



BANKERS IN THE DOCK

► The regulator suspects 'bundling' of charges by the big names is holding back competition

THE SUNDAY TIMES

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Standing at the back: Sokratis Papafloratos and Emma Jones. Then from left to right: Alicia Navarro, Duncan Cheatle, Sir Charles Dunstone, Kathryn Parsons, Sherry Coutu, Luke Johnson, Julie Deane, Nick Wheeler, Dale Murray and Oli Barrett, with Lara Morgan and Brent Hoberman sitting in front (Pal Hansen)

Michael Acton Smith

Acton Smith is the founder of Mind Candy, the brand behind Moshi Monsters. He founded Silicon Drinkabout in London to provide an outlet for technology entrepreneurs to meet up and relax together in a social atmosphere. Acton Smith, 40, also supports entrepreneurs through angel investing and mentoring.

Martin Adams

An entrepreneur, techie and former legal professional, Adams, 29, has worked on companies ranging from Songkick to Totus Ed/Tech. He is also the founder of the Digital Leadership Council, which The DLC was created with one primary aim: to make the world of digital and tech more understood and more accessible. gives young entrepreneurs access to industry leadersto find out what they can achieve in tech and digital.

Rod Banner

Banner started his technology marketing agency — Banner Corporation — in 1984 and sold it to WPP. In 2000 he co-founded Forgather, an events company. Banner, 60, is also an angel investor, specialising in marketing, advertising and technology companies.

Timothy Barnes

Barnes is director of enterprise operations at University College London (UCL) and also director of UCL Advances. In 2011, he started Citrus Saturday, a non-profit enterprise teaching entrepreneurship in schools. It now operates in four countries. Barnes, 40, is on the board of the National Consortium of University Entrepreneurs and Capital Enterprise.

Oli Barrett

Barrett, 37, is a founder of Cospa, which helps companies and other causes to create ventures that make money — and a difference. He started Tenner, which has challenged more than 50,000 school pupils to start a business in a month with just £10. He brought speed-networking to the UK and has spoken at events around the world. He leads regular trade missions to the US, India and Brazil helping British companies to explore business opportunities. He a co-director of Areté Club and co-founded StartUp Britain and is an adviser to the Centre for Entrepreneurs.

Mike Bartley

As founder of TVS, a Bristol company that tests hardware and software, Bartley has built a business that employs 130 people around the world. He is now chair of the LEP's High Tech Sector Group, in the West of England, Chair of the Bristol branch of the British Computer Society and gives a huge amount of time to promoting hi-tech and encouraging young people to go into science and technology. Bartley, 52, runs, almost singlehandedly, coding/Raspberry Pi days and is hugely generous with his time for all things related to long term growth of the sector days for young people.

Ian Beaverstock

Beaverstock, 49, has launched several companies, products and projects in a variety of markets over the past 30 years and is a consultant who currently runs the Beaverstock Consultancy Limited, a business that provides consultancy services to interesting projects that have social value. He has mentored a number of entrepreneurs over the years, helping give reality checks to new ideas and reviewing business plans.

David Bingle

As founder of DDL Marketing, headquartered in Stockport, Bingle, 59, has been volunteering his time and the resources of his marketing companies to help young entrepreneurs.

a marketing services business. For the past few years whilst still being at the helm of the group, he has been volunteering his time and resources from his group of companies and staff time to help young entrepreneurs.

Dirk Bischof

One Planet Ventures, which Bischof founded, helps companies to build environmentally sustainable enterprises. Bischof, 35, also launched Hatch, an incubator programme that encourages disadvantaged young people in Lambeth, south London, to set up their own enterprises.

Dirk is the founder of One Planet Ventures, which helps businesses become more sustainable by adopting greener practices and learning about what sustainability is. Dirk has served his team as a London Leader and has encouraged other young entrepreneurs to step up to the plate. Dirk has committed even more time to helping young entrepreneurs this year by launching Hatch, an enterprise incubator programme helping disadvantaged youth in Lambeth to set up their own commercial/social enterprises & charities. So far this year he has personally helped 18 entrepreneurs start their own businesses (with more to come). Many of whom help serve the community through workshops and socially minded projects, from soup kitchens to gang intervention programmes, to apps that help disadvantaged young people get into elite professions.

Joel Blake

Blake, 34, is the founder of Cultiv8, a social impact consultancy that helps corporates to develop and

implement focusing on corporate responsibility and sustainability strategies. The company is based in Birmingham. Blake is the StartUp Britain champion for the city and co-founder of Biz Britain Finance, which supports small businesses under the StartUp Loans scheme. He also founded the Hot 500, a learning hub for entrepreneurs under 35.

Sir Richard Branson

Founder of the Virgin Group, Branson, 64, started his career with a magazine called Student. He supports entrepreneurs through the Richard Branson Centre for Entrepreneurship in South Africa, and in 2013 he launched Virgin StartUp, a not-for-profit company that offers financial support and advice to thousands of young entrepreneurs.

Andrew Bredon

This technology expert co-founded Dealchecker, Secret Escapes and What's in My Handbag. Bredon, 37, sold Dealchecker in 2011, and is now an active angel investor in a number of start-ups and established companies as well as his own Hyper Labs, which builds internet start-ups.

Adrian Burden

Burden was one of the founders of Singular ID, the technology behind tamper-proof authentication systems. Now, as technical director of Key IQ in Worcestershire, Burden, 44, advises start-ups and technology companies. He is StartUp Britain's local champion for Malvern, where he founded the Malvern Festival of Innovation. In his spare time he helps year 12 students to develop business ideas through the charity Young Enterprise UK.

Alistair Cameron

A former recruitment consultant, Cameron, 36, is the driving force behind Startacus, a network set up in Northern Ireland that helps self-starters, connecting them and helping them to deal with bigger businesses. with

Alistair is the driving force behind Startacus, the network that helps self-starters get their business going. Startacus works tirelessly to connect with big business in order to offer self-starters access to things that would otherwise be inaccessible to them.

Simon Campbell

Campbell, 36, is chief executive of the Sandpit, a sales and marketing accelerator that gives founders of technology start-ups much-needed breathing space to focus on their products. He has built and exited five businesses in the technology, marketing and publishing sectors in Europe.

Hugh Chappell

A serial entrepreneur, adviser and investor, Chappell founded Trusted Reviews in 2003 and subsequently acquired Bit Tech in 2005. He sold both companies, in 2007 and 2008 respectively, and now works with a number of start-ups. Chappell, 56, is a board director at E2Exchange, which helps entrepreneurs to meet and network with like-minded people.

Duncan Cheadle

Cheadle, 50, founded Prelude Group and the Supper Club to cater for high-growth entrepreneurs. He is a co-founder of StartUp Britain and sits on the advisory boards of the StartUp Loans Company, Sheffield University Management School and the Demeter Network. His latest venture, RiseTo, is about connecting young people with the world of work.

Brian Chernett

Chernett, 78, is the founder of the Academy for Chief Executives and more recently the founder and chief executive of Ella Forums CIC, which offers peer group learning to charity leaders. In 2010, he published The Entrepreneur Within, a book of targeted tips and advice for would-be business leaders.

Neil Cocker

A volunteer business mentor for the Welsh government, Cocker, 40, gives talks to schools and universities as part of the Big Ideas Wales scheme. He founded Cardiff Start, a group that supports local technology firms and has also launched non-profit events such as TEDxCardiff and Ignite Cardiff to bring together the city's creative and entrepreneurial communities.

Peter Cowley

A fellow in entrepreneurship at the Cambridge Judge Business School, Cowley, 59, has founded 12 companies and invested in more than 35 start-ups. He is the investment director at Martlet, the corporate angel division of Marshalls of Cambridge.



**Kate
Craig-
Wood**
Craig-
Wood, 38, is
a cloud
computing

Kate Craig-Wood, managing director of Memset

entrepreneur, technology speaker and green IT expert. She is the co-founder of Memset, a leading cloud computing provider, and has advised the Cabinet Office on its G-Cloud programme.

Jim Cregan

The founder of Jimmy's Iced Coffee came up with his idea while on a trip to Australia. When he got back, he teamed up with his sister and they started the brand in November 2010. Now Cregan, 33, frequently speaks about business success at events for aspiring entrepreneurs, and he also offers mentoring to other foodie brands.

Russell Dalglish

We Are The Future, which Dalglish, 50, chairs, is a social enterprise that connects young and aspiring business leaders across the world through global summits. Here they can meet experienced entrepreneurs and benefit from their advice.

Julie Deane

Deane, 48, is the force behind the vastly successful Cambridge Satchel Company, which recently secured a \$21m (£14m) investment from Index Ventures. She has used the company's success to encourage a re-skilling of the British population from its Leicestershire factory, taking on apprentices and urging people to embrace craftsmanship.

Simon Devonshire

Devonshire, 47, is director of Wayra Europe — part of the start-up accelerator programme run by Telefonica, the Spanish telecoms giant. He ran the small business division of O2 in Britain for five years.

Rajeeb Dey

At the age of 17, Dey started his own national social enterprise, the English Secondary Students' Association / Student Voice. He then joined the board of UnLtd — the foundation for social

entrepreneurs. Through his business “internships” he has connected students and graduates to more than 6,000 start-ups and small businesses and helped many with a complete package of funding. He is a co-founder of StartUp Britain.

Peter Dubens

After working as a driver for Joe Lewis, the Bahamas-based billionaire, Dubens started up on his own with a T-shirt company in 1985 and sold it to Coats

Viyella five years later for £8m. He is the founder and managing partner of Oakley Capital, a private equity company. Dubens, 48, also supports Young Enterprise, a youth business charity.

Jim Duffy

Duffy, 47, is the chief executive and founder of Entrepreneurial Spark, a free business start-up accelerator in Scotland. He has brought together some very important people and organisations to enable small Scottish firms to thrive and grow.

Sir Charles Dunstone

One of Britain’s best-known entrepreneurs, Dunstone is chairman and co-founder of Carphone Warehouse and chairman of TalkTalk. At 25, he set up Carphone Warehouse with an investment of £6,000 and has since built it into Europe’s largest independent retailer of mobile communications. He joined the Prince’s Trust council in 2000 and became chairman of the Prince’s Trust in June 2009. Now 50, he is also chairman of the Prince’s Trust Enterprise Fellowship, a collective of the UK’s leading entrepreneurs aiming to mentor the next generation.

Fay Easton

The Telford Enterprise Hub, where Easton, 64, is director, helps Shropshire entrepreneurs with access to finance, advice and workshops.

Efe Ezekiel

Ezekiel is the founder of Ushine Ishine, a social enterprise that encourages young people to realise their potential as entrepreneurs. Ezekiel, 35, has brought the Ushine Ishine mentoring philosophy into schools, universities, charities, prisons and youth organisations.

John Frieda

The 63-year-old celebrity hairstylist donates time to Expert Impact, an organisation that helps social entrepreneurs increase the impact of their work.

Ann Gloag

Gloag, 72, and her brother Brian co-founded Stagecoach, the quoted transport company. She runs her own charitable organisation, the Gloag Foundation. Through her involvement with Entrepreneurial Scotland and Entrepreneurial Spark she mentors and helps young entrepreneurs to develop their businesses.

Chris Gorell Barnes

The founder of Adjust Your Set, a digital content agency, Gorell Barnes, 40, gives time and expertise to Expert Impact, the mentoring organisation for social enterprises.

Carrie Green

Green, 29, is founder of the Female Entrepreneur Association, a global network that seeks to inspire women to turn their ideas into reality and build successful businesses.

Paul Hannon

A leading academic in entrepreneurship, Hannon is now head of the Institute for Entrepreneurial Leadership at Swansea University.

Lord Haughey

After leaving school at 15 with no qualifications, Willie Haughey served an apprenticeship as an air-conditioning and refrigeration engineer. He founded City Refrigeration Holdings, which is now one of the biggest privately owned facilities management companies in Europe, with a turnover of £400m.



Now 58, he is a founding member of the

Ann Cloag, co-founder of Stagecoach

Entrepreneurial Exchange, a supporter of Entrepreneurial Spark, and a director of the Prince's Scottish Youth Business Trust.

Brent Hoberman

Best known as one of the founders of Lastminute.com, Hoberman, 46, helped set up PROfounders Capital — an early stage fund for digital entrepreneurs. He also sits on the advisory board of the Centre for Entrepreneurs

Alex Hoye

Hoye, 45, is the co-founder of Faction Collective, a skiwear store. He is also the former chief executive of Latitude Digital Marketing and the founder of ICE, the International Conclave of Entrepreneurs. He has been an angel investor since 2006 and is a former McKinsey consultant.

Andrew Humphries

Founder of the Bakery, a workspace and accelerator for the advertising, marketing and communications industry, Humphries, 51, is a dealmaker for the global entrepreneur programme within the government department UK Trade & Investment, where he has worked with entrepreneurs who want to settle in the UK and set up businesses.

John Hunt

Hunt, 51, founder of brands specialist Archimedia, set up Expert Impact, an organisation that exists to help the next generation of social entrepreneurs increase their impact.

Richard Hurtle

Hurtle was 21 when he founded Rampant Sporting, a casual wear brand. He is now, at 73, a board member at UK Fashion and Textiles (UKFT) and the chairman of UKFT Rise, a networking community for people in the fashion sector.

Dom Jackman

Jackman is co-founder of Escape the City, a business that helps people break free from their jobs and do something different with their lives. As part of Escape the City, Jackman, 32, advises aspiring entrepreneurs on how to get started.

Duane Jackson



The Prince's Trust helped Jackson set up KashFlow, a business that enables

Duane Jackson, founder of Kashflow

entrepreneurs to run a small business without knowledge of accounting and bookkeeping. After selling his company, Jackson, 36, donated £100,000 to the trust. He now mentors other entrepreneurs, and twice a year is involved with TechStars UK.

Luke Johnson

Johnson, 53, is the chairman of the Centre for Entrepreneurs, the entrepreneurs' think tank based within the Legatum Institute. He is a serial entrepreneur and chairman of private equity house Risk Capital Partners, chairman and part-owner of Patisserie Valerie and chairman of Start Up Britain.

Emma Jones

Co-founder of the national enterprise campaign, Start Up Britain, Jones, 42, set up Enterprise Nation, a business that helps to create a positive environment for business owners and would-be entrepreneurs.

Peter Jones

A long-term judge in BBC's Dragons' Den, Jones, 48, is a serial entrepreneur and investor. He supports young entrepreneurs through the Peter Jones Enterprise Academy.

Martin Leuw

Leuw, 52, is currently chairman of and an investor in Clearswift, a global cyber security software business. Previously, he was chief executive and investor in IRIS Software.

Rose Lewis

Lewis, 48, who founded Pembridge Partners, is a champion of the capital's marketing and advertising tech scene through the accelerator she launched, Collider.

Alison Lewy

Fashion designers have a friend in Lewy, the founder of Fashion Angel, a business that helps fashion entrepreneurs to start their own businesses and grow. She was instrumental in creating the mentoring programmes for small businesses at Newham College.

Allan Lloyds

Competitive hackathons — where techie types get together to brainstorm ideas and challenges — are 31-year-old Lloyds' speciality through his company Product Forge.

Rachel Mallows

Mallows is the founder of the Mallows Company, a business services firm. She is also the founder of the Made in Northamptonshire network, which offers advice and contacts to Northamptonshire food and drinks companies. Mallows, 52, also offers executive coaching to local entrepreneurs.

Andy McLoughlin

McLoughlin, 35, is co-founder of Huddle, a cloud software company. He also helped to set up the DrinkTank, a monthly networking event with a social atmosphere .

Lara Morgan

At 23, Morgan set up Pacific Direct, which sold toiletries to hotels. She sold the company for £20m in 2008, and now runs Company Shortcuts, which helps fledgling businesses increase their sales. Now 47, she has been a finalist in the Ernst & Young entrepreneur of the year award three times and in 2005 she was a finalist in the Veuve Clicquot businesswoman of the year awards.

Dale Murray

Murray, 45, is an entrepreneur, business angel investor and non-executive board director. She co-founded Omega Logic, which launched mobile phone top-ups in Britain, invests in start-ups and now hold interests in various sectors, including ecommerce, financial technology and digital publishing.

Alicia Navarro

Navarro, 38, founded Skimlinks, a content monetisation service for online publishers. She won FDM everywoman entrepreneur of the year in 2014.

Moe Nawaz

Nawaz is an experienced mentor and adviser to quoted company bosses and young entrepreneurs alike.

Victoria Olubi

A big demand for home tutoring has brought Olubi success as the founder of the Tutoress, a specialist in helping children pass the 11 Plus exam. In addition, through her programmes and products, Olubi has helped more than 500 people set up their own tutoring businesses. She was winner of the 2014 Eight Women awards, which recognise the UK's most influential and inspirational women of colour.

Sokratis Papafloratos

Papafloratos, 36, is the boss and founder of Togethera, a private online network for family and close friends. He was previously the chief executive and co-founder of TrustedPlaces, acquired by Yell in 2010.

Kathryn Parsons

Decoded, the company Parsons set up in 2011, aims to teach anyone how to write computer code. Parsons, 33, champions women in technology and the importance of digital literacy in professional development.

Jonathan Pfahl

Mentoring is the primary purpose of Rockstar, where Pfahl, 33, is the managing director. It is a delivery partner for the government's StartUp Loans Company and has provided an average of £6,500 in capital to young entrepreneurs, along with expert advice on how to turn dreams into reality. Before Rockstar, Pfahl was at Goldman Sachs.

Raj Ramanandi

Based in London, Ramanandi, 39, is an angel investor in tech start-ups around the world. He is the founder and chief executive of #1seed, a company that provides early-stage investment, connections and mentoring.

Paul Rawlings

One of Rawlings' first experiences of work was being thrust into the management of a Burger King franchise at the age of 16. He is now one of northeast England's best-known technology entrepreneurs through his Newcastle-based company Screach, a specialist in mobile phone interaction.

Helen Roberts

Entrepreneurs Worldwide, which Roberts founded, provides start-ups and small to medium-sized enterprises with the tools, support and encouragement they need to grow and thrive in a challenging environment. Roberts, 42, is the champion for Richmond, London, in the national enterprise campaign StartUp Britain.

Alex Saint

Saint, 44, is one of the co-founders of Secret Escapes, the five-year-old travel site that sells luxury hotel rooms at discounted rates. He is also building on a portfolio of investments in young companies, which includes SportPursuit and What's In My Handbag.

Hak Salih

Salih, 50, is an entrepreneur turned investor and focuses on innovation and disruptive technologies. He is currently a panel member at GLE Group, where he approves StartUp Loans and London Regional Growth Fund loan schemes.

Jordan Schlipf

Schlipf, 31, is a partner at Venture Scout, where he specialises in helping companies, governments and universities come together with start-ups to foster innovation. He is also an entrepreneur-in-residence at University College London.

Cynthia Shanmugalingam

Finding the next great foodie talent is the task of Kitchenette, a London-based incubator founded by Shanmugalingam, 33. It provides food entrepreneurs with mentors and access to investors.

Russ Shaw

Shaw, 52, is a founder of Tech London Advocates, an independent private sector coalition of more than 1,200 experts, investors and professionals working to improve the capital's landscape for tech start-ups.

Mark Sheahan

The British Library has made Sheahan, 59, its inventor in residence. He has given time and support to hundreds of inventors seeking advice on patents or licensing agreements, and offers one-to-one sessions.

Kathy Shenoy

Two years ago Royal Dutch Shell gave Shenoy a LiveWIRE Grand Ideas award for her new company Shake the Dust, which connects emerging designers in the UK with ethical producers and creatives in southern Africa.

Paul Smith

Smith, 39, is the co-founder and managing director of Ignite100, one of Europe's top-performing accelerator programmes and one of the largest dedicated to early-stage technology start-ups.

Mike Sotirakos

An engineer by training, Sotirakos, 47, spent 11 years in academia before deciding to start his own business. He is now chief executive of Watershed Entrepreneurs and serves on the boards of a number of technology and consultancy companies.

Mike Southon

Author of The Beermat Entrepreneur, Southon, 61, is a top business speaker on entrepreneurship and sales.

John Spindler

Spindler, 45, is the chief executive of Capital Enterprise, with more than 15 years' experience as an entrepreneur and business adviser. Capital Enterprise is the umbrella group for universities, incubators, enterprise agencies and not-for-profit organisations that support entrepreneurs in London.

Lee Strafford

Strafford, 42, is the co-founder of PlusNet, the internet service provider. He took PlusNet from seven to more than 200 employees and from nothing to its eventual sale to BT for £67m.

Rob Symes

The Outside View, Symes' company, aims to predict when someone will move house. Symes, 29, has backing from estate agents including Knight Frank, Strutt & Parker and Fine & Country.

Rob Symington

Finding an alternative for jaded City workers has become a business for Symington, 31. He co-founded Escape the City, an online platform to help workers get out of their jobs and into what they will feel are more meaningful and satisfying roles.

River Tamoor Baig

The Manchester-based Tamoor Baig supports young engineers and designers in becoming more entrepreneurial, through the organisation of "hackathons" (digital technology competitions).

James Taylor

SuperStars (formerly SportsStars), a business that "helps primary schools to raise standards of learning through the use of specialist subjects", was set up by Taylor when he was 21. He now employs 80 full and part-time staff. The south Wales company works with 30,000 children in 180 schools.

Nicky Templeton

Templeton is the director for partnerships at the Prince's Initiative for Mature Enterprise, providing help for the over-50s.

Naomi Timperley

Director of the social enterprise consultancy 4Hub and Social Media Boom, and creator of My Big Social Idea, Timperley, 43, previously ran a youth enterprise and employability company called Enterprise Lab.

Olly Treadway

Treadway, 43, a serial entrepreneur, is chief executive of Sphere Technologies and founder of TechCube in Edinburgh, providing innovative support for entrepreneurs.

Matt Truman

After working at Deloitte and Lehman Brothers, Truman, 35, founded True Capital, an investment management firm that specialises in retail, in 2007.

Eric Van der Kleij

Van der Kleij, 53, is head of Level39, Europe's largest accelerator space. The company focuses on finance, retail, cyber and "future cities" technologies. Van der Kleij is the special adviser to Canary Wharf on its strategy for attracting and nurturing technology companies.

Iqbal Wahhab

A Bangladeshi-born British businessman, Wahhab, 51, is the founder of Tandoori Magazine, and the brains behind award-winning restaurants The Cinnamon Club and Roast.

Alastair Waite

Waite, 54, is founder of Altrelli, a consulting company that helps businesses to achieve their potential through the development of strategy, business plans, fundraisings, mergers and acquisitions, and mentoring.

Shaa Wasmund

At 21, Wasmund became the first female — and youngest — promoter on the boxing circuit for Chris Eubank and later she helped James Dyson launch his iconic vacuum cleaner. Now 42, her company Smarta helps with ideas and financing for start-ups.

Nick Wheeler

The shirtmaker Charles Tyrwhitt, the largest mail-order shirts business in Britain, is Wheeler's

creation. Through Student Upstarts, the 50-year-old has invested more than £100,000 in student and recent graduates' start-ups.

Jill White

Passionate about helping and guiding young entrepreneurs in South Yorkshire, White advises and counsels young entrepreneurs via Sheffield Hallam University's Hatchery incubation unit. White has been involved in the Big Challenge — an initiative that encourages entrepreneurship in junior schools. She has established a young entrepreneurs network called Generation Sheffield, linking them with each other and with local, more established and successful entrepreneurs.

Paddy Willis

Since co-founding and selling Plum Baby, a fast-growth organic food business, Willis has worked as an adviser, mentor, investor and chief executive. He currently leads the board of Bathtub2Boardroom, a charity that supports early-stage entrepreneurship. Willis, 51, is a non-executive board member of Capital Enterprise, a not-for-profit organisation supporting London start-ups, and is the co-founder of Grocery Accelerator, which supports food and drink entrepreneurs. He is also a trustee of Fab Lab London, the City's first digital fabrication space.

Robert Wilson

Wilson has a background in social entrepreneurship. He founded READ International as a student in 2004 and it has since provided more than 1.5m books to schoolchildren in Tanzania. He moved on in early 2011 to co-write his own book about social entrepreneurs in Africa called On the Up. Wilson currently serves as the director of Ashoka UK, supporting young "change makers" across the globe.

Charlotte Windebank

Windebank, 29, is the founder of FIRST Face to Face, a network that enables young people to make connections within their local business community. Currently she is mentoring the enterprise society, Nuovo, at Northumbria University, working on a Neet (not in education, employment or training) programme with Sunderland City Council and developing a competition called If We Can You Can to motivate business start-ups.

Rob Wirszyycz

Wirszyycz is working with more than 10 companies, ranging from start-ups, through fast growth to public companies and global giants. Wirszyycz, 57, has significant experience in software, cloud services, ecommerce and consumer electronics and is a serial angel investor. His specialist subjects are market-based strategy, pricing, hiring and firing, strategic sales and partnering.

Debbie Woskow

Chief executive of leading online travel club Love Home Swap, Woskow, 41, led the UK government's review Unlocking the Sharing Economy last month. She is also the founder of the influential Collaborative Consumption Europe network.

Michelle Wright

Working in partnership with charities, Wright's organisation, Cause4, provides support and training to enable them to grow. It has raised more than £36m since Wright, 39, first set it up in May 2009.

Scotland's first billionaire helps out

Sir Tom Hunter

The son of a grocer who spent his childhood in Ayrshire, Sir Tom Hunter started out selling trainers from the back of a van. He built sporting goods chain Sports Division into a huge business with 250 stores and netted more than £250m when he sold it to JJB Sports in 1998.

Hunter turned into one of the biggest buyout barons of the 2007 boom, taking stakes in firms ranging from the housebuilder Crest Nicholson to the department store chain House of Fraser and the retirement flats builder McCarthy & Stone. The same year he was crowned Scotland's first billionaire. Hunter pledged to give £1bn to charity, but the financial crisis got in the way (he has so far given about £50m).



Scotland's first billionaire, Sir Tom Hunter

The 53-year-old now sits on the European advisory board of China's Cheung Kong Graduate School of Business. Since the downturn he has done deals with Mike Ashley, the Sports Direct billionaire and Newcastle United

owner.

Tech start-up? Coutu is the one to call

Sherry Coutu

Canadian-born Coutu is one of the canniest early stage investors on the British technology scene. She made her first fortune by selling a financial start-up to the business publisher Euromoney in the 1990s and floated her next venture, a financial services website called Interactive Investor International, at the height of the dotcom boom in 2000. Some of the proceeds went into a slew of tech start-ups. Coutu was an early backer of Lovefilm, which was bought by Amazon, and Zoopla, the property portal that listed last year with a valuation of nearly £1bn. Her current investments include the leisure app YPlan and DueDil, a database for private businesses. Coutu, 51, was appointed CBE in 2013 for services to entrepreneurship. She is a non-executive director of the London Stock Exchange, a member of LinkedIn's advisory board, and campaigns for policies to help the country's fast-growing companies.

Cleaning up with shampoo brands

Denys Shortt

After a childhood spent in India, Kenya and Uganda, where his father, Peter, ran tea estates, Shortt turned down a place at Loughborough University when he was 18 and instead joined the family business, Shakespeare Products. It started out as a tea distributor, but grew to supply a range of products to corner shops.

In 1994, he founded DCS. Now Britain's biggest distributor of health and beauty brands, it puts products from the likes of Colgate on to supermarket shelves. Based in Stratford-upon-Avon, Warwickshire, DCS employs 320 people and had sales of £183m last year.

Shortt, 50, has also started a soap and shampoo manufacturing business, as well a three software companies — Enable, Enable iD and Deal-Track.

Shortt has held a range of pro bono roles, including chairing Coventry and Warwickshire's Local Enterprise Partnership.



Denys Shortt: sales of £183m