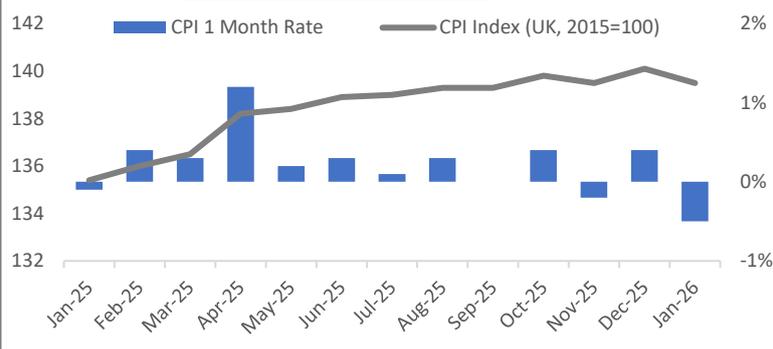


## Sandwell Monthly Economic Insights, February 2026

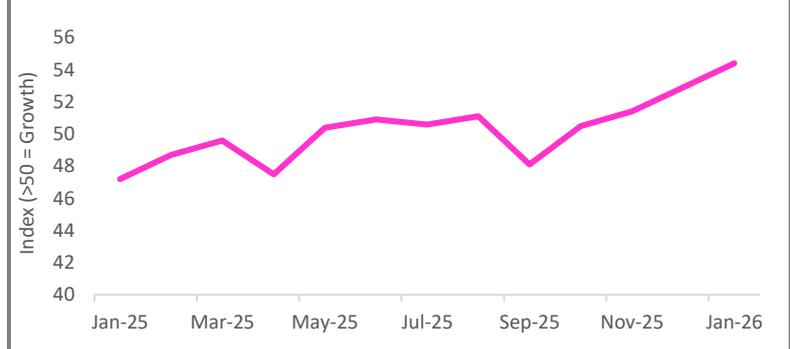
UK growth has edged back into positive territory and forecasters expect modest expansion this year, with inflation easing and interest rates likely to fall. In the West Midlands, business activity has accelerated at its fastest pace in nearly two years, and regional firms remain more optimistic about future output than the UK average. While national labour market data points to softer hiring and increased competition for roles, this reflects a cooling from previously tight conditions. For disabled and young jobseekers, conditions are worsening faster. Key questions for the year ahead centre on whether this easing represents a cyclical pause or a more structural shift, and how policy, wage dynamics and emerging technologies such as AI will shape job creation. For Sandwell, these national trends frame a period of adjustment, but also one of potential recalibration as the economy seeks firmer footing.

### Monthly Monitoring Indicators

#### UK Consumer Price Index (CPI)

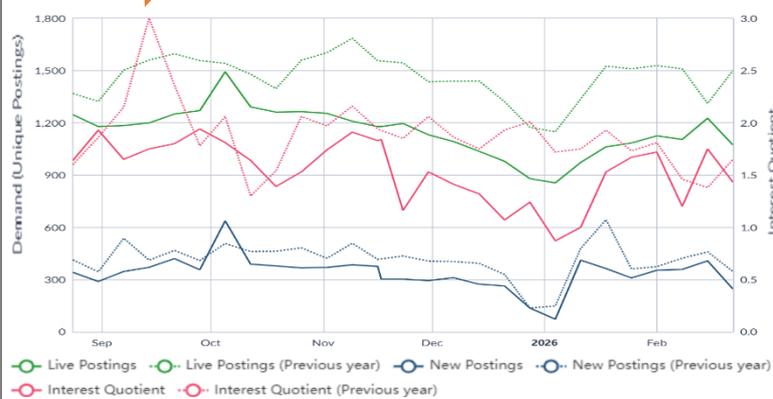


#### West Midlands Business Activity Index

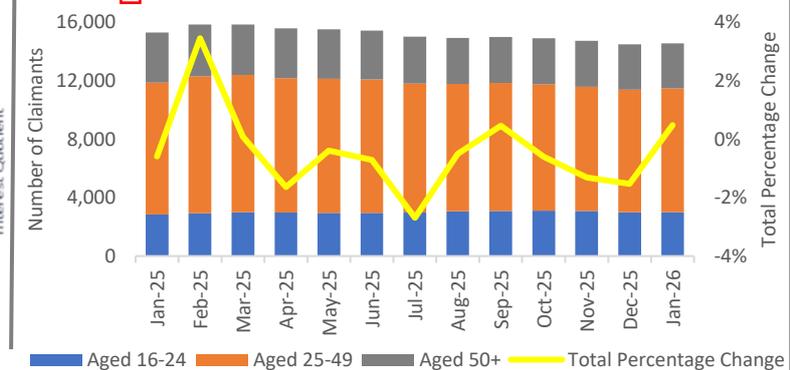


- Utilising a base year of 2015, UK CPI was **139.5** in January 2026, a **decrease of 0.5%** from the previous month.
- The West Midlands **Business Activity Index** increased from 52.9 in December 2025 to **54.4** in January 2026.

#### Sandwell Job Demand and Interest Trend

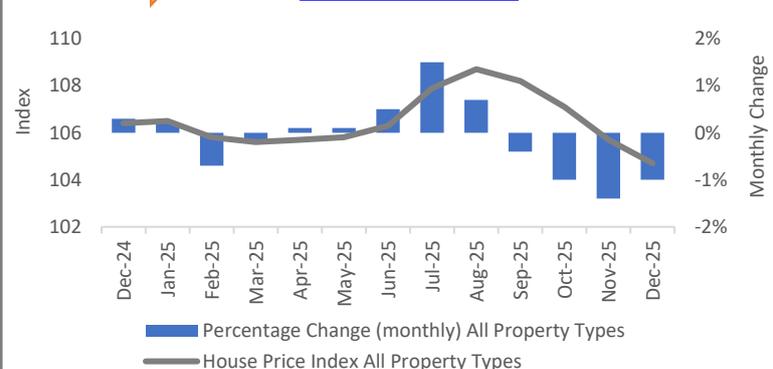


#### Sandwell Claimants



- In the past month: **2,537** job postings (-21.6% YoY), **1,375** new postings (-14.8% YoY). 1.6 (high) Interest Quotient.
- In total, **14,575** claimants in January 2026; **+70** since December 2026, (-745 since Jan '25).

#### Sandwell House Price Index



#### Sandwell Salary Trend



- Sandwell's **House Price Index** was **106.1** in December 2025. The monthly Index decreased by **0.9%**.
- In the past month, on Adzuna: **Median Salary of £35,017**, **-1.3%** year on year.

## Other Recent Releases

- The Office for National Statistics (ONS) has released [Health state life expectancies in England and Wales](#), for Sandwell in 2022 to 2024:
  - Male healthy life expectancy: 52.7 years (-6.6 years, UK: 60.7 years, -1.7 years since 2019-21)**
  - Female healthy life expectancy: 51.3 years (-8.8 years, UK: 60.9 years, -2.5 years since 2019-21).**
- Oxford Economics in partnership with The Data City have published [Mapping the future of the UK Industrial Strategy: sectoral and regional growth outlook](#), this report provides insights into location-level employment estimates for frontier sectors that are both granular and externally consistent, enabling robust analysis of current patterns and future growth across UK cities. **Notably, outside of London, the WMCA area is one key area that employees more than 200,000 people in frontier sectors.**
- [Job quality analysis](#) from New Economics Foundation revealed **regions including the North-East, West Midlands and Wales have a higher proportion of low-quality jobs and people on universal credit** (the definition of a low-quality job was based on factors including low pay, lack of job security and flexibility, as well as minimal opportunities for career progression).
- The Joseph Rowntree Foundation [Households living below a Minimum Income Standard: 2008-2004](#) report highlights **the proportion of individuals living below the Minimum Income Standard (MIS) has reached its highest level since the start of the data (2008/09), at 37.5%. For the first time since the series began, the majority of UK children (52.6%) are living below the MIS. In the West Midlands, 41% of individuals live below the MIS, and 57% of children.**

## Economy and Business Intelligence

THEME	KEY INSIGHTS
Economic Outlook	<ul style="list-style-type: none"> <li>Recent data from the <a href="#">Office for National Statistics (ONS)</a> reveals <b>in the three months to December 2025</b>, compared with the three months to September 2025: <b>real gross domestic product (GDP) grew by 0.1%</b>, following a fall of 0.1% in the three months to November 2025. In the month to December 2025: <b>monthly GDP is estimated to have grown by 0.1%</b>, following a growth of 0.2% in November 2025.</li> <li><a href="#">NIESRs</a> central forecast is for <b>UK GDP growth of 1.4% in 2026, before moderating to 1.3% in 2027</b>. Inflation is set to fall sharply in April, as last year's energy and food price increases drop out of the annual comparison. They expect Bank Rate to be cut to 3.25% by the end of the year. <b>Yet significant challenges remain.</b> At the global level, geopolitical tensions have intensified markedly. Tariff announcements, US actions in Venezuela, tensions over Greenland, and renewed concerns about Iran all point to a more fractured and unpredictable international environment. Combined with the possibility of an equity market correction in the United States, downside risks to global growth are especially pronounced. <ul style="list-style-type: none"> <li><b>NIESR project a modest slowdown in global growth to 3.2% in 2026 and 3.0% in 2027.</b></li> <li>Growth in advanced economies is set to slow to 1.8% in 2026 (US 2.3%, Euro Area 1.3%, Japan 0.8%), with emerging markets growing by 4.0% (China 4.6%, India 6.5%).</li> </ul> </li> <li><b>Yet significant challenges remain.</b> At the global level, geopolitical tensions have intensified markedly. Tariff announcements, US actions in Venezuela, tensions over Greenland, and renewed concerns about Iran all point to a more fractured and unpredictable international environment. Combined with the possibility of an equity market correction in the United States, downside risks to global growth are especially pronounced.</li> <li><a href="#">PwC</a> says there are reasons to be <b>cautiously optimistic about the year ahead</b>. The strong PMI print for January indicates that the economy started 2026 on firmer footing. A combination of <b>lower inflation, looser monetary policy and a more stable geopolitical backdrop</b> could provide the foundations for a stronger growth outlook.</li> <li>Although <a href="#">EY</a> says January's PMIs probably overstate the economy's momentum, with GDP growth likely be faster in Q1, but this is primarily due to temporary factors.</li> <li>The <a href="#">EY ITEM Club Winter Forecast</a> predicts <b>UK GDP growth of 0.9% this year, a small upgrade on the 0.8% projected in November</b>. Business investment in 2026 is forecast to contract by 0.2%, down from the 0.8% growth predicted in November.</li> </ul>
Trading Environment	<ul style="list-style-type: none"> <li>The <a href="#">Consumer Prices Index</a> including owner occupiers' housing costs (CPIH) <b>rose by 3.2% in the 12 months to January 2026, down from 3.6%</b> in the 12 months to December 2025. On a monthly basis, <b>CPIH fell by 0.3% in January 2026</b>, while it was little changed in January 2025. The <b>Consumer Prices Index (CPI) rose by 3.0% in the 12 months to January 2026</b>, down from 3.4% in the 12 months to December 2025. On a monthly basis, <b>CPI fell by 0.5% in January 2026</b>, compared with a fall of 0.1% in January 2025.</li> <li>The latest <a href="#">NatWest Purchasing Managers Index (PMI) reports</a> the <b>West Midlands Business Activity Index increased from 52.9 in December 2025 to 54.4 in January 2026</b>, the fastest rise in output in the region for 21 months. <b>The UK</b></li> </ul>

THEME	KEY INSIGHTS
	<p><b>Business Activity Index increased from 51.4 in December 2025 to 53.7 in January 2026. The West Midlands Future Business Activity Index decreased from 74.9 in December 2025 to 72.2 in January 2026, with sentiment among West Midlands firms higher than across the UK as a whole.</b></p> <ul style="list-style-type: none"> <li>• Despite another challenging trading year in 2025, nearly nine in ten private enterprise leaders KPMG surveyed for the <a href="#">Private Enterprise (KPE) Barometer</a> are confident about the prospects for their business. Over 80% are expecting revenue growth, and many are showing expansion plans in terms of new products, services and markets (both domestic and overseas), as well as signs of deal-making ambition. <b>88% of West Midlands businesses are confident about future prospects:</b> <ul style="list-style-type: none"> <li>○ <b>Leaders in the West Midlands have a strong innovation focus</b>, 40% compared to the national average of 27%. There is also a slightly higher focus on technology investment (41% vs 39%), while investment in AI matches the national average (38%). These factors could prove vital to the region’s manufacturing and automotive sectors, helping them transition to new technologies and markets.</li> </ul> </li> <li>• <b>2025 was another challenging year for the UK’s <a href="#">small businesses</a> and those working to support them.</b> Small businesses have been operating within a wider climate of marked economic and political uncertainty. This has had an impact on the confidence and behaviour of small business leaders, as well as the people that work for them. The evidence points to a <b>continued decline in some important growth-related behaviours amongst small businesses</b>, deepening pre-existing downward trends. Although technological change is bringing many opportunities for small businesses, it also brings a host of new challenges and threats.</li> <li>• <a href="#">Beauhurst</a> reports the <b>number of companies incorporated in 2025 is lower than 2024, which itself was down from the 2023 peak.</b> But this decline may not be a bad thing. The continued implementation of the Economic Crime and Corporate Transparency Act, including the rollout of identity-verification requirements, has not only increased the administrative burden of incorporation, but is arguably having its intended effect of combatting fraud. In previous editions of this report we have had to signpost the impact of fraudulent activity, which often saw unusual locations as hotbeds of incorporation activity, but due only to spurious activity. So with these extra checks in place at Companies House, we may actually be seeing growth in genuine, entrepreneurial companies. The net number of companies is perhaps our best evidence of this. <b>At 5.66m, projected to rise to 5.71m by the end of this year, the number of active companies is at a record level. Modest growth was also recorded in the West Midlands (1.01%).</b></li> <li>• <b>Overall, UK-based listed businesses issued 240 profit warnings during 2025, with a record 42% citing the impact of policy change and geopolitical uncertainty.</b> Listed companies in the FTSE Construction and Materials sector issued 18 profit warnings during 2025, <b>more than three times the five warnings recorded in 2024 and the highest annual total since 2020</b> (33 warnings). <a href="#">EY-Parthenon</a> report also reveals that a third (33%) of the sector’s listed firms issued at least one profit warning last year – up from 14% in 2024. Construction and Materials ranked the third-highest FTSE sector for warnings in 2025, behind only Software and Computer Services (30) and Industrial Support Services (23).</li> <li>• The latest UK private company equity investment data reveals <b>UK businesses raised £24bn in 2025, up from £23.2bn in 2024. However, deal counts have fallen and quarterly investment hasn’t reached pre-election levels.</b> Some commentators have interpreted lower deal numbers as a sign of retreat or risk aversion, instead this suggests the market is refining its focus.</li> <li>• <b>Women make up 14.1% of the UK’s angel investor population. There are now just over 8,000 <a href="#">women angel investors</a> in the UK</b>, defined as women with at least two shareholdings in equity-backed businesses. Women angels have contributed a total of £1.76b in investments since 2015, creating over 14,550 jobs since 2022 in companies backed by women angels.</li> <li>• New figures from <a href="#">Start Up Loans</a>, part of the British Business Bank, show a <b>marked increase in entrepreneurial activity among Generation Z in the West Midlands, with more than £2m in funding accessed by young founders in 2025.</b></li> <li>• <b>The UK government’s ambition to raise living standards nationwide will fall short unless it confronts entrenched economic underperformance in many cities, particularly across the Midlands</b>, according to new analysis from Centre for Cities.</li> <li>• <a href="#">The West Midlands Tech Review 2025</a> identifies a persistent challenge: a <b>£5 million funding cliff</b>. While early-stage capital flows through mechanisms such as Midlands Engine Investment Fund II and an expanding angel syndicate ecosystem, scale-up finance beyond £5 million remains more difficult to secure locally.</li> </ul>
Labour Market	<ul style="list-style-type: none"> <li>• Estimates for <a href="#">payrolled employees</a> in the UK <b>fell by 121,000 (0.4%)</b> between December 2024 and December 2025, and decreased by 6,000 (0.0%) between November 2025 and December 2025.</li> <li>• Job <a href="#">vacancies</a> and <a href="#">private sector pay growth</a> suggest <b>subdued labour demand from employers</b>. The total number of job vacancies for October-December 2025 stood at 726,000, a decrease of 73,000 on the year.</li> <li>• Meanwhile, <b>the positive headline that nominal annual pay growth is a historically strong 4.2% hides a more mixed picture on wages.</b> Whilst public sector wages are up by 7.2% on the year, the ONS notes this likely <a href="#">reflects pay increases</a></li> </ul>

THEME	KEY INSIGHTS
	<p><a href="#">awarded earlier in 2025 than in previous years</a>. Private sector pay growth has slowed to 3.4%, its lowest rate since the height of the pandemic in October 2020. <b>With inflation remaining above 3%, the reality is many private sector workers have seen little tangible improvements to their living standards in the last year.</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Unemployment</a> is rising as more people become economically active. Unemployment has risen to 5.2%, its highest level in nearly five years. The number of people unemployed and searching for work has risen by 331,000 over the past year to 1.88 million, the fastest annual increase in unemployment in the G7.</li> <li>• <a href="#">Competition</a> is growing: in Oct-Dec 2025 there were 2.6 unemployed people for every vacancy, up from 1.9 a year previously (Oct-Dec 2024). Adding in the people who are economically inactive but say they would like to work, that number rises to <b>5.4 potential workers for every vacancy.</b></li> <li>• <a href="#">The Learning and Work Institute</a> have investigated specifically <b>how many people are moving from one job to another, a good indication of how dynamic the labour market is.</b> The overall trend over the last four years is downwards: around 2.8% of the workforce were moving jobs each year in Oct-Dec 2022, compared with 2.1% in the latest data. This both reflects and reinforces the lack of opportunity we can see in the vacancy data: <b>people are not moving jobs because there are insufficient vacancies for them to go into, which in turn reduces opportunities for new entrants as people stick with their existing jobs.</b></li> <li>• The current <a href="#">labour market</a> is a particularly tough environment for groups of workers who have traditionally faced structural inequalities in work, such as disabled or younger workers. Disabled people are now <b>twice</b> as likely to be unemployed than non-disabled people (4.4%). This means one in eleven disabled people are unemployed (9.2%), the highest rate for over six years. Since the same quarter last year, <b>the ‘gap’ between unemployment rates for disabled and non-disabled workers has increased by 1.3 percentage points.</b></li> <li>• <a href="#">PAYE</a> data tells us where the biggest hits have been to the labour market: <b>retail and hospitality.</b> The number of people working in these sectors has fallen by 2.6% (hospitality) and 1.5% (retail) over the last year. Between them, <b>these sectors account for over half of the gross decline in jobs across shrinking sectors in this period.</b> This is another key part of the youth employment challenge. Retail and hospitality are the sectors where many take their first steps into the jobs market. With opportunities in these sectors declining, there are real questions about where young people may get their first experiences of the world of work.</li> <li>• <b>Youth unemployment now stands at 14.0%, the highest for nearly five years.</b> Yet more worryingly over the course of 2025 around one in five unemployed young people had been unemployed for over 12 months, an increase on the previous year. This type of long-run unemployment early in a persons’ working life can result in lifelong decreased earnings and higher unemployment risks in the future, <a href="#">a phenomenon known as ‘scarring’</a>. Long-term youth unemployment today risks creating future problems for the next generation of workers.</li> <li>• This comes as new <a href="#">analysis</a> reveals <b>over 700,000 university graduates are now out of work and claiming benefits.</b> The total number of graduates out of work and on benefits increased by 46% since 2019, while graduates off work due to sickness and claiming benefits more than doubled over the same period (rising by 105%). A new report, <a href="#">Rewiring Education</a>, argues that Britain’s education system is unbalanced and needs to be rewired. <b>It warns that treating technical education as a second-class path has left both the education system and jobs market badly distorted, with many graduates chasing unattainable jobs as employers struggle to recruit people with practical and technical skills.</b></li> <li>• Since 1995, the <a href="#">graduate wage premium</a> has declined in the UK, this is mostly explained by the increasing supply of workers educated at higher levels.</li> <li>• <a href="#">Low-income families</a> in Britain have endured two decades of unusually weak income growth. <b>Incomes for the poorer half of non-pensioner households have risen by an average of just 0.5% a year since the mid-2000s, far below pre-financial crisis norms, despite rising employment among these families and a huge reduction in low pay.</b> Looking ahead, the outlook for living standards remains gloomy: the OBR expects average incomes to grow by only 0.3% a year over the rest of the decade on average, even weaker than the income growth experienced over the past decade.</li> <li>• New <a href="#">TUC</a> analysis reveals <b>the earnings gulf between women and men leaves women making over £2,548 a year less than men on average.</b> This means women effectively only start earning from 15<sup>th</sup> February, working for a month and a half for free compared to men. Women’s pay gap spans across the economy, including female dominated sectors such as health and social care and education.</li> <li>• <b>There is stark evidence of persistent disparities in the UK labour market, with certain ethnic communities consistently experiencing worse outcomes.</b> Also clear is that in the context of deepening poverty in the UK, paid work offers less protection to adults and children in Bangladeshi, Black African and Pakistani households, who currently experience unacceptably high poverty rates. <a href="#">The Joseph Rowntree Foundation</a> have examined how labour market structures and institutions play a role in the <b>disproportionate poverty levels experienced by Bangladeshi, Black African and Pakistani communities.</b></li> </ul>

## Economy and Business Intelligence – By Sector

SECTOR	KEY INSIGHTS
<b>Manufacturing and Engineering</b>	<ul style="list-style-type: none"> <li>• <b>UK manufacturers are reassessing how and where they trade as higher tariffs, geopolitical pressures and growing border complexity continue to reshape global markets</b>, according to new research from <a href="#">Make UK and DHL Express</a>. <ul style="list-style-type: none"> <li>○ <b>8 in 10 manufacturers report being affected by tariffs or duties in the last five years</b></li> <li>○ 58% cite tariffs and trade rules, including rules of origin, as a major barrier to exporting</li> <li>○ 50% point to customs delays and inconsistent processes as a significant challenge.</li> </ul> </li> <li>• <a href="#">The Green Alliance</a> have written a briefing around <b>trade and resilience, when it makes sense to onshore circular industries</b>. The government is due to publish a <b>Circular Economy Growth Plan early in 2026</b>.</li> <li>• <b>The top 200 fastest-growing privately-owned manufacturing companies in Great Britain generated £8.4 billion in revenue</b> according to Grant Thornton UK's <a href="#">Manufacturing Growth Index 2025</a>. Growth was led overwhelmingly by the North of England, which accounted for 37% of the top performers. Seventy-four companies in the region generated £3.3 billion in revenue. <b>The Midlands followed closely, contributing nearly a third of the rankings and £2.6 billion in revenue.</b></li> </ul>
<b>Construction</b>	<ul style="list-style-type: none"> <li>• <b>Total <a href="#">construction output</a> is estimated to have fallen by 2.1% in Quarter 4 (Oct to Dec 2025) compared with Quarter 3 (July to Sept 2025); new work and repair and maintenance both fell by 2.6% and 1.5%, respectively.</b></li> </ul>
<b>Retail, Hospitality and Tourism</b>	<ul style="list-style-type: none"> <li>• <b>The quantity of goods bought (volume) in <a href="#">retail sales</a> is estimated to have risen by 0.1%</b> in the three months to January 2026, compared with the three months to October 2025. <b>Retail sales volumes are estimated to have risen by 1.8% in January 2026</b>, following a rise of 0.4% in December 2025.</li> <li>• A national decline in domestic tourism is hitting seaside, countryside and small-town destinations the hardest, according to analysis from the <a href="#">New Economics Foundation</a> (NEF). <b>Spending on domestic holidays at seaside, countryside and small-town destinations has fallen by £1.8bn over the last year alone</b>. The analysis follows a new report from VisitBritain that found the <b>hospitality sector in regions outside London is heavily dependent on domestic, rather than international, tourism for revenue</b>. Analysis from the House of Commons library also shows that the inbound tourism economy may have tipped into decline, with international tourists spending 5m fewer nights in the UK between 2023 and 2024.</li> </ul>
<b>Digital / Tech</b>	<ul style="list-style-type: none"> <li>• <b>UKRI has <a href="#">published</a> its first ever AI strategy</b> which has identified six priority areas for the UK's largest public research funder including championing responsible and trustworthy AI, developing AI skills and talent and advancing technology development.</li> <li>• Research has been <a href="#">published</a> by Public First on the <b>value of text and data mining (TDM) to the UK economy as well as the prevalence of how TDM is currently being used by businesses</b>. Featured is economic modelling that identifies that if TDM was not permitted for commercial purposes, there could be a loss of <b>£220bn</b> of GDP to the economy.</li> <li>• <b>The Midlands' Defence and Security Blueprint outlines plans to strengthen the region's digital and cyber capabilities</b>, including cyber resilience and secure communications infrastructure. It also establishes the Midlands Defence and Security Industry Council to drive innovation and collaboration across emerging digital and cyber technologies.</li> </ul>
<b>Transport Technologies and Logistics</b>	<ul style="list-style-type: none"> <li>• <b>£50 million</b> has been made available for key transport projects in the West Midlands: including a tramline to the new Birmingham City stadium.</li> <li>• The UK Chamber of Shipping has said its members are not prepared for the expansion of the <a href="#">UK's Emissions Trading Scheme</a> (ETS) to domestic maritime activity this summer, due to a lack of support from the Government.</li> <li>• <b>A <a href="#">West Midlands-based Transport and Infrastructure Campus</a> being established by the government is set to bring together expertise in multiple sectors and deliver regional economic growth</b>. The hub will reportedly support the government's commitment to invest at least £725bn in public infrastructure over the next decade under the National Infrastructure Strategy, while harnessing local expertise.</li> </ul>
<b>Environmental Technologies</b>	<ul style="list-style-type: none"> <li>• A new <a href="#">report</a> on the <b>UK's progress toward net zero in the land use and agriculture sector reveals agricultural and land-use emissions have fallen just 5% in 15 years; cuts must accelerate seven-fold to meet 2030 targets</b>. Although decarbonising farming is technologically and operationally difficult, the overall economic cost is modest and the impact on food prices should be minimal. However, the burden on farmers' living standards could be significant given the sector's low productivity, limited pricing power, and financial fragility.</li> <li>• New data from the <a href="#">Heat Pump Association</a> (HPA) UK has revealed that <b>heat pump sales reached a record high in 2025 with 125,037 total units sold, representing a 27% increase on the previous year</b>. UK manufacturing also saw a boost as <b>36% of all units sold were manufactured domestically, which is a 38% increase in UK-produced units compared to 2024</b>.</li> </ul>

SECTOR	KEY INSIGHTS
	<ul style="list-style-type: none"> <li>Some 17,000 UK-based jobs are at risk because the Government has not provided clarity on promised hydrogen funding rounds, nor an overarching strategy for the industry. This is the warning from the <a href="#">Hydrogen Energy Association</a> (HEA).</li> </ul>

NEW ECONOMIC SHOCKS			
COMPANY	LOCATION	SECTOR	DETAIL
<a href="#">Lloyds Banking Group</a>	Sandwell	Banking	Lloyds Banking Group will be closing another 95 of its bank branches across the UK, affecting customers of Lloyds Bank, Halifax and Bank of Scotland. The banking group will shut 53 Lloyds branches, 31 Halifax and 11 Bank of Scotland sites as part of the latest announcement, including in: Birmingham, Wolverhampton, Dudley and <b>Sandwell</b> .
<a href="#">Adient</a>	Wednesbury	Manufacturing	Coventry-based Adient has begun a formal consultation with trade unions and employee representatives over the future of its manufacturing site in <b>Wednesbury</b> . The facility, which produces foam products for automotive customers, employs around 100 people. Operations are being affected by a combination of technological change, weaker demand, intensifying competition and geopolitical uncertainty. At <b>Wednesbury</b> , lower volumes alongside relatively high operating costs have weighed on the site's performance over a prolonged period, raising questions about its long-term viability.

NEW INVESTMENT, DEALS AND OPPORTUNITIES			
COMPANY	LOCATION	SECTOR	DETAIL
<a href="#">Alucast</a>	Wednesbury	Manufacturing	Alucast has acquired the Moxley Industrial Estate in <b>Wednesbury</b> for £1.8m, securing the site it has operated from for almost 65 years. The purchase safeguards the future of the three units currently occupied by Alucast and provides long-term stability for neighbouring occupiers, including Kingfisher Enamelling Company and BES Group Testing.
<a href="#">Vabe Wholesale</a>	West Bromwich	Retail	Vabe Wholesale, an e-commerce retailer based in <b>West Bromwich</b> , is preparing for its next stage of growth after securing external finance to support stock expansion and marketing investment. The business has obtained £50,000 through the Community Investment Enterprise Fund, delivered by BCRS Business Loans. The funding will be used to increase inventory levels and strengthen online marketing activity as the company targets a significant uplift in turnover over the next year.
<a href="#">Heat Treatment 2000</a>	West Bromwich	Manufacturing	<b>West Bromwich</b> -based Heat Treatment 2000 Ltd has delivered major improvements in energy efficiency, performance and product quality following support from the <b>West Midlands</b> Business Energy Advice Service. Faced with increasing energy costs and the challenges common to manufacturers working with ferrous and non-ferrous metals, the company sought expert guidance to modernise its processes. Following an energy audit, Heat Treatment 2000 invested in new high-efficiency burners, delivering improved furnace performance supported with 50% matched funding.
<a href="#">Lloyds Banking Group</a>	West Midlands	Finance	Lloyds Banking Group has announced £2.5 billion of new finance available to businesses across the <b>West Midlands</b> in 2026. This forms part of the banking group's plan to make over £35 billion of new finance available to companies operating and investing across the UK in 2026.
<a href="#">ART Business Loans</a>	West Midlands	Finance	ART Business Loans has secured new funding from the British Business Bank to expand its lending activity and support business growth across the <b>West Midlands</b> . The Birmingham-based finance provider has been allocated £7m through the British Business Bank's Community ENABLE Fund. The funding will enable ART Business Loans to offer loans of more than £25,000 to smaller businesses that face barriers to accessing mainstream finance. The additional capital broadens ART Business Loans' existing lending range, which currently supports businesses seeking finance between £10,000 and £250,000.