



CARDIFF

THE CAPITAL FOR BUSINESS



CARDIFF BUSINESS

“

Cardiff has provided Deloitte with an exceptional base from which we have been able to grow. We now employ more than 1500 people in the city and continue to grow providing financial and professional services to our clients locally, nationally and increasingly internationally. The city provides an ideal base for financial and professional services firms like ours with access to a strong local employment market which is continually being refreshed by leading higher and further education providers. These organisations are open to building partnerships with employers to deliver the training and skills development necessary in this competitive world. Cardiff is attracting established businesses such as Admiral, Legal General and ourselves, alongside newer businesses such as Starling Bank. It has also been recently recognised as a leading Fintech hub in the Kalifa review for the Government.

The recent challenges of the pandemic have illustrated how well Welsh businesses from all sectors and sizes work together and the access to discuss our challenges with the Welsh Government and the Council has been invaluable.

The city has an excellent range of office accommodation which has allowed us flexibility as we have grown and will no doubt respond to the changing needs of businesses as they consider with their employees the future size and shape of their requirements.

This great capital city really does offer everything from seaside walks, world class theatre, opera and live music in the numerous theatres across the city, international and domestic football, rugby and cricket, alongside museums, galleries and even a castle.

”

Ian Howse, Senior Partner for Wales at Deloitte

WHO IS HERE

ACTIVE QUOTE | [ADMIRAL](#) | ALERT LOGIC | [AMPLYFI](#) |
[ATRADIUS](#) | BACKBASE | BIPSYNC | BLAKE MORGAN
| BLM | [BREWIN DOLPHIN](#) | BROOKS MACDONALD |
CAPITAL LAW | CHARLES STANLEY | [CJCH](#) | CLARKE
WILLMOTT | [COINCOVER](#) | CONDUIT GLOBAL |
[CONFUSED.COM](#) | COUNTINGUP | COUPLAND
CARDIFF | CREDITSAFE | [CURRENCY CLOUD](#) | DELIO
| DELOITTE | DEVELOPMENT BANK OF WALES |
[DISBERSE](#) | DOWNING | [EQUINITI](#) | EVERSLED
SUTHERLAND | [FIRSTSOURCE](#) | GAMBIT | GELDARDS
| GMAC | GO COMPARE | GRANT THORNTON |
[HANDELSBANKEN](#) | HMRC | HODGE BANK | HUGH
JAMES | ING DIRECT | [JM FINN & CO](#) | KPMG | LDMS
| [LEGAL & GENERAL](#) | LEWIS SILKIN | LLOYDS
BANKING GROUP | [METRO BANK](#) | MONMOUTH
BUILDING SOCIETY | MOTONOVO FINANCE | [MONZO](#)
| [MYPINPAD](#) | PRINCIPALITY BUILDING SOCIETY
| PwC | SEYMOUR JOHN | [SONOVATE](#) | SSE | ST
JAMES'S PLACE | STANDARD LIFE ASSURANCE
CO. | [STARLING BANK](#) | TARGET GROUP | THOMAS
CARROLL | WEALTHIFY | [YOELLO](#) | ZURICH

LET'S TALK BUSINESS

The commercial success of our financial and professional service companies has led to a robust and growing sector in Cardiff.

CARDIFF IS RANKED
7TH BEST CITY
IN BRITAIN FOR
BUSINESS AHEAD
OF BIRMINGHAM,
LIVERPOOL,
NEWCASTLE AND
NOTTINGHAM



SOURCE: MANAGEMENT TODAY 2019

The city offers an excellent,
cost-effective near-shoring
solution for international
companies.

FINANCIAL AND
PROFESSIONAL
SERVICES COMPANIES
IN CARDIFF
EXPORT
£1.7BN IN
FINANCIAL
SERVICES ALONE



SOURCE: CITY OF LONDON - THE GLOBAL CITY 2020

Our city has seen an explosion in the growth of the financial and professional services sector in recent years. Structural changes in the sector have led to a willingness to explore the advantages of cities outside of London and Cardiff has been one of the main beneficiaries of this. Walk around our city and you will see it for yourself. Flagship city centre developments home to a fast-growing number of international legal and financial companies, including both retail and challenger banks, are leading the way in defining Cardiff as a key business sector in the UK.

It's not just about Cardiff's lower cost base in comparison with London. Our post-COVID-19 response, world class talent availability, digital infrastructure, expertise in data management, transport connections, supportive ecosystem and pro-business attitude are key resilience factors. These advantages have led to the growth of a dynamic cluster with globally recognised financial and professional services headquartering in the city. Some of the UK's biggest accountancy and legal firms such as Deloitte and Legal & General have expanded their operations in Cardiff in recent years, cementing the city's reputation as a centre of legal and accounting expertise with great potential to efficiently scale operations.

£95.71M FDI
IN FINANCIAL
SERVICES
IN CARDIFF
BETWEEN 2014 - 2018



SOURCE: CITY OF LONDON - THE GLOBAL CITY 2020

In comparison with the UK's other Core Cities, a broad range of businesses within the professional services sector are represented here. Welsh government research states that Cardiff is the preferred location for contact and shared service centres in the UK with particular expertise in outsourced HR and personal and SME insurance.

Cardiff has also become known as an alternative FinTech capital and is a key location for digital innovation in InsureTech and RegTech.

Our city's financial and professional services sector is long established but innovative and outward-looking. Visit Cardiff and you will find a city embracing future business challenges.

33,000
EMPLOYED IN
FINANCIAL AND
PROFESSIONAL
SERVICES IN
CARDIFF



SOURCE: NOMIS BRES 2018

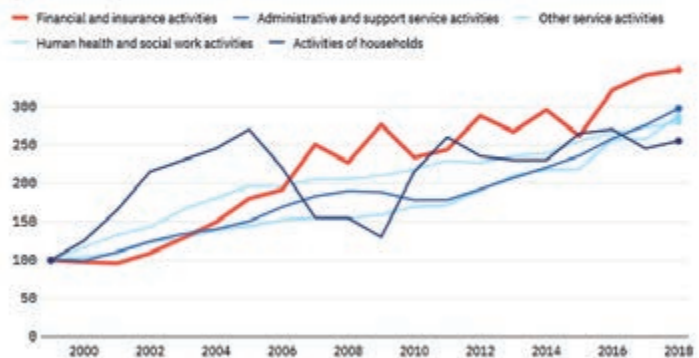
NUMBER EMPLOYED
IN LIFE INSURANCE
IN CARDIFF IS
**SEVEN TIMES
GREATER THAN**
THE UK AVERAGE



SOURCE: CARDIFF COUNCIL BUILDING MORE AND BETTER JOBS

Financial and insurance services sees highest growth in Cardiff

Top five sectors, indexed growth of GVA by sector in Cardiff, 1999-2018 (1999=100)



Source: Office of National Statistics

WE'RE DISRUPTIVE

Cardiff's dynamic FinTech cluster is making waves across the world.

 **Starling Bank** FAST
EXPANDING
DIGITAL BANK **STARLING**
EMPLOYS ALMOST **900**
STAFF IN CARDIFF

SOURCE: WALES ONLINE 2022

Cardiff has firmly established
itself as one of the foremost
UK innovation hubs with a
booming start-up sector.

 **HELPING**
FinTech **INNOVATIVE**
Wales **FINTECHS**
START-UP, SCALE-UP AND
ACCELERATE IN WALES

RETAIL AND
CHALLENGER
BANKS SUCH
AS **MONZO**
(VALUED AT £2 BILLION)
HAVE A HOME IN CARDIFF



HOME-GROWN
 **Admiral** ESTABLISHED
THE UK'S **FIRST PRICE**
COMPARISON WEBSITE,
Confused.com

FINTECH
CONTRIBUTES
£2BN OF
GVA TO THE
CARDIFF CAPITAL
REGION ECONOMY



SOURCE: WHITECAP AND LEP PARTNERSHIP CARDIFF CITY
REGION 2021

CARDIFF AND ITS
CAPITAL REGION IS
ONE OF THE UK'S
FINTECH CLUSTERS
WHICH SHOWS GREAT
POTENTIAL FOR GROWTH



SOURCE: KALIFA REVIEW OF UK FINTECH 2021

Cardiff is one of the fastest growing digital economies outside of London which has led to an emergent world-class FinTech, RegTech and cyber security cluster. In the city and its Capital Region FinTech is a priority sector and you'll find companies specialising in innovative payment solutions, data analytics, blockchain, risk management, coding, open data compliance and digital identity.

The strong technical skills of our workforce combined with digital fluency are enabling the sector in Cardiff to transform and strengthen itself to meet the technological challenges of the coming decade. The city's tech ecosystem, supported by a highly entrepreneurial graduate population has given rise to a number of 'disruptive' companies which are changing the way we do business. Significantly 2018 /2019 saw the number of business start-ups in Cardiff increase by 8.3%, well above the UK average of 2% for the same period.

The sector is supported by FinTech Wales, set up in 2019 to empower FinTechs to global success. FinTech Wales helps new start-ups and scale-ups by connecting the sector's ecosystem, bringing together entrepreneurs, small, medium and large enterprises, tech suppliers, universities, higher and further education, schools and the public sector. 2021 has seen the launch of the 'FinTech Wales Foundry', a not-for-profit and non-equity accelerator programme that operates by pairing exciting FinTech companies with some of Wales' leading organisations.

Support is also available through Cardiff University's new FinTech Research Group which engages in industrially relevant research and provides expertise to the sector.

The city offers a wide range of co-working and collision spaces such as digital workspace Tramshed Tech, which is ideally suited to FinTech start-ups, providing the perfect environment for innovative talent interactions and collaborations. The Natwest Entrepreneur Accelerator based at the bank's Welsh HQ, offers a vibrant collaborative environment with access to the banking teams, supply chains and industry figureheads they know, providing even more opportunities to start-up and scale-up businesses in the city.

Cardiff is also home to innovative financial security organisations and companies providing software management solutions. They are supported by both the National Cyber Security Academy established by the University of South Wales and Welsh Government to develop the next generation of cyber security experts, and Cardiff University's National Software Academy which aims to address the national shortage of skilled programming and software engineering graduates in partnership with Welsh Government and industry leaders.

The sector is also supported by Cardiff University's Centre for Cyber Security Research, a leading UK academic research unit for cyber security analytics which focuses on the fusion of data science and artificial intelligence methods with interdisciplinary insights into cyber risk, threat intelligence, attack detection and situational awareness.

Cardiff's high-performing legal sector supports local business and embraces disruption.

WE'RE LEGALLY
STRONG

67,157EMPLOYED IN
FINANCIAL AND
PROFESSIONAL
SERVICES IN CARDIFF
CAPITAL REGION

SOURCE: NOMIS BRES 2019



Cardiff is an excellent choice
as a nearshoring centre
for multidisciplinary legal
services.

**30% OF ALL WELSH
HEAD-
QUARTERED
LAW FIRMS ARE
BASED IN
CARDIFF**

SOURCE: JOMATI COUNCULTANTS LEGAL SECTOR IN WALES 2019



Cardiff is a long-established centre of legal expertise with a reputation for being forward-looking, accessible and highly skilled. It's a dynamic sector inhabited by global Top 100 law firms, a rich network of smaller law firms and a specialist Business and Property Court.

Leading the way in the city are international law firms BLM, CJCH, Eversheds Sutherland, Geldards and Lewis Silkin and Top 100 UK Law firms Blake Morgan, Clarke Willmott and Hugh James. The sector is broad and diverse with innovative firms like Capital Law delivering new legal business models.

Cardiff is the tenth largest city for the number of legal activities businesses in the UK (outside of London), and has a relatively high level of legal activities businesses and employees for a city of its size. Cardiff also ranks highly in terms of the number of legal activities employees per 10,000 of population.

Operating costs compare favourably to other leading legal centres with prestigious city centre grade A office rents at £25psf.

The sector is well-supported by the city's universities. Cardiff University's School of Law and Politics is renowned for its internationally excellent research and high quality teaching and the University of South Wales features regularly as a Top 50 UK Law School (Guardian League Tables). Alongside Cardiff Metropolitan University and CILex accredited Cardiff and Vale College, a ready skills pipeline is on the doorstep.

**THE SECTOR
EMPLOYS MORE
THAN 1470
SOLICITORS AND
200 BARRISTERS
IN CARDIFF**

SOURCE: JOMATI COUNCULTANTS LEGAL SECTOR IN WALES 2019


**THERE ARE
1,100 LEGAL
ACTIVITIES
FIRMS PER 100,000
OF POPULATION IN
CARDIFF**

SOURCE: THE LEGAL ECONOMY IN WALES, WALES GOVERNANCE CENTRE, CARDIFF UNIVERSITY 2019



UK Core Cities	Legal and accounting services share of GVA
Cardiff	4%
Leeds	4%
Liverpool	4%
Bristol	3%
Glasgow	3%
Manchester	3%

SOURCE: THE LEGAL ECONOMY IN WALES, WALES GOVERNANCE CENTRE, CARDIFF UNIVERSITY 2019

UK Core Cities	Legal activities employees per 10k population
Leeds	115.1
Cardiff	110.7
Bristol	86.8
Liverpool	81.8
Manchester	79.1
Glasgow	77.6

SOURCE: THE LEGAL ECONOMY IN WALES, WALES GOVERNANCE CENTRE, CARDIFF UNIVERSITY 2019

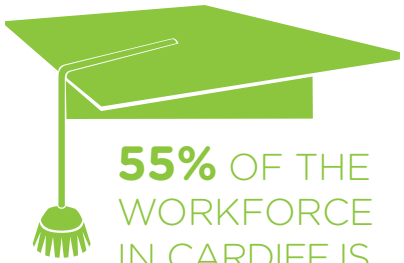
**THE PROFESSIONAL,
SCIENTIFIC AND
TECHNOLOGY
SECTOR IN
CARDIFF IS
PREDICTED TO
SEE GVA GROWTH OF
22% OVER THE NEXT
FIVE YEARS**

SOURCE: OXFORD ECONOMICS 2021



WE'VE GOT THE TALENT

Cardiff's workforce is amongst the most highly qualified in the UK.



**55% OF THE
WORKFORCE
IN CARDIFF IS
QUALIFIED TO
DEGREE LEVEL
(NVQ4+)**

SOURCE: NOMIS 2021, GEEK TALENT - CARDIFF LABOUR MARKET INSIGHTS 2021

**Cardiff universities
produce more Financial
and Professional Services
graduates per capita than
any other major UK city.**

**40,000
STEM SUBJECT
STUDENTS
AT CARDIFF
UNIVERSITIES**



SOURCE: GEEK TALENT - CARDIFF LABOUR MARKET INSIGHTS 2021

Cardiff's three universities provide a bright talent pipeline ready to supply your business with the adaptive, digitally-savvy and diverse workforce you need.

Cardiff Business School is a world-leading, AACSB-accredited research-intensive business and management school ranked joint first for research environment and sixth for research quality out of 101 UK business schools.



**THREE BUSINESS
SCHOOLS AND
THREE LAW
SCHOOLS
BASED IN THE CITY**

The Business School works closely with the local and national business community on knowledge transfer partnerships, business specific research and consultancy and its association with Legal & General has led to Cardiff developing the largest cluster of medical underwriters in the UK. It has also collaborated with OSTC to develop a Cardiff Trading Room.

Students at the University of South Wales' Business School offer clients a full consultancy experience through the innovative South Wales Business Clinic. SME's, multi-nationals and non-profit organisations can benefit from a free consultancy experience in areas including accountancy, digital marketing, logistical review, strategic marketing and feasibility studies. The Business Clinic has created an invaluable triadic relationship between students, academics and local companies.

**CARDIFF
BUSINESS
SCHOOL IS
RANKED IN THE
WORLD'S TOP 100 FOR
BUSINESS AND ECONOMICS**



SOURCE: 2018 TIMES HIGHER EDUCATION (THE) WORLD UNIVERSITY RANKINGS BY SUBJECT

Cardiff Metropolitan University's Business School also has an established track record of supporting small businesses. Their Research and Innovation Services Team supports research and knowledge exchange interactions with business and the wider community.

With a pool of more than 75,000 students in the wider Cardiff Capital Region, financial and professional services companies find a talented and committed workforce with a strong skill set right on their doorstep.

**CARDIFF BUSINESS
SCHOOL IS THE
WORLD'S FIRST
PUBLIC VALUE
BUSINESS
SCHOOL**



**CARDIFF IS
RANKED TOP
UK CORE CITY
FOR GRADUATES**



SOURCE: CNBC MAKE IT 2020

WHY CARDIFF?



Location, talent, lifestyle,
support – Cardiff is the wise
choice for business.



Huw Llewellyn

Head of Property and FM
ADMIRAL



“ Being only two hours from London, Cardiff offers us the benefit of being close to the UK’s financial centre but without the added cost. The quality and commitment of our 7,000-plus employees in Wales has played a huge part in helping us grow from a start-up to the UK’s leading car insurer in just over two decades.

”

Headquartered in Cardiff, FTSE 100 insurance provider Admiral employs just under 4000 in the city. The company which provides car and home insurance and a range of financial products now has offices in seven countries. Admiral is a winner of the Sunday Times Best Companies to Work For Awards.



Chris Ganje

CEO
AMPLIFYFI



Established in 2015, AMPLYFI has built a global reputation in the business intelligence and big data analytics markets with operations across Europe, North America and Southeast Asia. AMPLYFI is recognised as a pioneer in machine enhanced research and analysis, drawing on technological, academic, financial and business expertise to power decision making.

“ Cardiff’s burgeoning reputation as a European city of excellence offers a thriving digital scene for innovators such as AMPLYFI.

Compared with the likes of Silicon Valley, London, Berlin and Beijing, Cardiff’s commitment to invest in R&D and innovation complements the ability to recruit some of the brightest minds coming out of its world-class universities.

The primary driver behind our decision to headquarter in Cardiff was the ability to have access to top talent so that we could build a rock star team. In the early days, we benefited from investment from the Development Bank of Wales and being selected for NatWest’s entrepreneur accelerator programme. Since then, we’ve been supported by the Welsh Government and local investors.

With our revolutionary platform, DataVoyant, we’re creating a new era in business intelligence, using AI and machine learning to mine data sources across the surface and deep web. We’ve secured contracts with some of the world’s largest global institutions, alongside major industry recognition, including being named Economic Disruptor of the Year by The Spectator in 2018. We have global ambitions and with this team, and with our ground-breaking technology, we’re achieving them.

”



Eve Piffaretti

Partner and Head of Blake Morgan in Wales
Blake Morgan



Blake Morgan is a UK law firm providing a breadth of legal services across the public and private sectors with a strong presence in Cardiff, throughout Wales and across the UK. With a long heritage and committed client base, the firm's partners and teams provide a depth of expertise. Blake Morgan aims to deliver exemplary service to its clients and to make a difference through teamwork, integrity and innovation.

“

I am a proud Cardiffian. It's not only a great city in which to live and raise a family, but it's a great place to do business too. At Blake Morgan we employ 148 people at our state-of-the-art premises at One Central Square, one of the city's newest flagship commercial developments with beautiful views of Cardiff and the Welsh coastline. Excellent public transport links and proximity to the M4 means we can easily service our clients wherever they are in the UK.

The city itself is big enough to feel like a thriving, bustling capital city environment, but small enough that it's easy to get around quickly and easily.

From the sparkling waterfront attractions of Mermaid Quay to the verdant green spaces such as Bute Park, there is plenty to see and do.

We are also lucky enough to be surrounded by and able to reach beautiful beaches and mountains in less than half an hour – not many cities can boast that! Our staff tell us they love the quality of life here, which means we can attract some of the best legal talent around.

Increasingly, people want high-quality, affordable housing, good schools and services and a pleasant environment in which to work and live. Cardiff offers all of that in abundance.

”



Nadine Beaton

People & Business Services
Coincover



“

We're the world safety standard for Cryptocurrency - making digital currency investments simple, safe, and secure for everyone, and we happen to be based in Cardiff!

Recent years have highlighted the benefits of technology and the ability to stay connected in an ever-changing landscape and so operating in a global market is easier than ever. We're about to grow our team substantially and Cardiff is a fantastic city, ideally placed to attract the best talent from the M4 corridor and beyond as part of our hybrid working approach.

There's huge satisfaction knowing that you're working for a unique company that's leading the world from Cardiff.

”

Coincover breaks down the barriers to adoption by reducing risk and delivering the easiest way to own, protect and manage digital assets and cryptocurrency anywhere in the world.



Gareth Lewis

Co-Founder and Chief
Executive
Delio

“ Delio is a global company with locations across the Middle East, USA, Continental Europe and Asia Pacific but our headquarters will remain in Cardiff. With several top-level universities on our doorstep, Cardiff is particularly good in terms of recruitment. It is home to a diverse and well-educated workforce that helps drive Delio to continue growing.

We've been well supported by great partnerships with Cardiff University, Cardiff Council and the Welsh Government that have really helped us grow our presence in and out of Cardiff.

”



Delio works with leading global financial institutions to deliver customised technology platforms that optimise the distribution, transaction and reporting of private equity, private debt, real estate, social impact and fund investment opportunities.



Ian Howse

Senior Partner for Wales
Deloitte

“ We've expanded rapidly in Cardiff over the last five years and now employ just over 1500 people in four different locations in the City. Cardiff was put forward, along with other cities both in the UK and overseas, as the potential location for our delivery centre. The case for Cardiff was very strong and we were very pleased with the support we received from the Council, and the Welsh Government, which helped us bring the delivery centre to the city in 2015. It's now home to numerous support and client service teams specialising in a range of services, including multi-lingual research, international tax administration, data analytics and robotic software development.

Deloitte.

Deloitte has had roots in Cardiff for over 100 years, delivering a full range of audit, advisory and tax services and has recently opened the Cardiff Nearshore Delivery Centre. The Cardiff office is now its second largest in the UK.

Cardiff's particularly good for recruitment - the workforce is diverse and there's a large population up students. We've recruited people with good business language skills as we work with UK and overseas clients. This has resulted in over 50 languages being spoken across our business in Cardiff, which puts us in a unique position in our firm's global network and has gained us a great reputation internationally.

”



Claire Edington

Head of Customer Client Operations for LGIM and Cardiff Location Director
Legal & General



“ Legal & General has a number of locations across the UK but the Cardiff location is quite unique. The enthusiasm of the staff, the skill set that we’ve got here and also the loyalty to the brand and loyalty to each other makes Cardiff an exceptional site. The quality of the workforce is excellent and I think sometimes we’re spoilt for choice.

Having three universities here on our doorstep is a huge advantage and the skills and expertise they bring is really strong. We’ve got great skills right across the spectrum for financial services in finance, customer service, and marketing - we can find all the skills we require! It’s not just about skills though, it’s also about capabilities and attitude and certainly here in Cardiff the attitude of the staff that we recruit is second to none.

”

Multinational financial services giant Legal & General employs 1,800 in Cardiff. Their products and services include investment management, lifetime mortgages, pensions, annuities and life assurance and they’ve grown to manage more than £1 trillion of assets.



Khushboo Patel

Director
Metro Bank



“ Cardiff is such an exciting and vibrant city, and the business landscape is buzzing! There is so much activity in the business world from creativity and innovation to entrepreneurship and manufacturing, and so much more. Having Metro Bank launch in Cardiff in 2020 was truly exciting and businesses have loved having a new choice of banking! We opened our flagship store in Wales in the heart of Cardiff city centre, and our second drive thru location soon followed, which has been perfect timing for a contactless banking provision!

”

Fast-growing Metro Bank offers an award-winning customer experience to retail, business, commercial and private banking services. It prides itself on a combination of personal contact and customer focussed technology. Metro Bank was awarded ‘Best All Round Personal Finance Provider’ at the Moneynet Personal Finance Awards 2019.



Harriet Taylor

Space Lead

MONZO BANK



“ Known for being a leader in exemplary customer service, the vibrant city of Cardiff is the perfect choice for our customer operations office. It provides an enthusiastic and diverse workforce, great accessibility to our London headquarters and we're surrounded by some of Cardiff's most iconic landmarks. We feel comfortable Monzonauts feel safe and part of a real community since being based in Cardiff. With resources such as the university and city developments ongoing we are so excited to see how Cardiff shines further! Visitors to the office often can't wait to experience the culture and buzz our Cardiff site creates. Whether it's a visit to the castle, a trip to Big Moose Coffee, or a Porters style musical sing-a-long as a social, we can always feel sure a trip to the Cardiff office provides a great time, alongside an increased passion for wonderful customer service.

”

Monzo is a fast-growing app-based mobile online bank with offices in Cardiff and London, providing a range of personal, joint and business accounts to over 5 million people. Monzo was one of the earliest app-based challenger banks in the UK and famously became one of the fastest growing crowd-funded campaigns in history, managing to raise one million pounds in a matter of minutes.



Mark Standish

CEO

MotoNovo Finance



“ MotoNovo Finance is a great Welsh success story. Since joining as CEO in 1999, I have seen the business grow in Cardiff over the last 21 years. In December 2016, with support from the Welsh Government, MotoNovo Finance was the first business to move into the then newly-formed Cardiff Central Enterprise Zone, taking One Central Square's first five floors. Our growth ambition continues, and in an increasingly fintech era, Cardiff remains a great location for us.

As a home-grown business, we are proud of our heritage here, our reputation as a committed, quality employer, and a good local citizen supporting good causes and championing positive change. For us, Cardiff's infrastructure, support for growth-oriented businesses and access to high calibre people has been central to our success. It is a success centred upon collaboration that has benefitted us, the city and our 'MotoNovian' family.

”

MotoNovo Finance is a fast-growing, values-led, multi-award winning financial services business employing over 800 people in Cardiff which has established itself as one of the UK's largest motor finance providers. Founded in Cardiff in 1972 by the late Sir Julian Hodge, MotoNovo is now part of Aldermore Bank, itself part of South African banking conglomerate FirstRand.



Anne Boden
Founder and CEO
Starling Bank



“ Starling is a fast-growing digital bank and when we were looking to expand beyond our London and Southampton offices, Cardiff was an obvious choice. It’s a dynamic and entrepreneurial city with a supportive ecosystem. It also has one of the fastest growing digital economies and fintech sectors outside of London and we’ve been able to tap into a great talent pool. Being from Wales myself, I’m very proud of this. We opened our office in Cardiff at the end of 2019 to create hundreds of new jobs in our data science, fraud and customer services teams. It’s been a great success and the office has enabled us to maintain the growth of our business and personal banking offerings, and continue to better serve our rapidly growing customer base, even throughout the pandemic. ”

UK based Starling Bank is an award-winning, digital challenger bank founded in 2014 which focuses on current and business account products. Voted Best British Bank in 2018, 2019 and 2020, Starling has opened more than 2 million customer accounts.



Sina Yamani
Founder and CEO
Yoello



“ Cardiff has brought a wealth of benefits to Yoello and has a real sense of community which is not like most big cities in the UK. We’ve expanded rapidly since the launch of our product in July of last year, going from 5 to 50+ employees in a matter of months. The relationships we have built here in Cardiff are second to none and are part of our growth as a FinTech company. From working with Cardiff Council and FOR Cardiff (BID) in the UK’s first communal dining area powered by mobile ordering, we generated over a quarter of a million pounds for the local economy within the first 10 days of opening. We have been well supported here in Cardiff by achieving recognition through various awards. ”

Multi-award winning order & pay technology company Yoello is a payment platform aiming to disrupt the existing payment system by offering online ordering solutions to support businesses with improving efficiency and customer experience. Using mobile technology operators can offer contactless table service, click & collect and delivery services - all through a single easy to use platform. Yoello was launched in Cardiff in 2020.



WE ♥
CARDIFF

A city with a quality
of life you'll enjoy

**CARDIFF
IS THE
UK'S THIRD
GREENEST
CITY**

SOURCE: NATWEST GREEN CITIES REPORT 2021

**Cardiff Capital Region has it
all – vibrant city life, stunning
coastline and awesome
mountains.**



**97% OF
CARDIFF
RESIDENTS
ARE SATISFIED
TO LIVE IN CARDIFF**

SOURCE: EUROPEAN COMMISSION QUALITY OF
LIFE IN EUROPEAN CITIES 2015

Quality of life is one of the big competitive advantages of Cardiff. It is consistently recognised as one of the best cities to live in by residents, and in the 2016 EU Quality of Life in European Cities survey Cardiff was voted the number 1 UK Core City for quality of life.

The survey also ranked Cardiff as:

- Top UK city for cultural facilities
- Top UK city in terms of quality of public space and top 10 in Europe, with more green space per person than any other UK core city
- Top UK city for retail, and 5th best in Europe
- 2nd best UK city for sports facilities

A superbly located city of attractions, sport, culture and entertainment.

However you like to spend your leisure time you will find what you're looking for in Cardiff and its Capital Region.

Sports fans are very well served. Home to the Principality Stadium (Europe's largest indoor arena with a retractable roof and a capacity of 75,000) Cardiff is also the place where major sporting events take place such as the UEFA 2017 Champions League Final, international rugby, Ashes cricket and world heavyweight title fights.

If outdoor pursuits are your passion, South Wales offers the whole range of activities from first class golf courses to wakeboarding, climbing, power kiting and coasteering, all in some of the most beautiful heritage coastline and national parkland to be found in the UK.

Lovers of the arts enjoy Cardiff's rich and varied cultural life as befits the capital city of a bilingual nation. Cardiff Bay's Millennium Centre has established itself as a world-class venue and the city is home to national institutions with international reputations including the Welsh National Opera, the BBC National Orchestra of Wales and the National Museum Cardiff which houses one of the finest collections of Impressionist paintings in Europe as well as hosting major touring exhibitions.

Cardiff is also a city that loves to party! Festival season includes numerous events including the Cardiff Summer Festival, Cardiff Comedy Festival, the International Food and Drink Festival, Pride Cymru Big Weekend, Sŵn Festival, the Festival of Voice, the National Eisteddfod of Wales as well as the famous Hay Festival in mid Wales.

Nightlife in Cardiff is everything you would expect of a capital city with hundreds of restaurants, bars and clubs catering to every taste. The city has also become a venue that the world's leading performers want to play and has recently hosted Beyoncé, the Rolling Stones, Ed Sheeran and Coldplay.

Simply put, people love living in Cardiff – a city which makes it easy to find a great work/life balance.

QUALITY OF LIFE INDEX MAY 2021

**ON PROPERTY
PRICE TO
INCOME
RATIO, COST
OF LIVING,
PURCHASING POWER,
TRAFFIC COMMUTE
TIME, CLIMATE,
POLLUTION, SAFETY
AND HEALTH **CARDIFF
RANKS ABOVE**
BIRMINGHAM, BRISTOL,
EDINBURGH, GLASGOW,
LEEDS, LIVERPOOL,
LONDON, MANCHESTER,
NOTTINGHAM AND
SHEFFIELD.**

SOURCE: NUMBEO



1ST CLASS
SPORTS AND
ENTERTAINMENT
VENUES



PRINCIPALITY
STADIUM



MOTORPOINT
ARENA



WALES MILLENNIUM
CENTRE



CARDIFF CITY STADIUM



SOPHIA GARDENS
CRICKET GROUND

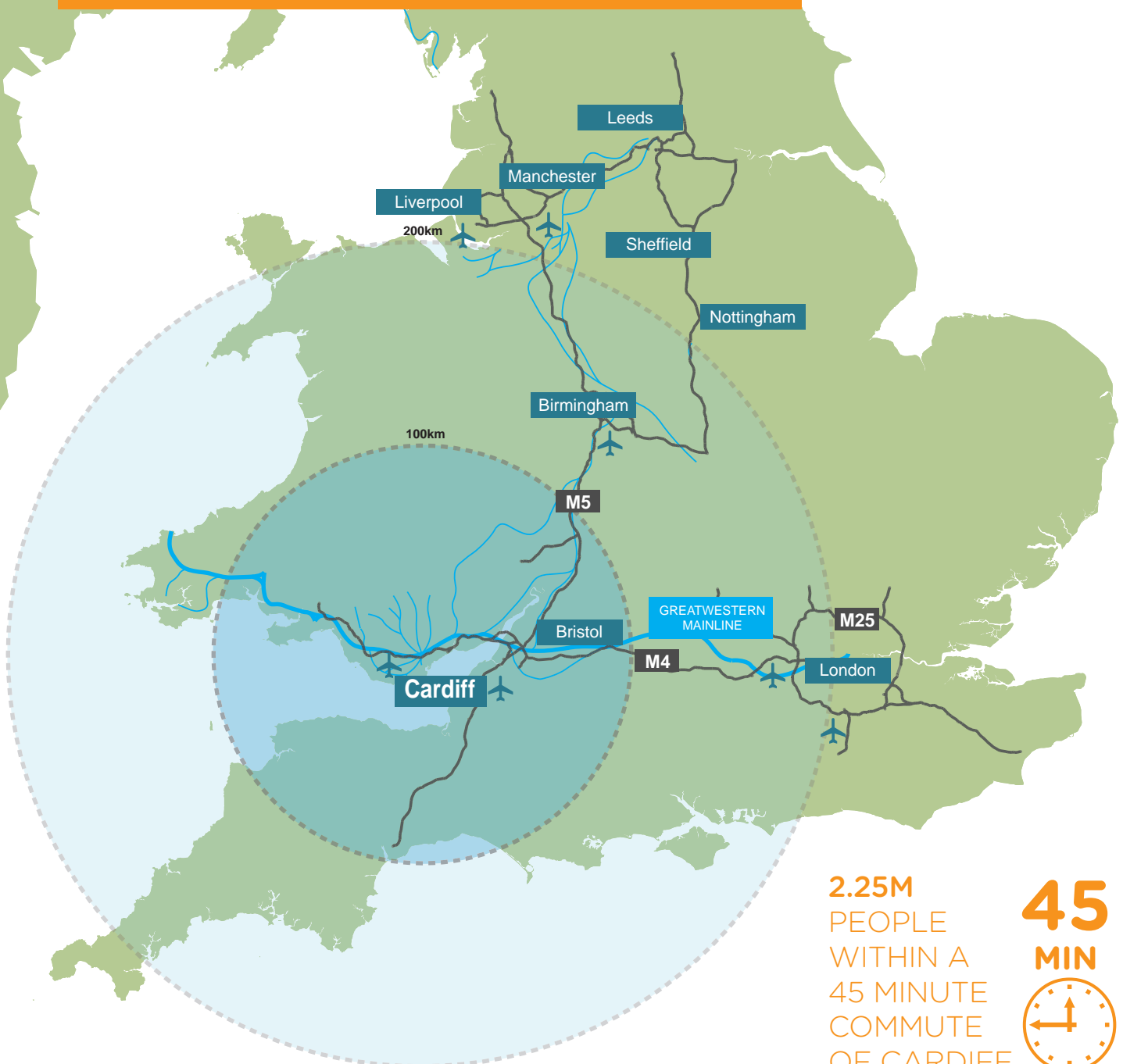
WE'RE WELL CONNECTED



An excellent
location for
business.

Closest Capital City to London.

Less than two hours from London, with excellent transport and digital infrastructure, Cardiff is one of Europe's best connected and most competitive destinations.



2.25M
PEOPLE
WITHIN A
45 MINUTE
COMMUTE
OF CARDIFF



Over 50 direct flights and more than 900 connections from Cardiff Airport.*

*Pre-pandemic

CARDIFF IS ONE OF THE MOST CONNECTED UK CITIES



98.43% OF HOMES AND BUSINESSES HAVE ACCESS TO SUPERFAST BROADBAND

SOURCE: THINK BROADBAND

CARDIFF TO LONDON IN **106 MINUTES**

SOURCE: THE TRAINLINE



4 INTERNATIONAL AIRPORTS WITHIN 140 MINUTES DRIVETIME



THE PORT OF CARDIFF CONTRIBUTES **£121 MILLION** TO THE LOCAL ECONOMY EACH YEAR

SOURCE: ASSOCIATED BRITISH PORTS



Road

Cardiff is located on the M4 motorway, linking the city to London, southern England and other cities in South Wales. Typically Heathrow Airport is easily reached in around two hours. The M50 / M5 motorways link Cardiff to the Midlands and the North of England with Birmingham just two hours away.

Rail

Cardiff has excellent train connections to the rest of the UK. Cardiff Central Station has direct twice-hourly services to central London with journey times of 1hr 46 minutes.

Cardiff has one of the largest urban rail networks in the UK outside London, with 89 rail stations linking the city to its Capital Region. The network is currently being upgraded with £1.bn of investment to electrify rail infrastructure across South Wales bringing the Capital Region even closer. More than half of the total population of Wales will be able to commute by rail to Cardiff city centre in less than an hour.

The city also has a Eurofreight terminal and is the main rail freight depot in Wales for European and world markets.

	By Road (theaa.com)	By Rail (thetrainline.com)
Central London	144 miles 2hrs 26 mins	1hr 46mins 79 trains per day
Birmingham	112 miles 2hrs	2hrs 72 trains per day
Bristol	41 miles 55 mins	48 mins 72 trains per day
Manchester	183 miles 3hrs 26mins	3hrs 10mins 48 trains per day

Air

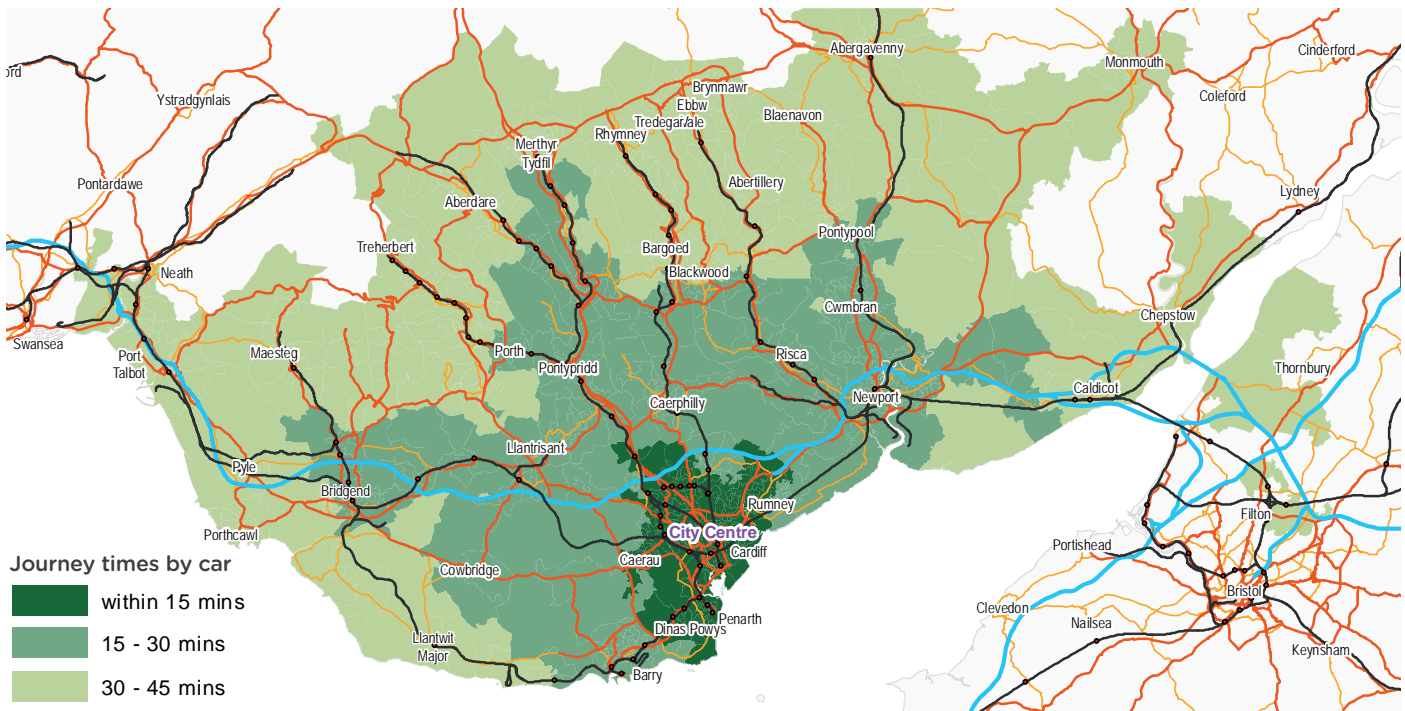
Cardiff Airport, just 12 miles from the city centre, has over 50 direct flights to cities across the UK, Europe and to Doha, with more than 900 connections to destinations across the globe through regular scheduled flights via Schiphol.

Within a 140 minute drive time are Bristol, Birmingham and Heathrow Airports, all within easy reach.



Port of Cardiff

The Port of Cardiff has expertise in the handling of containers, steel, forest products, and bulk cargoes. With good connections to the rail network, and within easy reach of the M4 motorway, the port handles around 1.7 million tonnes annually, supplying customers with specialist storage solutions and dedicated handling equipment.



Metro Stations



£1 billion investment underway to improve the Metro network.

LET US HELP YOU GROW

Our experienced inward investment team can assist you with your plans to do business in Cardiff by providing a single point of contact for all your queries about our city. We will ensure you are offered the very best the region has to offer.

CARDIFF CAPITAL REGION POPULATION

1.5 MILLION



We will work with you to make your move to the city as stress free as possible by offering you a bespoke business support package which could include:

- A dedicated inward investment account manager assigned to you throughout the process and beyond offering continued aftercare to help you first establish and then grow your business in Cardiff
- Bespoke in-depth research including cost comparisons and benchmarking against other investment propositions to support your business case
- Conducting your property search, providing introductions to our commercial property partners and advising on costs and potential locations
- Advice and assistance with identifying financial support
- Assistance with training and staff recruitment
- Organisation of familiarisation visits for key staff
- Introductions to local business networks, R & D centres and Universities
- Access to relevant local authority statutory services such as planning and business rates

BUSINESS FRIENDLY DEVOLVED GOVERNMENT



Access to Finance

As parts of Cardiff benefit from Assisted Area status, discretionary financial support is potentially available for businesses, depending on location within the city and the size of business i.e. the number of staff employed.

A number of financial institutions in Cardiff, including Development Bank of Wales offer commercial finance in the form of loans from £1,000 - £5 million, equity investment from £50,000 to £5 million for established businesses, equity investment for early stage and mature technology-based businesses, co-investment alongside banks, crowd funders, grants, investors and other lenders.

Property Search

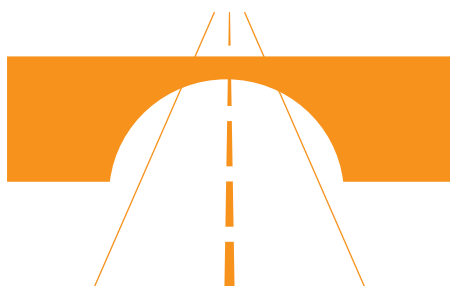
Unlike most cities in the UK, Cardiff has both high quality sites and Grade A office space in the ownership of the private and public sector. This includes commercial offices and land in the city centre and Enterprise Zone as well as at city edge locations such as Cardiff Gate and St Mellons.

We can also guide you through the wide range of incubation and coworking spaces available within the city which have been designed to meet the needs of technology businesses.

Cardiff Council also has a portfolio of technology/incubation units which can be made available to investors requiring short term accommodation prior to occupying long term premises.

Attractive rental packages and rent-free periods are an integral part of the support package available to investors in Cardiff.

£6.5 BILLION INVESTMENT IN CAPITAL REGION INFRASTRUCTURE



SOURCE: INVEST IN CARDIFF 2021

Post Investment Support

Cardiff prides itself in looking after its investors. Supported by the Welsh Government, the Invest in Cardiff team provides ongoing support to our existing businesses. Every investor has a dedicated account manager who will ensure you continue to have access to financial support schemes, business networks and relevant University departments in order to ensure your investment in Cardiff remains successful.

We have the knowledge and the skills
to help your business prosper in Cardiff
and we're ready to help you.

LET'S TALK



Invest in Cardiff is Cardiff Council's free and impartial inward investment service.



Wide range of financial support
available for growing financial and
professional services businesses.

For further information, please contact

Invest in Cardiff
Cardiff Council
County Hall
Cardiff
CF10 4UW



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Investincardiff.com



@investincardiff



Invest in Cardiff

Thank You

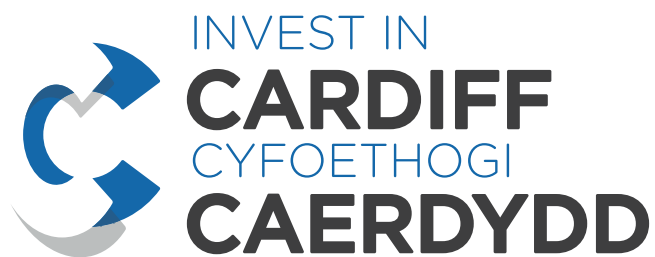
to everyone who has contributed to this publication, with special thanks to Ian Howse for writing the foreword. Thanks also to Antea Photography, Cardiff University and Siemens Healthineers for granting permission to reproduce the images used in this publication. Page 19 image: Crown Copyright.

Disclaimer:

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