

# DEFINING QUALITIES

Interview with  
**JAMES MURRAY**  
**CHIEF EXECUTIVE**  
**SEND FOR HELP**

**PMW** | Partridge Muir & Warren

CHARTERED FINANCIAL PLANNERS

In a series of interviews with Simon Lewis, chief executive of Partridge Muir & Warren, owner-managers consider their approach to business and the specific qualities which deliver sustainable success.

The interviews will be brought together as a report to be published by DECISION magazine and then as a digital book.

WHEN CHIEF EXECUTIVE James Murray talks of world domination, it might be tongue-in-cheek but actually, it's not a far-fetched prediction of what his company Send for Help could achieve. Given that the business is already the largest lone worker protection provider in the world, despite so far operating only in the UK, it seems not an unreasonable goal.

The group makes GPS personal safety devices and apps that protect more than 150,000 lone workers and others who are at risk. When an alarm is raised, controllers in the 24/7 monitoring centre identify the user, pinpoint their precise location, communicate with them via two-way audio, and escalate to the emergency services if appropriate.

The biggest customer is the NHS, which has issued devices to 30,000 workers. Housing associations, councils, police and fire brigades, hotels, pubs, utility companies, banks and estate agents all use the devices too. End users can be anyone from midwives to car park attendants, from National Trust rangers to domestic abuse victims.

Originally James Murray and his brother Will had been looking for a business opportunity involving smartphone apps that used GPS positioning. The initial idea was an app that allowed families to track their children but meanwhile the brothers' father, Jan (the founder of PC World), had invested in a business called Skyguard,

which was developing ways of tracking lone workers.

James Murray invested too as he saw synergies with his own interests, and joined the Skyguard board as a non-executive director before Send for Help, set up by the Murray family acquired the business. "At the time it was losing £1.5million a year; in a good month it might sign up a hundred subscriptions but in some months there were none," he recalls..

He relocated Skyguard, brought in a new management team, invested millions of family money on building a monitoring centre and brought in a subscription model: £6 per person per month for the smartphone app and £9 for the key fob device.

"Looking back, it would've been easier to start all over again, given the things that we changed," he chuckles. "The business afterwards bore no resemblance to what it did before."

There were several years of "hard slog" before Murray started to see traction. "A good deal used to be one customer buying fifty devices but then we got companies asking for more than 300. Then we were signing up more than 400 subscriptions a month. If we carried on as we were, we could see growth would continue. So we decided to spend a lot more on marketing and sales, on Google ads and pay-per-click advertising and exhibitions – to really get our name out there."

It all paid off and, with the recurring revenue model meaning sales have increased disproportionately to costs, in 2013 Send for Help broke even for the first time. "We knew then that there would be no turning back," Murray says.

Turnover for the year ending 2016 had almost doubled year-on-year to £6.1m and was up again to £8million a year later, with a pre-tax profit of £3.9million. Turnover for the current year will be up again "dramatically" – half through organic growth and half due to the acquisitions of Peoplesafe and Northern Ireland-based Guardian 24. The latter was loss-making at the time but Send for Help made the company profitable by bringing manufacturing and monitoring in-house to achieve cost savings and synergies.

"We now have 60% market share in the UK, with 150,000 users," explains Murray. The next biggest competitor has only 40,000."

That market-leading position will be reinforced with a continuing strategy of acquisition. Murray has approached all of his remaining British competitors but they're either not interested in selling or are too small – he's interested only in those with a turnover of more than £1million. So, having done all they can do in the UK, Send for Help are now starting to look at possible targets overseas.

But in choosing which countries to operate in, it's crucial to understand their particular regulatory environment. "It's having lone worker legislation that creates a market," explains Murray. "In some Eastern European countries, there's a high crime rate so employees could be at risk but employers don't have a legal obligation to do something about it; it's like the Wild West. Then there is the opposite extreme, notably Scandinavia, where there are a lot of health and safety laws but not enough risk for employers to think they need to provide this kind of device. So it's finding a happy medium."

Which is France and Germany are targets. The US is interesting too, but Murray adds: "A lot of companies have tried to crack the US and failed. I'm in two minds about it. The US tends to be quite litigious and staff will sue their employers for all sorts of reasons, which could work in our favour, but there's no overriding federal legislation."

British standards for lone worker protection are the most advanced in Europe, he adds. His brother Will, who is on the committee that created the European standards, is trying to persuade the EU to adopt the British standards but they are reluctant, possibly because of Brexit.

That said, Murray concedes that the core technology is not revolutionary. "What's important is the way we have

packaged it, as a discreet key fob," he points out. "I think that's better than an app, because the phone would be the first thing that an attacker would snatch."

Where Send for Help have an advantage – and critical mass has enabled this to be sustained – is that there is continual product development by an in-house team. For example, one particular feature is that the alarm can be triggered if the user has fallen over, but then false alarms were also being triggered if the user hung the device around their neck – so it bounces around – instead of securing it in a belt holster as they are supposed to. So updates were written to adjust the sensitivity of the device. There is also a portal that allows customers to input and edit the details of each user.

All manner of extra features could be added – for example, a camera, though there are privacy issues involved with that – but Murray says the philosophy is to keep it simple, with one big SOS button that triggers the alarm if held down for several seconds.

The Send For Help operators can bypass the 999 system and contact the local police directly. That saves vital minutes in an emergency and the police like it too, says Murray. They know that when they turn up, it's likely to be a real emergency, and not some kid playing a prank.

"The device in itself is just a tool. The important thing is the response the user gets, the knowledge that the alarm will be dealt with properly in what could be a life-and-death situation."

There are now huge barriers to entry for any newcomer, he adds. "We are licensed by the Security Industry Association; all staff are security vetted; we have a 24-hour generator in case of power outages, and a separate disaster recovery site. There are strict regulations for the monitoring centres too: they have to have walls of a particular thickness, utility hole covers have to be sealed and there are vibration sensors, all to prevent burglary and vandalism. Any kid could build a smartphone app but they couldn't build a multimillion pound monitoring centre in their back bedroom."

The technology has the potential to be used in all sorts of different ways: tracking boats is an example. But Murray doesn't want to get distracted from the core purpose. "I don't want to diversify too much into other things. We know our business inside out and there's plenty of growth to be had doing what we do now."

The aim is to have offices in half-a-dozen countries within the next five years, and he cedes that maybe some external investment would be needed to fund overseas development so that the family isn't continually funding

expansion. And Murray is conscious that having outside investors to answer to would change the dynamic.

"Like any family business, there are advantages and disadvantages," he explains. "On the one hand I would trust my brother with my life and we can have frank conversations and talk openly about long-term plans. But you do get situations where work encroaches into personal and family matters and you end up talking about work at family get-togethers."

Coming from an entrepreneurial background doesn't make you immune from making mistakes, Murray suggests. "In my earlier days I was not as decisive - about things in general - as I am now. We once had some sales people who turned out to be completely useless but I would give them the benefit of the doubt.

"I should have been more decisive because if people don't improve they become a cancer in the organisation that has to be removed eventually. If you can see something going wrong don't leave it six months, try to address it straight away."

Something else he has had to learn is how to let go of some decision-making. "Inevitably, the day you leave to go on holiday, some crisis erupts and you spend your time away on the phone to lawyers," says Murray. "That goes with the job; if you're running a business

you can't really delegate everything. But you do need to put your faith in your management team to take more responsibility and get on with it."



With a heritage of nearly fifty years, the chartered financial planning and wealth management company Partridge Muir & Warren Ltd (PMW) see themselves as both guides and guardians to their clients. Their default position is one of conservatism, with the majority of their clients seeking a consistent, competitive return on their capital, which is why the average current client relationship lasts nineteen years.

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Wealth management is their core service, to which the majority of our clients subscribe, incorporating an in-depth assessment of circumstances and goals, the creation and implementation of a bespoke financial strategy and a formal process of ongoing review of investments and reassessment of overall strategy.

The financial planning service delivers a rigorous singular process that identifies individual client needs, confirms client priorities and sets out a specific bespoke financial solution.

The investment management service is designed for those that feel comfortable to assess, without receiving advice, the suitability of a service which their needs and choose to benefit from PMW's approach to investment.

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