



Falkirk Enterprise Action Trust

founded in 1983



annual report
2007 | 2008

25 25 25 25 25
YEARS YEARS YEARS YEARS YEARS





Case Study

Taste of success

The Soupery, The Union Canal Reddingmuirhead

THE STORY: Craig and Carol Smith launched their “delicatessen with a difference” in 2007. They offer great food, and fabulous views, on canal cruises down the Union Canal, from a base at Reddingmuirhead. Breakfasts, soups, sandwiches and cakes are all on offer ... and it’s all home-made.

HOW FEAT HELPED US: FEAT helped the couple get money from the BP Business Loan Fund to renovate their canal boat – a 1952 river cruiser. The Trust also gave “lots of advice”.

SUCSESSES: It’s early days – but the couple are already making a name for themselves. Glowing testimonials are on their website and lots of people are booking cruises and ordering up their delicious food.

TOP TIPS: Carol says: “Be prepared to be flexible and diversify if you need to. Give your customers what they want.”

www.thesoupery.com
enquiries@thesoupery.com

Contents

● Introduction, Trustees, Advisors and Staff	3
● Chairman’s Report	4
● Director’s Report	5
● 25 Years of FEAT	6
● Funding, Staff, Marketing Club, Conference Centre	8
● Business Support	11
● Falkirk Council, Growth Club, BP Business Loan Fund	12
● Statement of Income and Expenditure	14
● Members and Sponsors	15

Throughout this annual report there are case studies on some of the businesses helped by FEAT over the past 25 years. We hope you enjoy them.



Falkirk Enterprise Action Trust

For 25 years Falkirk Enterprise Action Trust (FEAT) has provided a range of services to help businesses start-up and grow in the Falkirk area. FEAT is also involved in a number of initiatives to encourage and support enterprise and business development in the area.

The main element of FEAT business support is delivered through the Business Gateway Contract. Up until April 08 managed by SE Forth Valley but now under local authority control.

FEAT also delivers business support services on behalf of Falkirk Council. These services currently include management and distribution of Business Support grants, a Business Growth Club and advisory support for the BP Business Loan Fund.

The BP Business Loan Fund is there to provide funding for small businesses in the Falkirk area.

Set up with funding from BP it is supported by BP, Falkirk Council and Scottish Enterprise. FEAT manages the fund, assists applicants and provides aftercare support to businesses.

FEAT works with a number of other partners to deliver additional services in the Falkirk area. These include support for young people through PSYBT and Enterprise in Education.

The Trust delivers a number of business services. These include the Marketing Club, ICT and business training and meeting and conference facilities.

This report maps the development of FEAT over the twenty-five years and reports in detail on the Trust's activities and performance over the last 2 years.

To find out more about FEAT, log onto the website at www.feat.org.uk or send an e-mail to: info@feat.org.uk

Trustees, Advisors and Staff

Board Of Trustees

M D Willis	(Chairman)
R W Gow *	
G Nichol *	Royal Bank of Scotland
D J Ross	Falkirk Council (Retired, April 2006)
Councillor D Bryson *	Falkirk Council
A Mitchell	Falkirk Town Centre Management
C Morrison	Palimpsest Book Production Limited
G Oxburgh	
D Paterson	Ecosse
R McNeill *	Kemfine
D Duff	Falkirk Council
Councillor J Lemetti	Falkirk Council
S A Ross	Russel & Aitken WS (Company Secretary)

* resigned from Board

Advisors

Auditors	Barrie Scott & Co
Solicitors	Russel & Aitken WS

Staff

R A Parker	Director
I Jarvie	Office/Database Manager
C Reid	Senior Office Assistant
J Judge	Business Advisor
C Ferguson	Business Advisor
M Campbell	Training Centre Manager
T Tucker	e-Business Co-ordinator
D Brown	Business Advisor
G F Johnston +	BP Loan Fund Advisor
L Ferguson +	Database Assistant
D Henke	Business Growth Club Co-ordinator
L Mackinnon	Office Assistant
C Carlin +	Office Assistant

+ left employment

Falkirk Enterprise Action Trust Registered Office

Newhouse Business Park, Newhouse Road,
Grangemouth FK3 8LL

Tel: 01324 665500

Fax: 01324 474418

Registered in Scotland No. 83144.
A company limited by guarantee.

Chairman's Report



I am pleased to report on another excellent year for the Enterprise Trust and this year we celebrate our 25 year anniversary which we also reflect on in our Annual Report.

Over that time we have helped thousands of individuals consider starting a business; many have taken the plunge and are now leading substantial businesses - some going all the way back to 1983. We provide the 'softer' resources which counsel, pressure test, encourage and help those considering a business start-up. In turn we are able to provide and sign post our clients to harder resources such as property, finance and grants. In addition we do much to encourage business growth and development of existing businesses.

I must pay tribute to those local business and Council leaders who back in 1983 had the foresight to form and finance FEAT. Their tradition of commitment to the

area has been replicated over the years by the many Trustees who have given freely of their time, know-how and more importantly 'know-who'.

Some 54 individuals have served as trustees over the last 25 years and I am privileged to be the 6th chair of FEAT. I know that the employers of our Trustees - which have included some of the great names of industry - such as BP, ICI and M & S - welcome the opportunity the FEAT board provides to develop individuals as well as raise their own CSR profile and be an attractive shop window for future recruitment.

But it is the Trustees themselves who have the most to gain; there is a great deal of personal satisfaction and learning which comes with this job and it helps provide a better sense of perspective with the work/life balance. I would like to record my thanks to the staff at FEAT, under the leadership of Russell Parker.

MICHAEL D. WILLIS
Chairman



Ross Adamson took voluntary redundancy in 2002. With the help of a FEAT business start-up course and the support of his wife Karen (pictured with Ross above) he set up Party Treasures to supply party products. The couple originally sold goods through the internet, but have now expanded into international markets and selling through a range of retail outlets. The firm is now a limited company and has grown with the help of financial support from Falkirk Council and the BP Business Loan fund, via FEAT.

Director's Report



Founded in 1983 by a group of local business people Falkirk Enterprise Action Trust has operated for 25 years to support people in the Falkirk area to start up and develop their businesses.

Our challenge has been and is to maintain and improve the quality and level of service we provide to the local business community.

Over the past few years the Business Gateway contract has been our main source of income and support for local business start up and development. As the local Gateway service delivery is part of a contract for the whole of Forth Valley we have formed a consortium with STEP in Stirling and CETERIS in Clackmannanshire to tender for and deliver Gateway services across the Forth Valley area. This consortium has been successful in retaining the contract and maintaining local service delivery.

The new Business Gateway Contract, which we began delivering in October 2007, has resulted in a significant amount of change. Provision of Business Gateway training, advisory and support services have all changed and the new national enquiry service and web site present new ways for clients to engage with Business Gateway. It has been our task to implement this change locally and where the new contract results in a reduced service to clients find ways of filling service gaps.

A matter of days before we commenced delivery of services under the new contract it was announced that responsibility for Business Gateway would transfer from Scottish Enterprise to the local authorities and in April 2008 this transfer was completed. This heralded further change, however, the strong links which we have with our local authorities and the consortium approach which we have taken to delivering the Forth Valley contract have been of great benefit.

The three Forth Valley Councils have quickly established a working relationship with Falkirk Council as the lead authority and there has been a very constructive team approach to making the contract work for our clients.

We continue to work with Scottish Enterprise on a number of fronts including the referral of high growth prospects on to the growth pipeline and Direct Relationship Management, which enables local businesses to access a range of support services, designed to assist business growth.

In addition to Business Gateway service delivery we have continued to deliver local business support services on behalf of Falkirk Council. The business grants and workshops which we deliver on behalf of the Council have assisted many start up and growth businesses. The Business Growth Club, which we run with Council support, is now entering its third year an unqualified success.

The BP Business Loan Fund which is supported by Falkirk Council with advisory support provides important funding for new start and growing businesses. In addition to contributing the original funding for the loan fund BP continue to support its management and administration and both BP and Falkirk Council have recently given £100,000 top ups to the fund to ensure it can continue in its important role for some time.

Other important relationships over the past few years include our working relationship with PSYBT and our involvements in the Falkirk Business Panel, Enterprise in Education and Social Enterprise Steering Groups. As part of the Forth Valley Consortium we have also been successful with an ERDF bid which will enable us to provide enhanced e-business support in the form of one to one advisor support and workshops for the next three years.

In the year April 2006 to March 2007 we made a loss due mainly to reduced income, although our expenditure was reduced it was insufficient to compensate for the loss of income. In the year April 2007 to March 2008 we have reversed this and achieved a modest financial surplus in our operations by increasing our income while reducing our expenditure. Although our team is slightly reduced we would expect this to continue for at least the next 4 years.

A study into the delivery of business support services in the Falkirk area was commissioned by Falkirk Council in 2007. The study report proposes fundamental changes to the way business support is delivered in the Falkirk area and implementation of these proposals will have a profound and we believe positive impact on our organisation and its service delivery. With the agreement of the FEAT and FDBP Boards a detailed proposal for implementation is currently being drawn up.

We look forward to the next 25 years of change and improvement in the services we deliver to new and existing businesses in the Falkirk area.

RUSSELL A. PARKER
Director

25 Years of FEAT - 1983 to 2008

1983/84 A group of far sighted local business people launch Falkirk Enterprise Action Trust as an organisation dedicated to assisting people in the Falkirk area to start up new businesses. Founder Members include BP, Marks & Spencer, Walter Alexander, Taylor Group, Falkirk District Council and DB Projects.

1987/88 Falkirk & District Business Park Ltd is launched in July 1988 a partnership between Falkirk District Council and FEAT to provide managed workspace for small businesses. Falkirk Council purchase a site at Newhouse Road which is leased to FDBP Ltd. FEAT records its 1,000th client.

1988/89 The Scottish Development Agency, which is responsible for 30 per cent of FEAT funding, is replaced by Scottish Enterprise. The Local Enterprise Company Forth Valley Enterprise is formed.

1990/91 FEAT move to larger premises at Newhouse Business Park. Launch of the FEAT Marketing Club.

1993/94 The Local Business Shop was launched in September 1994 operating from FEAT's premises. Launch of dedicated training and development centre at FEAT.

1994/95 The Company Learning Programme was launched by FEAT. The programme enabled growing businesses to benefit from the knowledge and experience of well-established businesses. Falkirk District Council funds increased aftercare for local businesses and the Fund for Growth business loan fund. Both are delivered by FEAT. FEAT start-up client appointed to the board.

1995/96 Phase four of the Newhouse Business Park is completed and officially opened by HRH Princess Margaret. Occupants include the Forth Valley Trade Development Centre.

1996 Local Government Reorganisation sees the demise of Central Regional Council and the formation of Falkirk Council.

1998/99 The contract to provide business support services on behalf of Forth Valley Enterprise was the subject of an open tender. FEAT were successful in retaining the Falkirk area contract.

1999/00 Forth Valley Enterprise becomes Scottish Enterprise Forth Valley and the Scottish Parliament's Enterprise and Life Long Learning Committee is set up. FEAT receive accreditation from both SQMS Scotland and Investors in People.

2000/01 FEAT starts up 240 businesses creating 480 jobs - a new record. FEAT placed third in a league table of Scottish enterprise trusts. As part of the Enterprising Falkirk initiative, SE Forth Valley funded the development of the FEAT E-Business Suite. The initiative also launched the BP Business Loan Fund managed by FEAT.

2001/02 The Forth Valley Consortium formed to successfully tender for and win the three-year contract to provide Small Business Gateway services across Forth Valley.

2002/03 With support from Scottish Enterprise a Broadband Demonstration Centre is set up at FEAT.

2003/04 The number of new start businesses assisted by FEAT exceeds 300 for the first time. Small Business Gateway becomes Business Gateway.

2005/06 With support from Falkirk Council and ERDF the Business Growth Club is launched. Board appoints first woman director and former FEAT start-up client.

2006/07 After a long and involved national tendering process the Forth Valley Consortium is successful in retaining the contract to deliver Business Gateway Services in the Forth Valley area. The Consortium commence delivering the new contract in October 2007.

2007/08 Falkirk Council commence a study into the modernisation of business support delivery. The study proposes that FEAT and FDBP Ltd be merged into one organisation responsible for delivery of business support services within the Falkirk area. On June 3rd 2008 the Boards agree a detailed proposal for implementation should be developed. This is ratified by Falkirk Council Economic Development Committee.

2008 Following an announcement in the Scottish Parliament in Sept. 2007 the Local Enterprise Companies, including Scottish Enterprise Forth Valley, cease to exist and management of Business Gateway is transferred to the Local Authorities. Falkirk Council is accepted as the lead Council in Forth Valley and takes over management of the contract in April 2008.



By the book

Palimpsest Book Production,
Earls Road, Grangemouth

THE STORY: From humble beginnings at home, Craig Morrison (above) has grown his book production business to a leading force in publishing. More than a decade after launch, Palimpsest now employs nearly 30 people and typesets everything from Harry Potter books to the latest Stephen King thrillers. The company works with publishers and production houses around the globe.

HOW FEAT HELPED US: "FEAT helped us get access to the information we needed," said MD Craig Morrison. "We got advice, support and training – and also assistance to get the finance to grow the business."

SUCSESSES: Won Scottish Enterprise Best E-Business Award in 2001. And getting to produce all those books for those big-name authors.

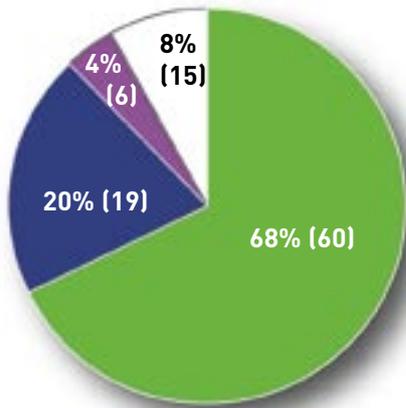
TOP TIPS: "Have a vision. Set out a plan and stick to it. And believe in yourself," says Craig.

www.palimpsest-bp.co.uk
mail@palimpsest-bp.co.uk

Case Study

Funding, Staff, Marketing Club, Conference Centre

How FEAT is funded



-  Business Gateway Contract
-  Falkirk Council
-  BP Business Loan Fund
-  Other FEAT Income

Previous year's percentage figures in brackets.
Note: BG contract income includes £20,000 for the upgrade of our reception.

Training and Conference Centre

The FEAT training and conference centre at Newhouse Business Park has been operating since 1991. Although some FEAT events and training courses are held at alternative locations it has been the main site for the organisation's delivery of training and events since then. The Centre has four meeting rooms, a large conference room, a fully equipped E-Business Suite, two offices and our new reception area is also located in the building. A wireless connection throughout the building and a separate training network give Internet facilities throughout.

In addition to the FEAT activities, which include counselling sessions, staff meetings, workshops, Marketing Club and Business Growth Club meetings the Centre facilities are hired out to businesses and other organisations. The income from this activity accounted for £22,209 (4 per cent) of FEAT income in April 07 to March 08. The Training and Conference Centre was partly refurbished in the early part of 2008 with part funding from Scottish Enterprise as part of our winning the Business Gateway Contract.

Staff Development

Over the past two years opportunities were taken to develop and update the skills and knowledge of our business advisors, trainers, administration and management staff.

Management and administrative staff have undergone a significant amount of training developed and delivered by Scottish Enterprise to enable us to successfully administer the Business Gateway Contract and operate the CRM system. There has also been additional ad hoc development of their skills.

Our team of Business Advisors are all Premier Advisor qualified and our Business Growth Club Coordinator is currently undertaking the programme.

FEAT training staff have also developed their knowledge through the Premier Advisor programme and are currently enrolling in a programme to develop and certify their skills as trainers.

Continuing Professional Development (CPD) for our advisors and trainers has been primarily through a development programme developed by and delivered through Business Enterprise Scotland specifically to meet our needs. Other opportunities for CPD are taken as and when they occur.

Marketing Club

The Marketing Club was launched by FEAT in 1990 and over the past 18 years it has delivered high quality events featuring excellent presenters on relevant topics. This has attracted and maintained an interested membership and good levels of attendance.

However, membership and attendance at Marketing Club meetings over the past two years have reduced from the high levels achieved in previous years and this has prompted us to re-evaluate the club.

The reduction in numbers joining and attending the Marketing Club is in no small part due to increased competition from other business clubs, forums, panels and networking organisations.

However after some consideration we have decided that the Club continues to have an important role to play in improving business practices and facilitating local networking in the Falkirk area. We therefore intend to launch a re-formatted club in September 2008.



Case Study

Food for thought

Paul's Quality Butchers, York Square, Grangemouth

THE STORY: Butcher Paul Conway (inset, top right) started his business in September 2002 with a £4000 grant from the Prince's Scottish Youth Business Trust. From his first shop in Kilsyth, he branched out to open in Bonnybridge in 2005. He opened his third outlet in Grangemouth in April 2008. He currently employs around 30 staff.

HOW FEAT HELPED US: Paul says: "I've been working with FEAT for the past three years. They've helped me search for funding and helped me grow the business."

SUCCESSES: Scottish Butcher of the Year 2007 and West of Scotland Pork Sausage Champion in 2007. Paul has also won the East of Scotland Speciality Steak Pie Championship. He won the title of PSYBT Entrepreneur of the Year in 2004 from RBS.

TOP TIPS: "Choose your location carefully," says Paul. "And have a great team. I'm lucky to have excellent staff."



Cut above the rest

Couper and Co., Princes Street, Falkirk

THE STORY: Husband and wife team Graeme and Jackie Hamilton (front right) established their hairdressing business in Falkirk nearly two decades ago. Today, the business rivals big city competitors and has won a clutch of awards. From an original base in Newmarket Street, the salon now operates in nearby Princes Street in Falkirk. It employs 18 staff. The company has a strong focus on training.

HOW FEAT HELPED US: "I joined FEAT's Business Growth Club. It's been a good way to make contacts and promote the business," says Graeme.

SUCSESSES: Won Scottish L'Oréal Colour Trophy in 2006 and 2008 – a first for a Falkirk salon. Honoured in Falkirk Herald Business Awards 2007 for staff development. Forth Valley Business Awards finalist in 2006.

TOP TIPS: Graeme's mantra is: "The harder you try, the luckier you get." He says: "Be positive and resilient."

www.couperandco.co.uk
couperandco@blueyonder.co.uk

Business support

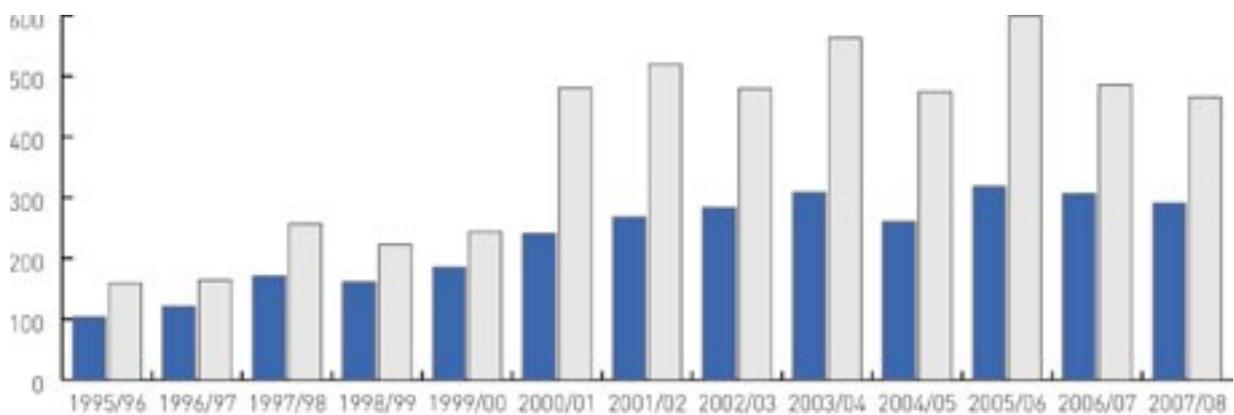
Business Start-Up

The number of businesses assisted to start up by FEAT each year has increased significantly over the 25 years that FEAT has been operating. The graph below shows the number of businesses assisted to start and the number of jobs initially created by these businesses in the past 13 years. In the year April 1995 to March 1996, we helped 103 businesses to start up, creating 159 jobs. During the past year, we assisted 291 businesses to start up, creating 465 jobs. In total more than 3000 businesses have been created during this period, resulting in more than 5000 jobs. * The figures include owners and directors.

FEAT: Summary of Business Start-Ups

■ Numbers of businesses

□ Numbers of employees*



Business Gateway

Over the last two years we have successfully achieved most of our Business Gateway targets. There have been some small areas of under achievement on Business Gateway activity but these have been balanced and exceeded by areas of over achievement.

In the year April 2006 to March 2007 we exceeded our target start up numbers, our activity and income targets were also all up on the contract targets. Our start up activity was marginally under target but Growth business support activity was up on target. During the first six months of the financial year April 2007 to March 2008 the contract was based on the same activity and outcome targets as in the previous year.

During the months April to September 2007 once again we were able to achieve and slightly exceed our activity and income targets for the contract. In October 2007 we commenced delivery of the new Business Gateway contract. The basis of our targets and income from the contract changed significantly from the previous contract, which was based on activity targets.

The new contract is still based partly on activity as we are paid partly on delivery of workshops, however an important part of the contract income is based on the number of businesses we assist to start up, the number which register for VAT in their first year of trading and the number we successfully refer on to the growth pipeline and on to Direct Relationship Management by Scottish Enterprise.

Businesses referred on to the growth pipeline and Direct Relationship Management are eligible to apply for grant support from a number of Scottish Enterprise programmes, however to be successfully referred they must demonstrate the potential to grow their turnover by £400,000 in three years, be trading outside the local areas and not displacing local employment.

A constructive relationship between the Scottish Enterprise, the Local Authorities and the Consortium growth advisors has ensured a steady stream of successful referrals.

(Continues on next page)

Business Gateway (from previous page)

In the period October 2007 to March 2008 11 Falkirk based businesses were successfully referred on to the growth pipeline and 3 moved on to Direct Relationship Management.

By necessity the new basis of payment has re-focused our Business Gateway activity and between October 2007 and March 2008 we were able to achieve most of our targets reaching our six-month target for start ups and for growth business referrals.

The target for first year VAT registrations which was based on 30 per cent of our total number of start ups did however prove difficult if not impossible to reach. Our research indicated that between 10 per cent and 15 per cent of our clients register for VAT in their first year. This has now been accepted by the Local Authorities and our VAT registration targets reduced accordingly.

Falkirk Council

Falkirk Council channels much of its support for small businesses through FEAT. In addition to the business grants which are distributed through FEAT and the business workshops and seminars which FEAT delivers on behalf of the Council the Business Growth Club and the BP Business Loan Fund have been supported by the Council.

Business Growth Club

As a result of the Council sponsored initiative supported by ERDF funding FEAT was able to develop and launch a club for growing businesses in the Falkirk area.

Launched in 2006 the Business Growth Club took the approach of assisting local businesses to achieve sustainable growth. Some of the most promising growth businesses in the Falkirk area were identified and invited to become members.

Since its launch the Business Growth Club has concentrated on the development of a range of services, which assist businesses to achieve the sustainable growth objective. A series of master classes which concentrate on growth related issues are delivered by high quality presenters. Each master class is captured on video creating a bank of valuable training materials. In depth workshops for those who want to go deeper into specific topics

complement the master classes and members are given assistance with their marketing and PR by the Business Growth Club Coordinator. Members are also linked in to the other growth services, which FEAT can provide.

Membership of the Business Growth Club in the year April 07 to March 08 stood at 78 individuals representing 40 growth orientated businesses and attendance at events since the club was launched remains at very high levels with between 30 and 40 individuals attending each master class.

BP Business Loan Fund

The BP Business Loan Fund was launched in April 2000 with £500,000 from BP. For the past seven years the loan fund has been supported by BP, Falkirk Council, Scottish Enterprise and managed by FEAT. The objective of the fund is to support new start and existing businesses in the Falkirk area to grow and create employment.

The normal maximum on a loan from the fund is £10,000 repayable over three years and decisions on the award of loans are made by a panel made up of representatives from BP, Falkirk Council and Scottish Enterprise advised by a representative of FEAT. Falkirk Council supports FEAT staff to assist in the development of applications and in the aftercare support of successful applicants.

Up to March 2008 the fund had made a total of 185 loans totalling £1,263,155 to local businesses. Analysis of the economic impact of the fund indicates that it represents very good value for the money invested.

The BP Business Loan Fund has not been created to compete with the banks or with other potential business lenders but to fund businesses where commercial lenders will not. It is accepted therefore that although every effort is made to reduce default it is a risk-taking fund and a degree of non-repayment is inevitable.

Although the fund charges interest on loans, currently 7.5 per cent, defaults, repayment holidays and administration costs over the seven years have reduced the funds available to lend.

Following a detailed review of the economic impacts of the loan fund BP and Falkirk Council decided to top the fund up in 2007 contributing £100,000 each. This has ensured that the fund will be able to go on lending to local businesses for some years.



You gotta roll with it

W.H. Tyres, Wellpark Terrace, Bonnybridge

THE STORY: William Hughes, ably assisted by his wife Eleanor (pictured above), set up a tyre business at Seabegs Road in Bonnybridge. Five years on, the couple have opened their second premises in the town's Wellpark Terrace and now employ 11 staff.

HOW FEAT HELPED US: "FEAT have been a massive help," says Eleanor. "They really believe in us and have given us great direction. They're always at the end of the phone."

SUCSESSES: W.H. Tyres have won key clients like Falkirk Council and Central Scotland Fire Service. They also supply tyres to local haulage firm Duncan Adams.

TOP TIPS: "Get a work-life balance," says William. "And get professional advice when you need it," adds Eleanor. "Make sure you get your health and safety stuff right, and get advice on employment law."

Case Study

Statement of Income and Expenditure

	Year Ended 31 March 2008	Year Ended 31 March 2007	Year Ended 31 March 2006
	£	£	£
Income	337,616	301,004	308,365
Expenditure			
Staff Costs	220,003	244,502	239,344
Establishment Costs	113,087	92,942	98,075
Miscellaneous	110	165	223
	334,100	337,609	337,642
Operating Surplus/(Deficit)	3,516	(36,605)	(29,277)
Interest Receivable	6,401	5,441	6,265
Surplus/(Deficit) on ordinary activities before taxation	9,917	(31,164)	(23,012)
Less			
Taxation on ordinary activities	-	-	-
Prior Year Tax Adjustment	-	-	-
Surplus/(Deficit) for year after Tax Adjustment	9,917	(31,164)	(23,012)
Training and Conference Centre			
Income	118,625	118,788	138,792
Expenditure			
Staff Costs	38,885	61,358	66,550
Establishment Costs	67,361	45,733	44,904
Miscellaneous	360	-	-
	106,606	107,091	111,454
Operating Surplus/(Deficit)	12,018	11,697	27,338
Surplus c/fwd to Training Reserves	286,169	274,151	262,454

Members and Sponsors

- The A9 Partnership Ltd
- Avecia
- Anglo Overseas Transport Ltd
- Bank of Scotland
- Barratt (West Scotland) Ltd
- Barrie Scott & Co., Chartered Accountants
- BP Chemicals
- Callendar Trust
- D B Projects Ltd
- Falkirk Council
- G E Plastics ABS Ltd
- Ideas Design
- Johnston (Falkirk) Ltd
- Lloyds TSB Bank plc
- Marks & Spencer
- Minto Associates
- E & R Moffat
- Royal Bank of Scotland
- Russel & Aitken WS
- Tapside Marketing Ltd
- Walter Alexander & Co (Coachbuilders) Ltd.



25 25 25 25 25

YEARS YEARS YEARS YEARS YEARS