilingual Capability

City Park Technologies' current operational capabilities include native European language support across 12 languages. Additional multilingual resource is readily available from the 5 universities which are located within a 1 mile radius of City Park Technologies' site in Glasgow city centre.

### Case Study - Large Insurance Company

A large insurance company, along with its subsidiaries, transacts life assurance and long-term savings business, fund management, and most classes of general insurance and health business. CPT has worked with with a large insurance company since 2007 to support motor and home new business and customer retention with a combination of 'insourcing' and outbound outsourcing.

### Business Challenges

- To acquire, grow and retain the best and most profitable customers
- To be market focused thus enhancing the customer experience whilst reducing the total cost to acquire and serve

### Requirements

- Investment should be made in a city where their efforts can be supported by the wealth, diversity and maturity of the city's outbound telesales marketplace
- A partner with outbound telesales operational expertise who can call upon track record of success in a variety of challenging sectors
- To leverage experience in order that they could serve customers with targeted, tailored, informed, professional and timely outbound interactions that provide security and peace of mind for their customers

### City Park Technologies Solution

- To design and provide an outbound solution which delivers a premier sales solution to support client's customers, brand and ethos
- To demonstrate that their capability would support the growth and performance that client required
- To rapidly deploy client solutions
- To display a partnership ethos and flexibility that surpassed the traditional client/supplier relationship
- Assistance in ensuring that the marketing strategy was in line with channel capability by measuring performance on a daily basis
- To measure operational effectiveness around 9 key metrics: sales per hour; cost per sale; average revenue per sale; venture income penetration rates; cancellation rates; compliance; quality; operational efficiency; contact efficiencies per hour [e.g. DMC ratios]

## City Park Technologies

### Results

- Secured £4m in revenue in the first 6 months of the partnership
- An increase of 20% on new business volumes which represents an increase of over £12m in gross premiums written (GWP) annually
- Delivered new business cost per action/ acquisition (CPA) of c£39
- Delivered retention CPA of c£9
- Achieved operational productivity of >70%
- Managed contact ratios of. 50%
- Delivered DMC rates of > 40%
- Driven 100% growth in FTE as a result of performance impact
- Reduced induction training from 8 to 12 weeks
- Launched 7 campaigns over 6 months and delivered performance more than 50% higher than inbound teams on all campaigns

### USPs

- Ability to carry out Insight and Analysis work including creative ideas and new scripts as 'value-add services to take to clients on a pro-active basis
- Ability to export the Outsourcing/Contact centre services 'in a box' down to clients sites, wherever they may be.
- Specialists in certain sectors – Financial Services, Telecoms and Utility – where City Park Technologies has experienced front-line and management staff with a knowledge of that particular industry and its requirements, with all the attendant qualifications in place, such as FSA accreditations, and TCF principles embedded into company operating model

### Vertical Targets for Future Growth

- Financial Services
- Telecoms
- Utilities
- Technology

## The Essentia Group

### Brief Corporate History

The essentiagroup has been in business for 25 years and has grown significantly throughout this time. The company was founded in 1984, as a charitable organisation and was originally known as Network Scotland. In 2001 the company moved to larger premises in Skypark in Glasgow. It also changed its name to The essentiagroup and the trading status became commercial. Since then, the organisation has grown to 3 sites – Glasgow, Newcastle and Brora. There are 350 people employed at the Glasgow facility and 50 at Brora in the Highlands. Current clients include Department of Health, Central Office of Information, Department of Children, Schools and Families and the Scottish Government.

### Skillsets and Capabilities

The essentiagroup operates a multi-channel environment facilitating telephone, SMS, e-mail, web chat, web cam and white mail fulfilment. It has more than 220 dedicated advisor workstations and operate 24 hours a day, 7 days a week. It utilises state of the art technology, efficiently to support bespoke contact programmes for its clients.

### Case Study

The essentiagroup has operated the NHS Smoking Helpline (NHSSH) on behalf of the Department of Health since its inception in June 2000. The service aims to provide information, advice and support to those wishing to give up smoking, or to their friends and family.

In 2003, a CRM pilot programme was launched called 'Together' – the first of its kind in the UK. Smokers who wished to join this programme received a series of tailored communications via mail, phone, SMS or email (depending on preference) at key times triggered by their planned stop date. The content of the contact they received was dictated by where they were in the Prochaska Model of Behavioural Change, with contact centred around the Preparation and early Maintenance stages.

The launch of the CRM movement on NHSSH signalled the change of focus of the service from a transactional base to one which allows for ongoing supportive contact with all respondents. It encourages long term engagement, and helps to build a relationship between smokers and the service as they move through their journey, no matter which route they choose to take. The journey is cyclical and indefinite, allowing responders to jump in and out of engagement as they wish, but ensuring that all stages of the journey are recorded and available when needed.

### USPs

- Providers of empathetic information, advice and guidance in a non-scripted environment
- 90% of employees are graduates
- Bespoke solutions created for each client

### Vertical Targets for Future Growth

Healthcare  
Social Welfare  
Education

## HEROtsc

### Brief Corporate History

HEROtsc is a member of the US\$4.2, billion Hero Group. The Group is comprised of 20 companies employing over 27,000 people and is one of the top 15 BPO suppliers in the world serving blue-chip organisations across four continents. Its Falkirk headquarters runs HEROtsc's network of 10 contact centres, nine in the UK and one in India - overseeing 2,700 front line employees in the UK and India and over 100 support staff.

HEROtsc was established in Scotland in 1994 and is now the fourth largest contact centre company in the UK with a turnover of 54M in 2009. HEROtsc has site locations in Aviemore, Dunoon, Erskine, Falkirk, Greenock, Kilmarnock and Rothesay. A further two centres are based at Dearne Valley in South Yorkshire and Warrington in Cheshire.

Services include inbound customer management, outbound customer acquisition, banking and collections, inbound / outbound customer service and order management, outbound telemarketing sales, and inbound customer advice. Clients include high street mobile operators, high street banks, digital entertainment operators, office supply retailers, IT and electrical goods manufacturers, utility providers and public sector.

### Skillsets and Capabilities

HEROtsc's functions and capabilities are business process re-engineering, business process development, operations management, resource and planning, reporting and MI analysis, quality assurance, training, human resources and IT support.

### Case Study – Public Sector

Consumer Direct is the government-funded telephone and online service offering information and advice on consumer issues. Consumer Direct is funded by the Office of Fair Trading and delivered in partnership with Local Authority Trading Standards Services.

#### Client Objectives

- To increase consumer access to quality assured advice and information
- To give consumers the knowledge, tools and confidence to resolve matters themselves

#### HEROtsc Activity

- 2000 calls per week; 8000 per month; over 95,000 per year
- Inbound first tier consumer advice, referral & signposting

#### Outcomes

- Delivered a full contact centre operation near Stornoway on the Isle of Lewis
- Exceeded service level agreements in excess of 92%.
- First region in UK to go-live and was showcased in national media launch
- Consumer Direct Scotland has consistently been voted top centre within CDS estate in UK
- HEROtsc's developed a bespoke Case Handling System which has been rolled out nationally across all 8 Consumer Direct UK centres
- HEROtsc has provided added value by providing training, support and mystery shopping programme across all Consumer Direct centres

### Case Study – Sky

Sky required additional customer contact service capacity following the successful growth of their digital entertainment phone and broadband products.

#### HEROtsc objectives in partnership with Sky

- Customer Satisfaction - execution of second to none customer service strategies and performance
- People Satisfaction – pioneering employee engagement strategies to deliver “best place to work” culture
- Value Creation – deploying significant innovative and value add contributions towards achievement of 10m customer base by end of 2010
- Revenue Generation/Volume Reduction – delivery of outstanding up-sell performance and self serve opportunity securing reduced operating costs over time

#### HEROtsc Activity

- HEROtsc presented their Falkirk operation as an immediate solution to Sky's capacity requirements with an established skill base & local recruitment pool to deliver the aggressive build plan
- Develop the customer service solution
- Senior management & key stakeholders immersed themselves within Sky's business to understand Sky's culture, processes & measurements of success
- HEROtsc engaged within the wider Sky estate to make them aware of our capability

## HEROtsc

### Outcomes

- The main launch at our Falkirk site of 110 staff took place within 2 months of the securing the business – this has now quickly grown to over 350 people
- HEROtsc secured additional business from Sky's Technical Services assisting Sky's TV customers with viewing difficulties – this operation went live 3 months from the acquisition of the original business and employs 100 people.
- HEROtsc secured additional Customer Services business for our Greenock site which went live 4 months after our original discussions with Sky – this operation employs 230 people
- In total of 680 people are now engaged assisting Sky's customers with account management (customer service) & technical support
- Achievement of Sky Regulatory Compliance accreditation and accolade of best in class!
- Sky advised that the initial Falkirk launch was "one of the smoothest launches they had ever experienced from an outsourced supplier"

### USPs

Company objective is to build a company with best-in-class capability to outsource a range of business processes for its clients. Aim to maximise the value of its clients' customer relationships by delivering:

- Full outsourcing of all customer lifecycle management activities, maximising quality while optimising costs.
- A loyal, skilled and dynamic workforce, delivering services aligned to its clients' brand values.
- Improved customer retention and repeat business rates delivering substantial financial returns, driving brand loyalty
- Genuine market differentiation through performance management and service excellence
- Best value for money and efficient management of clients' cost base
- A flexible, fully scalable contact centre infrastructure – UK and offshore.
- Seamlessly integrated technologies, providing a virtual extension to our clients existing contact centres
- Rapid and flexible programme implementation, tailored to specific requirements
- Insight to its customers, for continuous improvement with customer intimacy

### Vertical Targets for Future Growth

Telecommunications including ISPs  
Finance, Insurance and the banking sector  
Public sector,  
Retail and Leisure (entertainment)  
Electronics  
Utilities

## Indigo Lighthouse

### Brief Corporate History

Indigo Lighthouse is a strategic business process outsourcing partner established in 1998. The company provides contact centre support and distribution across business sectors. It offers inbound and outbound calls, information analysis, payment handling and the warehousing and distribution of products throughout Europe.

The head office is based in modern offices in Glasgow city centre where the award winning contact care team, supply chain, payment handling and IT support are located. A nearby business centre provides distribution and warehousing activities as does the Jersey business centre.

Over 500 people are employed across the three centres, two in Glasgow and one in Jersey (Channel Islands). 19 nationalities are employed throughout the group and 11 languages are covered in the contact centre.

Sectors covered include;

#### Retail

- Apollo - Germany
- Boots - UK
- Pearle - Holland
- Tesco - UK

#### E-commerce

www.indigostarfish.com

Amazon

The Cartridge People

### Volumes

- International Financial Management
  - Over €200 million transactions processed
  - Direct Debit, Debit Card, Credit Card, Bank Giro
- Supply Chain & Distribution
  - Over 20 million shipments
  - Pan-European Operations
- International Contact Centre
  - Over 1 million client communications per year
  - 11 languages

### Skillsets and Capabilities

Offer a menu of services including:

- International Contact Centre
- International Payment Management
- Supply Chain Management & Distribution
- E-Commerce Support
- Complimented by: Full Back Office  
Administrative Support, IT Support

### The Benefits of Indigo Lighthouse

#### Delivers

Relationship management  
Improved customer retention  
More loyal customers  
Information based insights

#### Through

Multi-lingual contact centre and web service  
Payment handling  
Distribution capabilities  
Information systems and infrastructure

#### Resulting in

Better customer experience  
Improved competitive advantages  
Increased profitability

### USPs

#### Make business easier for its clients

- With native speaking contact centre staff
- Distribution facilities handling 20 million dispatches per year
- Ensuring payments are received, reconciled and routed to the client

#### Through investment in its people

- Winner of World Class Excellence award by Customer Contact Association
- Bronze status recognition by Investors In People

#### Supported by a robust infrastructure

- Powered by SAP ERP system
- Approved BACS bureau
- Integrated payment handling with Barclays

#### Vertical Targets for Future Growth

By offering a menu of services, potential clients can be selective in their outsourcing requirements – various combinations of contact centre, payment handling, supply chain, warehousing and distribution are currently provided.

Ecommerce

Retail

Financial Services

## RESPONSE

### Brief Corporate History

RESPONSE has been providing contact centre services since 1991. With an initial focus on the provision of call handling services to top flight football clubs in England and Scotland, the business has developed to provide services for a wide range of clients in areas such as financial services, media and entertainment, utilities, telecommunications, travel and the public sector. It focuses on providing rewarding customer experiences that deliver value to its clients.

Today, RESPONSE is one of Scotland's largest customer contact centre and business process outsourcers for a number of the UK's most successful brands. With over 2,200 employees across four locations, it manages over 1.8 million customer interactions each month on behalf of its clients.

### Skillsets and Capabilities

RESPONSE has the scale to handle the most demanding requirements as well as the people, technology and systems to deliver a personalised and rewarding experience to each and every one of its clients' customers.

RESPONSE's Software Solutions team create products that not only assists it to differentiate its own contact centre capabilities but also provide support for other organisations in meeting their own customer contact objectives. For example, its synTelate agent desktop solution is used across 18 countries in 7 languages.

### Customer Contact Services – Responsive and Future-Proof

RESPONSE provides the highest standard of outsourced customer contact services available in the market today. From new business acquisition to customer retention, it ensures a consistent high quality service to each of its clients' customers. Whether inbound or outbound, sales or customer service, RESPONSE can design and deliver a solution that is ideally tailored to meet requirements. However, its solutions are not set in stone for the duration of its relationships; it understand that needs change and, in some cases, it is in a privileged position to be able to detect the need for change. The powerful triangle of its Operations, Insights and Innovative Solutions teams ensure that it is quickly able to recognise and adjust its delivery capabilities to meet these developing requirements.

All of its services can be delivered from one of its contact centre premises or on an in-source basis at client's own offices.

### Innovative Solutions – Creativity for Your Benefit

The RESPONSE Innovative Solutions team brings together dedicated resources with considerable operational, technology and commercial expertise to ensure that all elements of its offerings meet the current and anticipated needs of its clients and its customers. It offers blended inbound and outbound, multi-channel contact management solutions to complement its telephone-based contact centre services. Its award-winning software technologies support the full range of contact centre activities including customer service, retentions, loyalty marketing, collections, web-based self service, email, SMS and mailing fulfilment. RESPONSE's technology expertise also supports in-sourcing and partial, as well as full, virtualisation.

### Case Study

**The US Embassy** – RESPONSE deliver an award-winning service on behalf of the US Embassy in London. As well as providing advice to callers on visa requirements and eligibility, advisors use a real-time inventory management system to make and change visa appointments at the Embassy, process payment of administration fees and send instant electronic confirmation to travellers. This service not only improves efficiency and control for its client, but also offers the public a customer-focussed service for visa applications.

### USPs

- Focus is on Building rewarding Relationships. RESPONSE aim to deliver high value for its clients and their customers. This is done through the application of market leading technology, operations and commercial creativity
- RESPONSE has a fully integrated software business that not only supplies its contact centre clients but also provides customer service technologies to external parties. Its software solutions are used in contact centres in 18 countries and 7 languages. This provides RESPONSE with unrivalled expertise in the creation and delivery of software technology to the contact centre arena.
- The RESPONSE Innovative Solutions Team is a unique powerhouse of architects that bring together the full range of operational, technical and commercial flexibilities to bear in creating optimised and dynamic solutions for its clients.

### Vertical Targets for Future Growth

- Financial Services
- Media
- Utilities
- Telecoms
- Travel
- Public Sector

## Stellar UK

### Brief Corporate History

Stellar has provided contact centre services to an impressive portfolio of blue chip companies in the UK. Some of the UK's highest profile brands have trusted Stellar with its customers and have been delighted with its services.

Stellar's experience spans a range of sectors including Financial Services, Telecommunications, Utilities, Travel, Government and Retail. Its services encompass all aspects of customer contact from customer acquisition and retention to end-to-end customer management.

Established in 2001, Stellar employs more than 500 people at its two contact centres located in the West of Scotland.

With almost a decade of experience across many market sectors, Stellar understands what UK customers want. Although part of a global network, Stellar UK operates independently. The knowledge and expertise of local managers ensures that it focuses on the needs of its UK-based clients.

However, being part of a global network does have its advantages. With more than 5,000 employees across 16 contact centres in the UK, Australia, USA, Canada and the Philippines, it can offer a blend of on – and offshore services to ensure the highest possible quality of service at best value cost.

### Skillsets and Capabilities

As noted above, Stellar has been successful in expanding the range of services that it offers, and has demonstrated this capability by delivering projects under challenging circumstances which involved high levels of confidentiality, flexibility, and the ability to react to new client requests within very short mobilisation timeframes. Stellar sees this as a key factor in client's choosing to partner with Stellar and it is testament to its willingness and desire to develop longer term relationships with its clients, that Stellar's first client is still working in partnership with the company after eight continuous years.

In addition to the types of services that Stellar, wherever practical, Stellar also cross-train its staff so that they can easily move from one client campaign to another at short notice in order to provide maximum operational flexibility to its business and to its clients. Stellar also leverages strategic partnerships with technology providers in order to remain at the forefront of technology advancements, and to assist it in being able to offer existing and new clients a range of cutting edge outsourced solutions.

### Case Study

#### A Leading International Insurance Company

In challenging economic times, it is essential to protect your market share. Stellar understands the importance of helping clients retain the loyalty of existing customers through effective retention campaigns.

With a presence of 20 countries, its client provides a wide range of tailored corporate and personal insurance solutions for a diverse portfolio of clients.

Towards the end of 2008, they contacted Stellar with a requirement for an inbound customer retention project. This was aimed at customers calling to cancel insurance policies which were offered in association with a major Financial Services affinity partner.

With a solid reputation in the Financial Services sector, and as an existing supplier with integrated links to its systems, Stellar was the natural choice of outsource partner for this project.

Working in close collaboration with its client, its experienced Business Implementation Team scoped, designed and launched an effective retention solution – which minimised customer attrition while maximising revenue growth cross-sell through and up-sell opportunities.

A dedicated team was created to focus solely on retention. Using a detailed employee profile, Stellar identified advisors with proven sales and services ability within the financial services sector. These advisors were then immersed in the client's brand values and those of their affinity partner to ensure that they understood the key triggers for retaining customer loyalty.

Using a mix of sales and customer service skills, the Stellar team persuaded existing customers to retain their policy through effective questioning and building rapport.

### Success

- Three-fold increase in retention rates compared with the client's inhouse team
- Value of retained business averaged more than £13K per month in the first nine months of the campaign
- Stellar IQ ensures effective scripting and best practice retention techniques
- Retention model now used by the client across 15 affinity partner accounts
- Retention model adopted by other clients

Stellar is proud to have helped its clients retain the loyalty of its insurance customer base. Indeed, it now provides retention services to client across 15 different affinity brands, and the results have been so successful that another of its clients has adopted the same retention model.

The expertise of a team with a blend of sales and customer service skills coupled with the analysis and reporting capabilities of its business intelligence system, Stellar IQ, has provided its client with a truly unique approach to protecting its customer base.

## Stellar UK

### USPs

Since being established in the UK in 2001, Stellar has earned the reputation as a professional and reliable provider of outsourced contact centre services with a particular expertise in outbound acquisition within the Financial Services sector. Such services have been performed on behalf of many blue chips clients such as Barclaycard, Lloyds Banking Group, ADMS, Ace Insurance, AIG etc. Out with Acquisition, Stellar has also gained significant experience in providing Customer Service and Retention services and has operated across a range of business sectors including Travel & Leisure, Utilities, Public Sector, and Telecoms as well as other sectors.

In addition to its significant experience and services that it offers, as featured in Issue 6 of the CCA's inTouch publication, Stellar has also developed Stellar IQ, a powerful business intelligence solution which helps provide cutting-edge insight into the information exchanged between your customers and our advisors, to help maximise the success of your campaigns and improve customer satisfaction. Stellar believes that by partnering with Stellar and gaining access to the myriad of benefits Stellar IQ has to offer, existing and potential new clients will have the ability to gain invaluable insight into a wealth of customer information which remains relatively untapped by other outsource providers.

### Vertical Targets for Future Growth

Although Stellar operates extensively within the financial services sector, it remains open and cognisant of opportunities that may exist within other markets many of which it already has experience of. Given that historically Stellar has been seen by some purely as an outbound provider, within the last 18 months Stellar has also been successful in providing large scale, high profile inbound projects on behalf of leading brands which it believes will pave the way for future inbound new business wins, in order to address the balance of inbound and outbound services that it provides.

Given that Stellar is part of a global organisation with +5,000 employees and 16 contact centres located across USA, Canada, UK, Philippines and Australia, it continuously seeks to leverage the experience of its global colleagues in order to identify opportunities that may exist in new or alternative markets.

## Sykes

### Brief Corporate History

SYKES, an American-owned company, was founded in 1977. The company employs over 51,000 people in more than 80 centres in 24 countries. SYKES offers customer contact management and fulfilment expertise in five core verticals:

- Telecommunications
- Financial Services
- Technology
- Healthcare
- Insurance

SYKES has been established in Scotland for over 10 years and employs approximately 1,000 people. Scotland represents an excellent location for customer service and SYKES has found it possible to staff for complex, multilingual programmes at its Edinburgh EMEA region headquarters. Operatives offer support in 16 European languages, in addition to English and French for the USA and Canada respectively. SYKES continually brings new brands and jobs to the region.

### Skillsets and Capabilities

Over the past 30 years SYKES has developed skills and techniques that differentiate support offerings from those of competitors. Investment in partnership with clients is key, alongside an accountable, pro-active and proven portfolio of services. This translates into an average client relationship of over 8 years.

SYKES has a complete end-to-end solution offering available. The company is skilled in all areas of the customer lifecycle including:

Order Management, Provisioning, Customer Service, Technical Support, Billing and Retention.

With this lifecycle in mind, SYKES offers the following:

- Multi-Channel Customer Contact Management
- CRM & Knowledge Base Software tools
- Back Office Services including Payment Collection, Payment Risk Scoring, VAT, Management Services and Refunds.
- Fulfilment Services including Storage, Inventory Management, Pick, Pack and Build, Shipping, Returns, and Fault Diagnostics

### Case Study

SYKES was approached 13 years ago by a leading household brand in Digital Imaging to build a low transaction volume, high quality and service-oriented sales and support team to serve the customers of a new product line. SYKES started with seven agents and over the past 13 years has supported the client's significant growth to the extent that the team is now in excess of 900 agents. This success is largely due to a focus on improvements in cost, quality and service supported by adherence to processes and procedures. Joint initiatives have included handle times reductions, fewer contacts per customer and reduced 'no fault found' returns. This partnership approach has delivered significant success and a strong relationship.

### USPs

Today's outsourced contact centre marketplace is competitive. SYKES' core values of operational excellence, deep expertise and value for clients help the company's continued success. Key facts include:

- More than 30 years' contact centre experience makes SYKES an established and professional service provider for the globe's leading brands.
- SYKES invests in partnership; today its average client tenure is over 8 years and growing, demonstrating delivery and accountability.
- Financial stability, no debt, and strong cash reserves make SYKES a safe choice, especially in today's uncertain economic climate.
- SYKES is accredited by the leading required industry standards including: ISO, FSA, Sarbanes Oxley, SAS 70 etc.
- It is focused and delivers expertise built from experience in its five core verticals; Telecommunications, Finance, Technology, Healthcare and Insurance.
- SYKES offers a value added service above and beyond simple SLA management and day to day operations, which helps drive efficiencies and service/quality improvements.

### Vertical Targets for Growth

- Telecommunications
- Financial Services
- Technology
- Healthcare
- Insurance



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