D/SRUPTION50

The UK's 50 most
disruptive companies 2019

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disruptionhub.com

D/SRUPTION

D/SRUPTION**50**

The Disruption50 Index is a pioneering project to seek out and profile the UK's most disruptive businesses.
A partnership between D/SRUPTION, Hotwire and Unanimous AI, the D50 shines a spotlight on British companies who are championing innovation, and who are making the most of the opportunities presented by the world today.

D/SRUPTION

D/SRUPTION is a business intelligence service for individuals and organisations looking to deepen their understanding of emerging technologies, new business models and what it takes to scale innovation in the 21st century. Since 2015, we have provided business leaders the information, insights, connections and inspiration that have helped them navigate the rapidly changing business world.

disruptionhub.com
🐦 @DisruptionHub
in D/SRUPTION

HOTWIRE
THE GLOBAL COMMUNICATIONS AGENCY

Hotwire is a global communications agency dedicated to helping ambitious companies change their game, build their reputation, and stand out from the crowd. From Sydney to San Francisco, they're a team with a 'one office' mentality, bringing the best of their knowledge, skills and experience to clients wherever they are in the world.

hotwireglobal.com
🐦 @hotwireglobal
in Hotwire

UNANIMOUS A.I.

Unanimous AI amplifies the intelligence of human groups. Using AI algorithms modelled on the biological principle of Swarm Intelligence, their award-winning Swarm platform empowers business teams to quickly maximise their combined wisdom and converge on optimised solutions.

unanimous.ai
🐦 @UnanimousAI
in Unanimous AI

The process

Applicants to the Disruption50 Index were invited to evaluate their business against a set of specific criteria. We asked:

1 Have you created a new market or network ecosystem?

2 Does your product, service or solution remove a friction point from the customer proposition you are competing with or reinventing?

3 Is your business model radically different from existing or traditional models in your sector/market?

4 Have you created or identified new channels to market?

5 Can you demonstrate a rapid or exponential growth in users in the last 3 years?

6 Have you had a rapid growth in brand equity over the last 3 years?

7 Are you displacing other companies in your sector or making their solutions obsolete?

8 Have you changed consumer behaviour in your sector or others?

9 Have you changed or created a supply chain within your sector or adjacent sectors?

10 Do you have a culture of ongoing innovation and adaptation?

Any business fulfilling 3 or more of these categories was invited to apply.

Finding the 50

From over 200 applications, D/SRUPTION selected a shortlist of 100 organisations. This was then sent to our panel of expert judges, who scored each business on its disruptive credentials to find the final 50 companies in the Index.

Once the members of the Disruption50 Index were finalised, it was time to find out where they ranked. At this point, we turned to our partners at Unanimous AI, who harnessed the collective intelligence of the judging panel within a Swarm AI exercise.

As D/SRUPTION CEO and panel member, Rob Prevett, states:

"At D/SRUPTION, we're huge believers in the power of technology to augment human endeavour. There's no better way to demonstrate that than by bringing cross–sector human expertise together with artificial intelligence, to index the UK's most disruptive companies."

The Swarm process, which united all of the judges in real time, determined how strongly the panel felt about the disruptive nature of each company when compared to all the others. The AI was able to analyse both the strength of conviction within the group and how quickly they came to a decision, to give a definitive ranking of the final 50 businesses: the Disruption50 Index.

Thank you to our judges

The D50 judging panel was made up of 18 cross-sector experts, all ideally placed to evaluate the characteristics and performance of our disruptive applicants.
We'd like to thank each member of the panel for their involvement.

Amanda Kamin
Director of Marketing, Communications and Events

Alex Annaev
Enterprise Development Lead

Norma Dove-Edwin
Chief Data and Information Officer

Neal Gandhi
CEO, The Panoply

Helene Panzarino
Managing Director

Monica Parker
Founder

Max Winograd
Global Director, Ventures and Open Innovation

Angela Bates
Programmes Leader for IBM Developer Ecosystems Group

Parul Kaul-Green
Head of AXA Next Labs Europe

Elena Novokreshchenova
VP of Europe

Hamish Graham
Pfizer Healthcare Hub: London Manager

Ingrid Silver
Partner

Nigel Watson
CIO, Northumbrian Water

Laura Turkington
Innovation Lead

Daniel Saunders
Chief Executive Officer
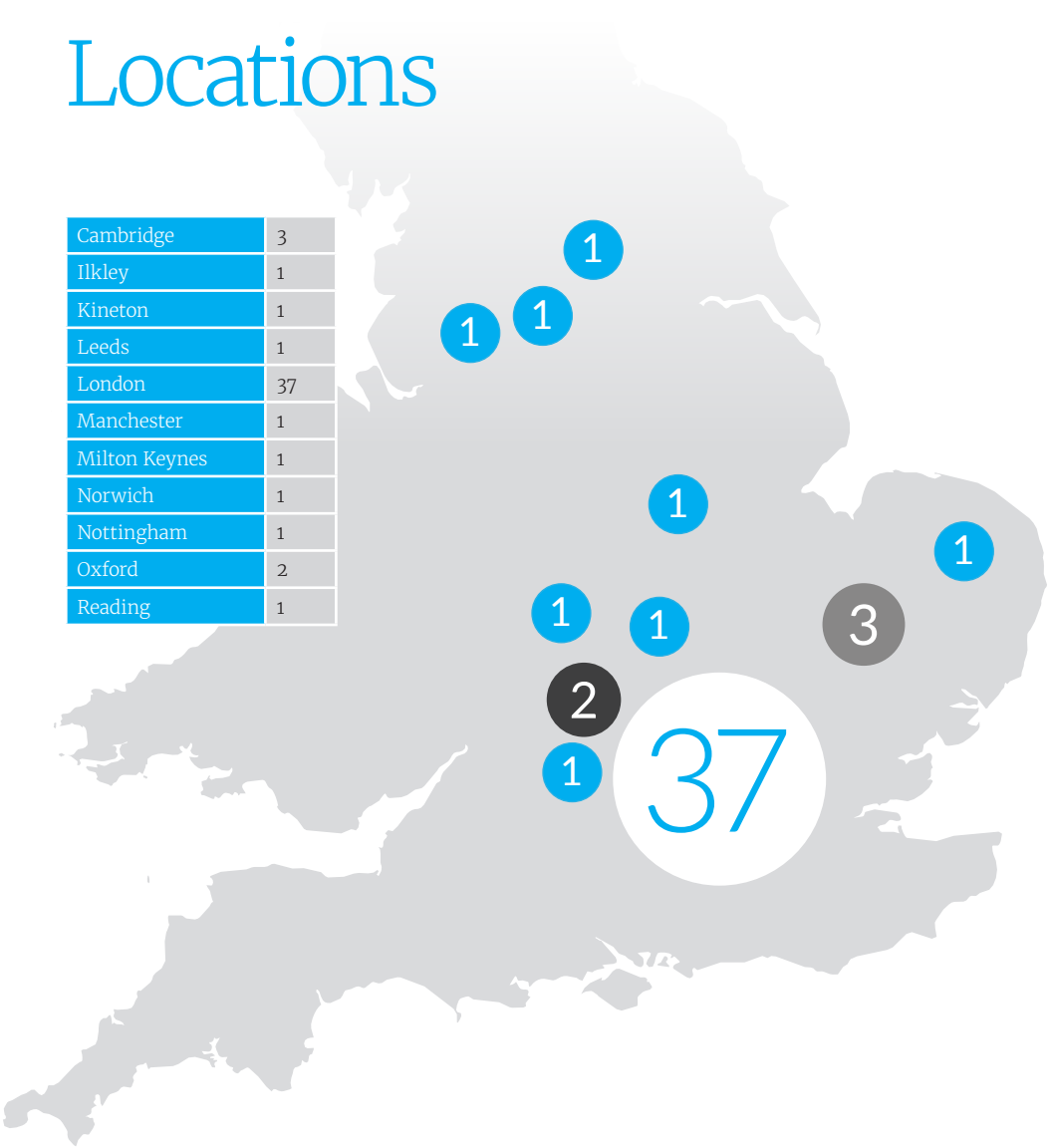
Matt Cross
Head of B2B, EMEA

Frazer Bennett
Chief Innovation Officer

Rob Prevett
Founder & CEO

Locations

Cambridge	3
Ilkley	1
Kineton	1
Leeds	1
London	37
Manchester	1
Milton Keynes	1
Norwich	1
Nottingham	1
Oxford	2
Reading	1

1 1 1 1 1 1 3 1 1 2 1 37

Sectors

HR

Legal

Sustainability

Mobility

Media

Agriculture

Cybersec

Food & Drink

Data

Mapping

Drones

Supply chain

Education

Identity

Health

Insurtech

Retail

Fintech

Energy storage

Technology

Sextech

Pet care

Highlights

Social Impact

10 of the Disruption50 are dedicated to making a positive impact in society. From promoting sustainability to the revolution of social care, these companies show that successful business can benefit people and the planet.

Female Founders

12 businesses (24%) have at least one female founding member. With UK venture capital funding overwhelmingly skewed towards men (less than 1p in every £1 goes to all-female teams, and only 10p to mixed-gender teams), this is an encouraging figure. Clearly, however, there is still a long way to go.

Company Size

Innovation doesn't always come in small packages. 17 of the D50 (34%) have more than 100 employees, demonstrating remarkable rates of growth. With the challenges of scaling a business well-documented, there are important lessons to be learned from those companies doing it successfully.

Displacing The Incumbents

7 of the D50 (14%) are either displacing other companies in their sector or making their solutions obsolete. Here we see the disruptive potential of innovative companies, and the need – especially for larger organisations – to take them seriously. This is both a threat and an opportunity for existing businesses who must change and adapt.

New Business

Impressively, 12 of the D50 were only founded within the last 3 years. This demonstrates the advantages of fast-moving startups, who are able to quickly enter the market, driving disruption in their sector with technology and innovative new ways of doing business. On the flipside, it's encouraging to see more mature companies in the Index, with Agilitas (est. 1990) and Natures Menu (est. 1981) continuing to deliver value to their customers.

Going Global

Most of the D50 operate in several countries in addition to the UK. Of these, 9 operate in more than 50 countries, with Wirex (130), Depop (147), and CurrencyCloud (180) topping the list.

Business Model

10 companies in the Disruption50 Index have a radically different business model to the existing or traditional models in their sector. This shows the power of all forms of disruptive innovation in business. While we often focus on new and disruptive technologies, sometimes rethinking a business model is the best way of delivering value and excellent service to customers.

The top 50

The emerging 50

Anatwine Limited
Aventus
Beauty Kitchen
Bibimoney Global Limited
Bink
Blokur
Buzzvault
Cancer Central
causaLens
Concirrus

Crypta Labs
CyNation Limited
deputi.ai (Lexatech Ltd)
DevicePilot
Distributed
DOVU
Echo
Elfin Market
ERIC
eWaterPay Ltd

Exo
Flexciton
Flock
ForwardLane
Go Instore
Headspace
Headstart
Healx
Hive HR
Honcho Markets Ltd
Intellisense.io

Laka
Lending Block
Little Riot
Muse
Phrasee
Pigzbe
Policy Expert
SafeToNet
SaltDNA
so–sure

Stage Intelligence
TokenCard
TrackMyRisks
Trunomi
Unforgettable
Urban Jungle
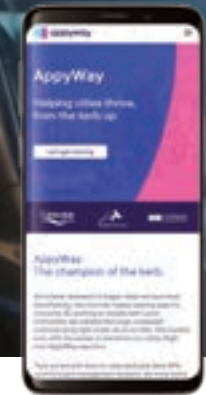Walk With Path
Winter Circle
Zinc

/// what3words

what3words is the simplest way to talk about location. It has divided the world into 3m x 3m squares, each with a unique 3 word address. Now people can refer to any precise location – a delivery entrance, a picnic spot or a drone landing point – using just three words. what3words is used by businesses and governments to operate more efficiently, and by individuals to find and share places. It is integrated into car navigation systems, is used to deliver post in 9 countries to date, and employed by NGOs and disaster response teams to save lives.

www.what3words.com

HQ
London

Founded
2013

Ownership
Private

Employees
103

Founder
Chris Sheldrick

Countries operating in
Six

Sectors
Humanitarian, Health, Mobility, Automobility, Innovation, Travel and Logistics

appyway

AppyWay aims to make parking a truly forgettable experience. They are building innovative and future-ready solutions from the bottom up, to improve the way parking is accessed and managed. Their holistic kerbside management platform provides a 'future of mobility' conduit between the private and public sector. This ensures standardised kerbside data can flow between local authorities and mobility operators, unlocking the barriers that hinder the adoption of intelligent mobility solutions and ultimately making the kerb work for everyone.

www.appyway.com

HQ
London

Founded
2013

Ownership
Private

Employees
52

Founder
Dan Hubert

Countries operating in
One

Sectors
Government Technology, Transport, Mobility, Cities, Data, Mapping, Payments, connected vehicles, OEMs and Open data platforms

3

4

OLIO

THE FOOD SHARING APP

A free app tackling the problem of food waste in the home by connecting users who have food they don't want or need, with neighbours living nearby who would like it. Other household items such as toiletries, kitchen appliances, toys, books and clothes can also be shared. Everything on OLIO is available for free. Over 1 million members have joined and food has been successfully shared in 49 countries so far. Venture backed by Octopus Ventures and Accel.

www.olioex.com

HQ
London

Founded
2015

Ownership
Private

Employees
20

Founders
Tessa Clarke
Saasha Celestial-One

Countries operating in
One

Sectors
Food tech
Sharing economy/circular economy

amicable is a multi–award–winning top 100 UK startup changing the way people divorce, separate and co–parent. Their unique technology and innovative approach to divorce, separation and co–parenting harnesses relationship knowledge and tech expertise to create a stress free way to divorce. amicable is a lawyer–free service that focuses on the family and saves couples thousands of pounds.

www.amicable.io

HQ
London

Founded
2015

Ownership
Private

Employees
15

Founders
Pip Wilson and Kate Daly

Countries operating in
86

Sectors
Family law, law tech, legal tech and divorce

5

Change Please is on a mission to end homelessness by selling great coffee. They train people experiencing homelessness as Baristas, also helping them with accommodation, mental wellbeing, opening bank accounts, caseworker support and then into onward employment. Their core work is supported by an events service and the sale of coffee in Sainsbury's supermarkets nationwide. Profits are reinvested to helping achieve their mission of reducing homelessness and its catastrophic effects on individuals and society.

www.changeplease.org
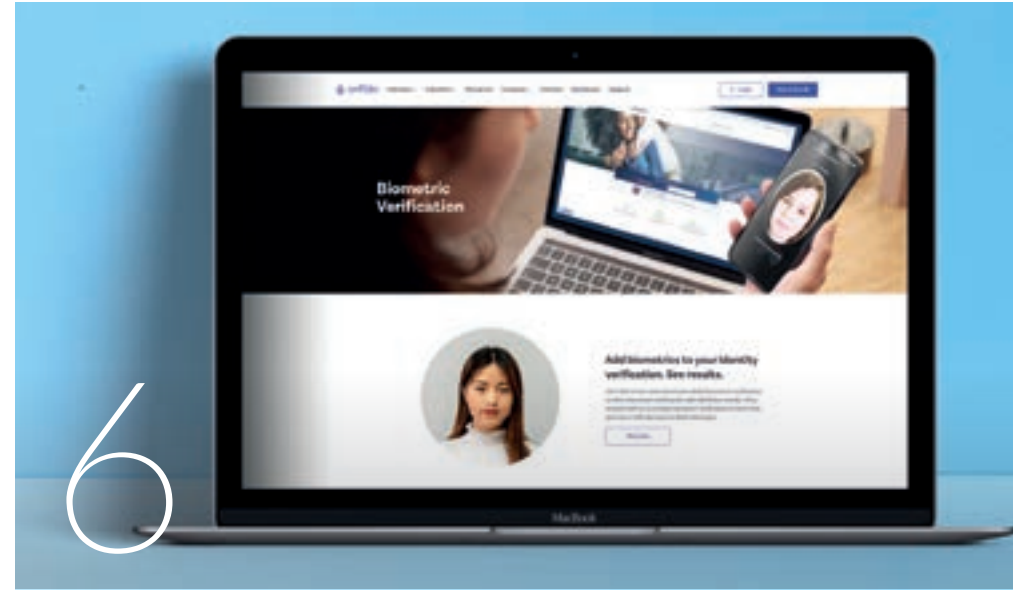
HQ
London

Founded
2015

Ownership
Private

Employees
43

Founder
Cemal Ezel

Countries operating in
Three

Sectors
Training, housing, homelessness, employment services, coffee, retail

6

onfido

Onfido is building the new identity standard for the internet. AI-based technology assesses whether a user's government-issued ID is genuine or fraudulent, and then compares it against their facial biometrics. Working with companies like Revolut, Zipcar and Bitstamp they give the assurances needed to onboard customers remotely and securely. Onfido's mission is to create a more open world, where identity is the key to access.

Recognized as a global leader in AI for identity verification, they are backed by Salesforce Ventures, SBI Investment, M12 (Microsoft) Ventures, and others. With 240 technologists spread across 6 countries, they have raised over $100m in funding and power verification for 1,500 customers.

www.onfido.com

HQ
London

Founded
2012

Ownership
Private

Employees
280

Founders
Eamon Jubbawy, Husayn Kassai, Mike Forster, Ruhul Amin

Countries operating in
195

Sectors
Artificial Intelligence, Identity Management, Information Technology, Security, Software

7

depop

Depop is the fashion marketplace that serves over 15 million people who buy, sell and discover rare and unique fashion every day. Founded in 2011 in Milan, Depop is currently headquartered in London, with satellite offices in New York and Los Angeles. Depop users can currently be found in 147 countries worldwide as part of a global social, mobile-first platform empowering young, creative entrepreneurs and those interested in contributing to a more sustainable way to shop. Depop is available to download for iOS and Android and is accessible on the web at Depop.com.

www.depop.com

HQ
London

Founded
2011

Ownership
Private

Employees
200

Founder
Simon Beckerman

Countries operating in
147

Sectors
Sharing economy, apps, platform, fashion, e-commerce

8

▷Immense

Immense Simulations is an intelligent mobility enabling software company meeting the challenges of the changing global transportation market. Immense is led by an award-winning team, with formidable academic and industry experience, unparalleled IM insight and a diverse skill set focused on delivering market leading performance.

The Immense cloud-hosted SaaS platform provides highly detailed simulations of people, places and mobility systems that enables rapid operational understanding of how a city moves, and experimentation with service deployments integrating new technology and business models. Their platform delivers enhanced decision-making capabilities, strategically and operationally, that drive down costs and increase efficiencies across the transport ecosystem.

www.immense.ai

HQ
Milton Keynes

Founded
2016

Ownership
Private

Employees
25

Founders
Didac Busquets, Carl Goves, Robin North

Countries operating in
Five

Sectors
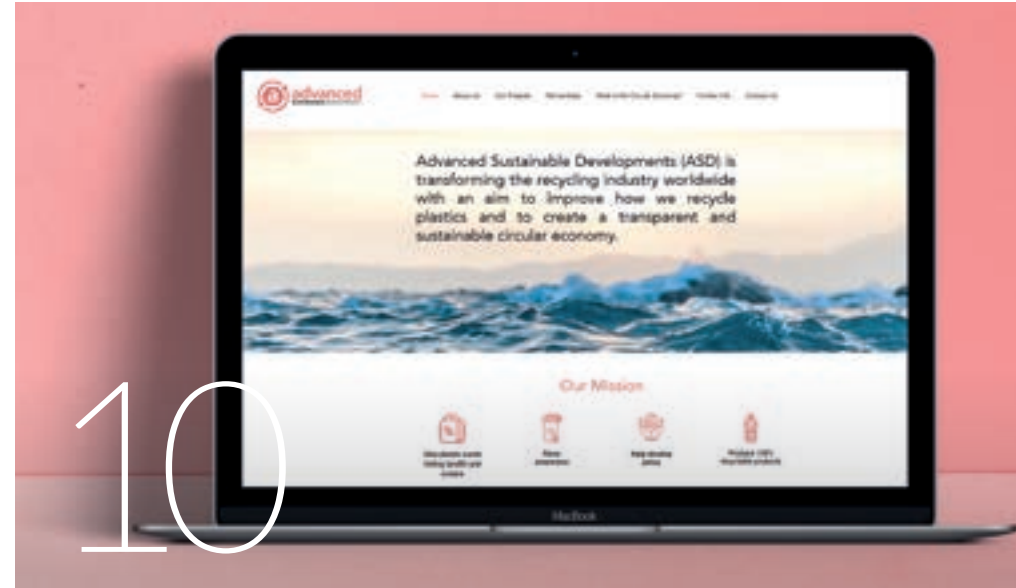**(New) Mobility, Transportation, Infrastructure, AI**

9

cupclub

CupClub is a tailored end-to-end returnable packaging service for drinks, helping to eliminate single-use plastic packaging for a more sustainable future.

CupClub replaces the need to purchase single-use packaging by providing smart, re-usable packaging as a service to retailers, brands and businesses. The service eliminates any waste that would otherwise be generated and sent mostly to landfill or incineration.

CupClub is served in cafes/canteens, self-serve coffee/tea points and vending machines, with drop points situated nearby for easy cup return.

www.cupclub.com

HQ
London

Founded
2015

Ownership
Private

Employees
Eight

Founder
Safia Qureshi

Countries operating in
One

Sectors
Circular Economy, sustainability, packaging services

10

advanced
SUSTAINABLEDEVELOPMENTS

ASD is transforming the PET plastics recycling industry through innovative recycling practices built on the ethos of creating a transparent and sustainable circular economy. They champion recycling projects that ultimately enable manufacturers and retailers to accelerate the elimination of single-use plastics from their supply chains. They have developed intelligent recycling initiatives that will ultimately bring together consumers, governments and operators to works towards a common goal, whilst maintaining full transparency of the recycling process.

www.advanced-sd.com

HQ
London

Founded
2016

Ownership
Private

Employees
850

Founder
Ahmed Detta

Countries operating in
One

Sectors
Sustainability, recycling

11

Isaak
by StatusToday

Isaak is the world's first AI dedicated to people analytics, and provides automatic, live insights into workplace wellbeing, team collaboration, and customer relationships to drive organisational change. Isaak allows both managers and employees alike to understand company behaviour and effect digital transformation. By analysing metadata of user activity, Isaak ensures complete employee privacy whilst providing full transparency into workplace behaviour. With over 1000 live companies, StatusToday has recently been recognised as a Gartner Cool Vendor in AI for the Digital Workplace.

www.statustoday.com

HQ
London
Founded
2015
Ownership
Private
Employees
11–50
Founders
Ankur Modi, Mircea Danila Dumitrescu
Countries operating in
96
Sectors
HRTech, People Analytics, Artificial Intelligence, Human Resources, Productivity Tools, Psychology, Organizational Behavior

12

Perlego

Perlego's subscription book service provides unlimited access to over 200,000 digital textbooks for a single fee. Their online learning library aims to improve the learning experience for everyone, with no high prices, easily accessible digital books, and no late fees.

www.perlego.com

HQ
London
Founded
2016
Ownership
Private
Employees
30
Founders
Gauthier Van Malderen Matthew Davis
Countries operating in
28
Sectors
Edtech Publishing
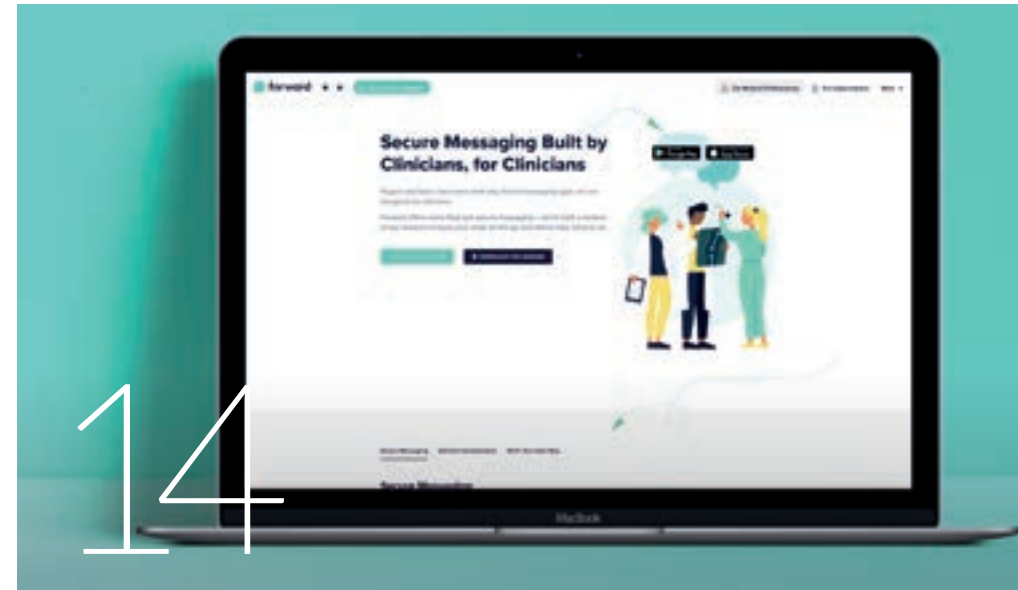
13

PROVENANCE

Provenance is a platform that empowers brands to take steps toward greater transparency. With their software, businesses can share information and stories about products and their supply chains, including verified data to support those statements powered by blockchain.

By connecting this information to things – in store, on pack and online – users can discover the origin, journey and impact of their products to enable more positive, purposeful purchases.

www.provenance.org

HQ
London

Founded
2014

Ownership
Private

Employees
23

Founder
Jessi Baker

Countries operating in
13

Sectors
Blockchain, FinTech, Information Technology, Marketing Technology (Martech) Retail Technology, Food Technology, SaaS, Social Impact, Supply Chain Management

14

forward

Forward is made up of clinicians and technologists who believe that secure, intelligent communication is fundamental to healthcare. With active teams in over 200 NHS trusts, as well as partnerships with wider NHS and Government bodies, Forward empowers healthcare professionals to communicate and collaborate effectively.

forwardhealth.co

HQ
London

Founded
2016

Ownership
Private

Employees
22

Founders
Barney Gilbert, Lydia Yarlott, Phillip Mundy

Countries operating in
One

Sectors
Health Care, mHealth, Pharmaceutical, Healthtech

15

VIDSY.CO

Vidsy is the creative technology engine powering mobile video ad creation for the world's leading brands. Our technology, global community of 6,000+ vetted creators and fully managed services are empowering brands to intelligently transform their digital advertising for an ever-evolving world of mobile video.

vidsy.co

HQ
London

Founded
2015

Ownership
Private

Employees
55

Founders
Gerard Keeley, Alex Morris, Archie Campbell

Countries operating in
70

Sectors
Retail and e-commerce, Gaming,Entertainment and medi, Telecommunications, Technology,CPG, AutomotiveFinancial services

16

Metail

Metail has been building technology to power the online fashion space for over a decade. They are pushing the boundaries in virtual garment design, offering cutting-edge body modelling and visualisation solutions for 3D apparel product designers.

Metail helps designers showcase their concepts to their teams and buyers, helping to positively impact the product development and merchandising process.

www.metail.com

HQ
Cambridge

Founded
2018

Ownership
Private

Employees
10

Founders
Tom Adeyoola

Countries operating in
One

Sectors
Fashtech

17

Currencycloud

Currencycloud's technology is unlocking the global economy for payment platforms of the future. Its B2B cross border payments infrastructure enables businesses to deliver an awesome experience to their customers, though one simple and flexible API connection.

Launched in 2012, Currencycloud is based in London and is regulated in Europe, the U.S. and Canada, and has processed more than $50bn to over 180 countries. Currencycloud works with banks and fintechs globally including Starling Bank, Standard Bank South Africa, Travelex and Brookline Bank.

www.currencycloud.com

HQ
London

Founded
2012

Ownership
Private

Employees
200

Founders
Richard Arundel, Stephen Lemon

Countries operating in
180

Sectors
Banking, fintech and foreign exchange (FX) brokers

18

Z Λ P ÷ G O

ZapGo Ltd based in Oxford, is developing the next generation of batteries. Their vision is for mobile phones that charge in seconds and last all day, electric vehicles that can be charged in the same time it takes to fill a tank with fuel today, and to enable the modernisation of the national grid as we move to 100% renewable energy. They use no lithium, cobalt, vanadium or rare earth materials in their batteries. Their cells do not catch fire, will last 30 years before replacement and can then be recycled.

www.zapgo.com

HQ
Oxford

Founded
2013

Ownership
Private

Employees
25

Founders
Stephen Voller, Tim Walder

Countries operating in
Five

Sectors
Consumer Electronics, Energy Storage, Mobility

19

citizen me

CitizenMe enables organisations to build closer relationships with customers by connecting human behavioural insights with Big Data. All of us are a part of a global Personal Data marketplace, but this marketplace doesn't allow consumers, as the creators of data, to extract any value from it. The Citizen Me decentralised app has helped over 220,000 digital citizens take control of – and get value from – their data online. Their self-service, ethical platform allows organisations to request data directly from consumers for research and innovation purposes.

www.citizenme.com

HQ
London

Founded
2015

Ownership
Private

Employees
15

Founder
StJohn Deakins

Countries operating in
30

Sectors
Technology, information services.

20

Natures Menu
REAL IN EVERY WAY

With over 38 years in the business, Natures Menu is the UK's number one for raw pet food and Europe's leading expert on raw and natural food for cats and dogs. Made using quality meat and fish, blended vegetables, fruits and healthy carbohydrates, Natures Menu prides itself on using British suppliers and ethical product sources wherever possible. Developed with a team of professional vets and pet food experts and produced to the highest standard, Natures Menu's selection from raw meaty bones to natural treats, cans and pouches satisfies the nutritional needs of pets.

www.naturesmenu.co.uk

HQ
Norwich

Founded
1981

Ownership
Private

Employees
237

Founders
Richard Taylor, Craig Taylor

Countries operating in
26

Sectors
Petcare, pet food

21

22

Agilitas is the leading global innovator of customer driven IT channel services. The company is passionate about delivering first class IT services on behalf of vendors, IT resellers and managed service providers to extend their service capability and improve customer satisfaction.

Agilitas delivers solutions across workspace, server, storage and networking technologies to channel partners to over 60 countries throughout the world. These services include maintenance services, technical support, professional services and specialist engineering resource.

www.agilitas.co.uk

HQ
Nottingham

Founded
1990

Ownership
Private

Employees
67

Founder
Shaun Lynn

Countries operating in
60+

Sectors
Information Technology and Services

iamYiam is an award–winning B2C and B2B personalised precision preventive health partner which empowers people to take charge of their health, every day and lifelong. On the backdrop of an $8 trillion global health care cost, 90% is purely linked to preventable lifestyle diseases. Combining big health data, AI, genetics and academic research (covering more than 2.5 million clinical trial subjects), iamYiam delivers the world's first personalised health plan that is to be executed through the platform's curated products and services.

www.iamyiam.com

HQ
London

Founded
2015

Ownership
Private

Employees
20

Founder
Lorena Puica

Countries operating in
32

Sectors
Healthcare, health tech, AI, preventions

23

PragmatIC®

PragmatIC is a world leader in ultra-low-cost flexible electronics, enabling the potential for trillions of smart objects that can engage with consumers and their environments. They have developed a unique technology platform that delivers flexible integrated circuits (FlexICs) that are thinner than a human hair and can be easily embedded into everyday objects.

www.pragmatic.tech

HQ
Cambridge

Founded
2010

Ownership
Private

Employees
80

Founders
Scott White
Richard Price

Countries operating in
One

Sectors
Industrial IoT, retail tech

24

DARKTRACE

Darktrace is the world's leading cyber AI company and the creator of Autonomous Response technology.

Their self-learning AI is modelled on the human immune system and used by over 3,000 organisations to protect against threats to the cloud, email, IoT, networks and industrial systems. This includes insider threat, industrial espionage, IoT compromises, zero-day malware, data loss, supply chain risk and long-term infrastructure vulnerabilities. Every 3 seconds, Darktrace AI fights back against a cyber-threat, preventing it from causing damage.

www.darktrace.com

HQ
Cambridge

Founded
2016

Ownership
Private

Employees
1006

Founders
Dave Palmer, Emily Orton, Jack Stockdale, Nicole Eagan, Poppy Gustafsson

Countries operating in
40

Sectors
Artificial Intelligence, Cyber Security, Information Technology, Machine Learning

25

callsign

Callsign is an identity fraud, authorisation & authentication company. They solve challenges that organisations face in getting their users on to and interacting with their digital platforms easily and securely. They provide solutions to some of the world's largest banks and offer bank grade identification to public and private sector clients of all sizes. Callsign's Intelligence Driven Authentication recognises users by combining deep learning insights – derived across device, location and behavioural data – with personalised and contextual customer journeys. As a result, users can get on with their digital lives whilst businesses improve customer engagement, increase productivity and reduce the risk of fraud.

www.callsign.com

HQ
London

Founded
2011

Ownership
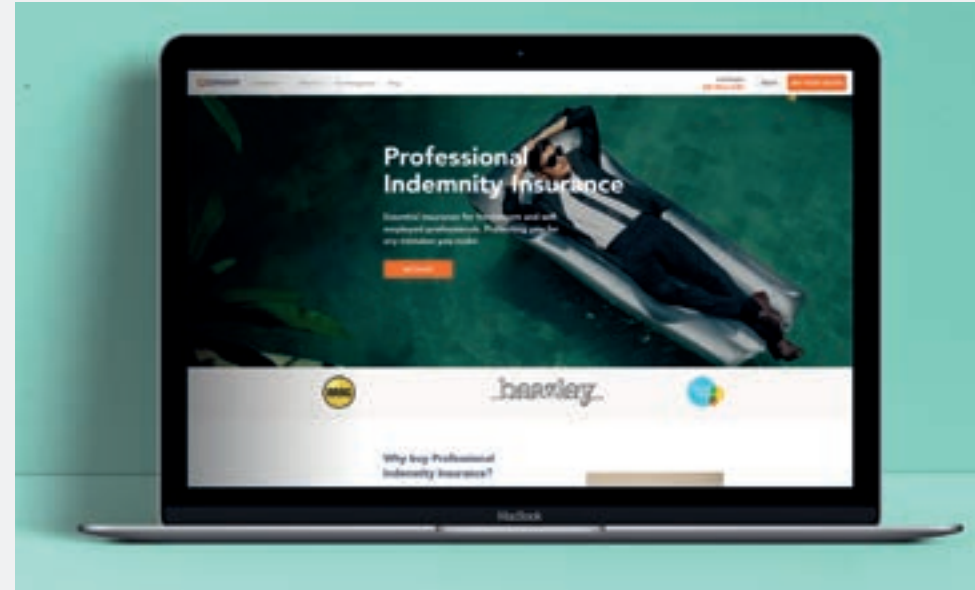**Private**

Employees
120

Founders
Zia Hayat, Ian Welch

Countries operating in
Four

Sectors
Artificial Intelligence, Cyber Security, Machine Learning, Network Security, Identity, Anti Fraud, Authorisation

DINGHY

There has been a fundamental shift in the way freelancers live and work. The world is now mobile and on-demand, yet insurance has traditionally been based on decades old cumbersome forms.

In 2018 Dinghy launched the first ever on-demand freelancer business insurance package, a mobile first unique product to serve these professionals. A freelancer's life is full of peaks and troughs, Dinghy is designed specifically to cater to this problem. In an industry that is notoriously mistrusted our 97% Excellent score on Trustpilot proves we are disrupting the world of insurance and helping freelancers.

www.getdinghy.com

HQ
London

Founded
2017

Ownership
Private

Employees
10

Founders
Ben Wilks, Edward Woodcock, Robert Hartley

Countries operating in
One

Sectors
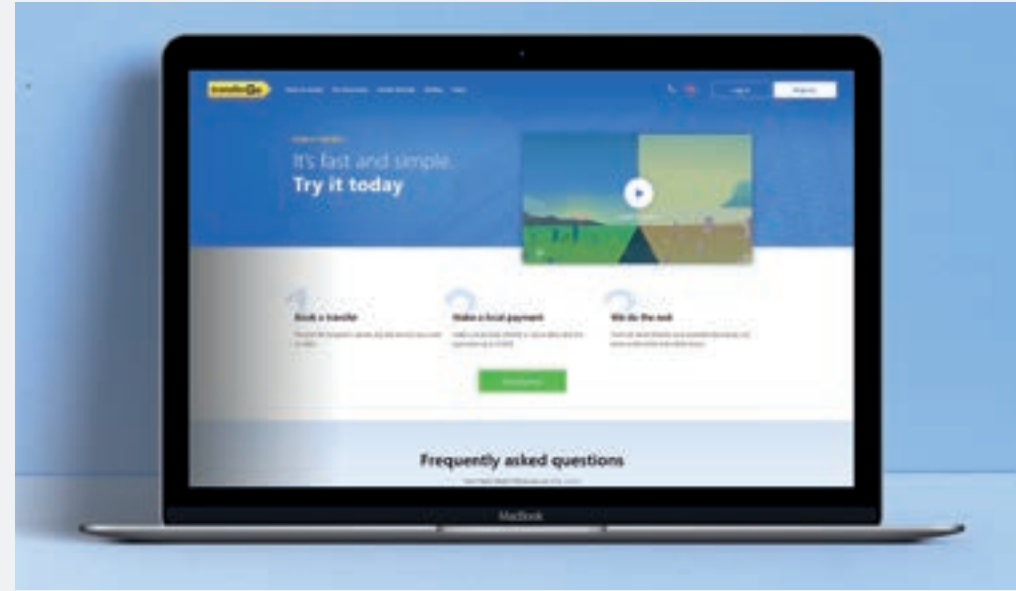**Insurance, fintech, creative, tech, consulting**

OurPath

OurPath is a digital lifestyle change programme aiming to tackle the growing lifestyle disease epidemic. Combining behavioural science, educational content, health tech and live mentor support from registered Dietitians and Nutritionists, the programme delivers a holistic approach to sustainably changing people's behaviours and improving their health long-term. OurPath is widely accessible to the general public as a weight-loss and lifestyle change programme while also being a cost effective solution for the NHS in the treatment and prevention of type 2 diabetes.

www.ourpath.co.uk

HQ
London

Founded
2014

Ownership
Private

Employees
45

Founders
Chris Edson, Mike Gibbs

Countries operating in
One

Sectors
Healthtech

transferGo

TransferGo is the most convenient way to send money abroad for migrants and businesses: 10x cheaper than banks and cash bureaus; same business day delivery and a guaranteed destination amount without any extra charge.

TransferGo is a pure-play digital international money transfer service that is regulated by the UK Financial Conduct Authority (FCA) as an authorised payment institution. They enable international money transfers across Europe and other global destinations, adding a new destination every month.

www.transfergo.com

HQ
London

Founded
2012

Ownership
Private

Employees
131

Founders
Arnas Lukosevicius, Daumantas Dvilinskas, Edvinas Sersniovas, Justinas Lasevicius

Countries operating in
45

Sectors
B2B, Business Intelligence, Finance, FinTech, Payments

umotif

uMotif's mission is to put patients at the centre of research by building data capture solutions people love to use. Designed with patients for patients, the uMotif platform supports data capture for each phase of clinical research across all therapeutic areas. Over 22,000 participants use uMotif's applications to track and submit e-consent, symptom, eCOA, ePRO, and wearable device data.

With expertise in engaging patients and fast deployments, the business works with 10 of the top 20 global pharmaceutical companies to power large real world evidence (RWE) and virtual studies.

www.umotif.com

HQ
London
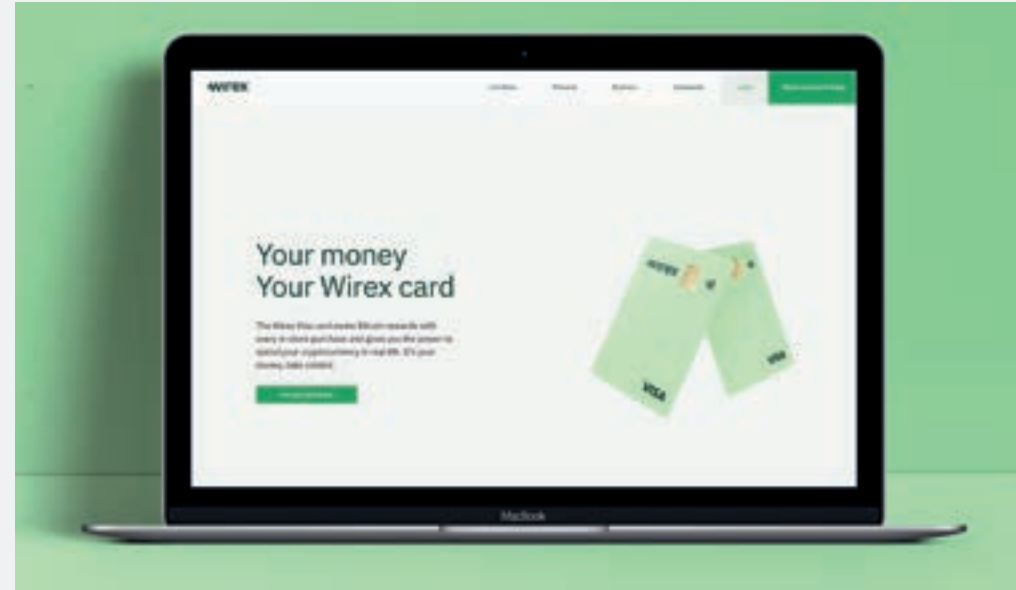
Founded
2012

Ownership
Private

Employees
40

Founders
Bruce Hellman, Ben James

Countries operating in
15

Sectors
Healthtech, Life Sciences, Data Capture

≡WIᴦEX

Wirex is an FCA–licenced global leader in digital money solutions for corporate and retail clients. Its borderless payment platform seamlessly integrates crypto and conventional currencies to democratise access to multi–currency accounts, crypto–enabled Visa cards, instant international remittance and industry–best exchange services.

The company was the first to bridge the gap between fiat and cryptocurrency by enabling the use of cryptocurrencies in day–to–day life with the Wirex Visa card. By uniting conventional payment infrastructure with unrestricted access to interbank and Over–The–Counter (OTC) exchange rates, Wirex empowers people to spend, exchange and transfer their money with freedom.

www.wirexapp.com

HQ
London

Founded
2014

Ownership
Private

Employees
165

Founders
Dmitry Lazarichev, Pavel Matveev

Countries operating in
130

Sectors
Bitcoin, Blockchain, Financial Services, FinTech, Personal Finance, traditional finance, b2b account

ALTITUDE A·N·G·E·L

Altitude Angel is an aviation technology company which creates global-scale solutions that facilitate the safe integration and use of fully autonomous drones in global airspace. Its purpose-built cloud platform supports both U-Space and UTM, and delivers market-leading services to drone operators, manufacturers and software developers. Altitude Angel's innovative solutions for ATM enable them to access a rich source of real-time airspace, environmental and regulatory data which is expertly customised to the specific operation.

www.altitudeangel.com

HQ
Reading

Founded
2014

Ownership
Private

Founder
Richard Parker

Countries operating in
80

Sectors
Drone developers, operators, manufacturers and transportation

bidooh

Bidooh is a self-serving digital billboard software on the blockchain which allows advertisers to create and publish adverts on digital billboard screens and target people using facial analysis. The project is already live in MVP on 70 digital screens in shopping malls and an airport and growing fast. Bidooh's chairman is Michael Edelson, who is a director of Manchester United and has completed more than 20 IPO's successfully.

www.bidooh.com

HQ
Manchester

Founded
2016

Ownership
Private

Employees
19

Founders
Abdul Alim, Shaz Mughal

Countries operating in
Four

Sectors
Adveritising, blockchain

DROVER

Drover offers a new way to get a car completely online – revolutionising car ownership in the United Kingdom.

Using the Drover website, drivers choose a car they love, exactly how long they need it for (From 1 month, to 2 years) and have it delivered to their door. After that, Drover bundles the entire cost of ownership into a single, transparent monthly payment.

www.joindrover.com

HQ
London

Founded
2015

Ownership
Private

Employees
120

Founders
Felix Leuschner
Matthew Varughese
Daniel Illes

Countries operating in
One

Sectors
Automotive, Mobility,
Technology, Fintech

elder

Elder is a company geared towards answering one of the biggest questions of our time, developing unparalleled technology to provide a genuine alternative to residential care. Recently the company was named the third fastest–growing in the UK across any sector and ranked at five in Startups100 2019. The company delivers the equivalent of an average size care home every 12 days, to a market where demographic change is increasingly straining supply. All this without putting a shovel in the ground or the large capex required by the traditional sector.

www.elder.org

HQ
London

Founded
2016

Ownership
Private

Employees
80

Founders
Pete Dowds,
Tom Brooks

Countries operating in
One

Sectors
Caretech, healthtech

ELECTRON

Electron is an energy technology company designing and building digital infrastructure for the energy industry. They are developing the identity and trading platforms that will underpin the transition to cheaper, cleaner, more resilient power systems.

Founded in 2015, Electron is internationally recognised as a leader in the field, having been named a 2017 WEF "Technology Pioneer", and recently a "Cleantech 100" company. The business currently operates in three countries, working alongside utilities, regulators and other technology providers to bring flexibility and coordination to energy grids.

www.electron.org.uk

HQ
London

Founded
2015

Ownership
Private

Employees
15

Founders
Jo-Jo Hubbard, Paul Ellis

Countries operating in
Three

Sectors
Tech and Energy

expend

Expend is the home of Effortless Expenses, an award-winning expenses management solution that's gone far beyond a company payment card. Expend provides impressive automation that's easy, fast and flexible to use. Their goal is to support any expense type, any payment method, and any business size. Expend are blurring the lines between Fintech solutions and business SaaS platforms, liberating businesses owners and employees to work how they work best.

Thousands of happy Expenders across the UK are taking the time and effort out of their business expenses.

www.expend.io

HQ
London

Founded
2014

Ownership
Private

Employees
15

Founders
Johnny Vowles
Rudolph van Graan

Countries operating in
One

Sectors
Fintech
SaaS
FinSaaS

Limitless

Limitless is an AI-powered crowdsourcing platform which enables enterprise brands to use their own customers to deliver amazing customer experiences. Limitless' SmartCrowdTM platform allows brands to leverage their own customers and reward them for delivering services like on-demand customer support, near-time product feedback and content moderation.

A digital onboarding programme allows brands to attract and onboard a crowd of customers in any language in a matter of hours. With SmartAITM brands can build a scalable and agile crowd using intelligent routing, rating and reward mechanisms.

www.limitlesstech.com

HQ
London

Founded
2016

Ownership
Private

Employees
50

Founders
Megan Neale, Roger Beadle

Countries operating in
10

Sectors
Artificial Intelligence, Tech SaS

MYSTERYVIBE

Award winning sexual health products. MysteryVibe strives to invent category defining products that combine the best of humanity and technology, elevating the sexual experience. The business aims to create a world where every adult has the space, freedom, knowledge and power to elevate their pleasure, sexual health and wellbeing.

world.mysteryvibe.com

HQ
London

Founded
2014

Ownership
Private

Employees
1020

Founders
Stephanie Alys, Shanshan Xu, Soumyadip Rakshit, Rob Weekly

Countries operating in
51

Sectors
Sex tech, consumer electronics, health tech

rootwave™
Zaps weeds. Zero chemicals.

RootWave uses electricity to zap weeds with zero chemicals to offer a sustainable and scalable alternative to chemical herbicides which are under pressure from resistance, regulation, and litigation.

RootWave are generating revenue from an award-winning professional hand-weeder, have patents granted, won £2.5m in EU and UK grants, have nearly completed development of automated, field-scale agricultural products, and are now working with one of the global agrochemical companies.

www.rootwave.com

HQ
Kineton

Founded
2012

Ownership
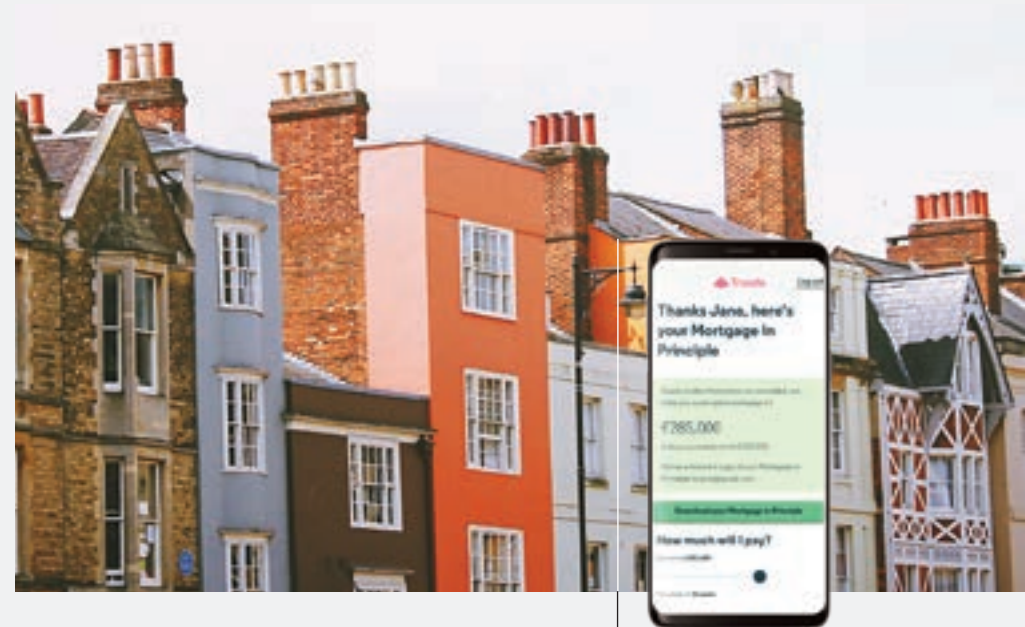**Private**

Employees
11

Founders
Andrew Diprose
Robert Diprose

Countries operating in
Eight

Sectors
Agriculture

Trussle

Trussle offers a hassle-free way to get a mortgage. They help first-time buyers and existing homeowners save time and money by securing great-value mortgages online.

Every year, millions of current and aspiring homeowners are subject to unnecessary costs, delays, and frustrations when trying to get a mortgage. The industry shortcomings are causing people's dreams of owning a home to slip further away. Trussle are on a mission to build a game changing product to make getting a mortgage fairer.

www.trussle.com

HQ
London

Founded
2015

Ownership
Private

Employees
115

Founders
Ishaan Malhi

Countries operating in
One

Sectors
Mortgages, Finance, Financial Services, Payments, Real Estate, fintech

BOUGHTBY**MANY**

Bought By Many uses data to create pet insurance policies consumers want but no other companies offer. It was the first pet insurance provider to cover pre-existing conditions, offer fixed prices for the life of the pet and process claims online. Bought By Many does everything with the customer in mind, for example, sending a handwritten condolence card when a pet dies. This is why their NPS is consistently over 70. The company launched their policies in 2017 and were voted the Most Trusted Pet Insurance Provider in the UK at the Moneywise awards in 2019.

www.boughtbymany.com

HQ
London

Founded
2012

Ownership
Private

Employees
100

Founders
Steven Mendel
Guy Farley

Countries operating in
Two

Sectors
Insurtech

EVRYTHNG

EVRYTHNG is disrupting the way consumer product brands interact with their customers by bringing billions of products to life with a digital identity on the web. Every product — shirts, purses, soda, wine, salmon — can now tell its intimate story creating a real-time knowledge network of product data. EVRYTHNG's IoT SaaS platform allows brands to do this quickly, cost-effectively and at scale.

EVRYTHNG's digital ecosystem radically empowers consumer product brands to lead with business strategies influenced by real-time data intelligence. By connecting every physical product to the web with a digital identity, brands now have end-to-end supply chain visibility and traceability while their customers receive full transparency and personalised digital experiences.

www.evrythng.com

HQ
London

Founded
2012

Ownership
Private

Employees
65

Founders
Niall Murphy, Dominique
Guinard, Andy Hobsbawm,
Vlad Trifa

Countries operating in
15+

Sectors
Big Data, Cloud Data Services,
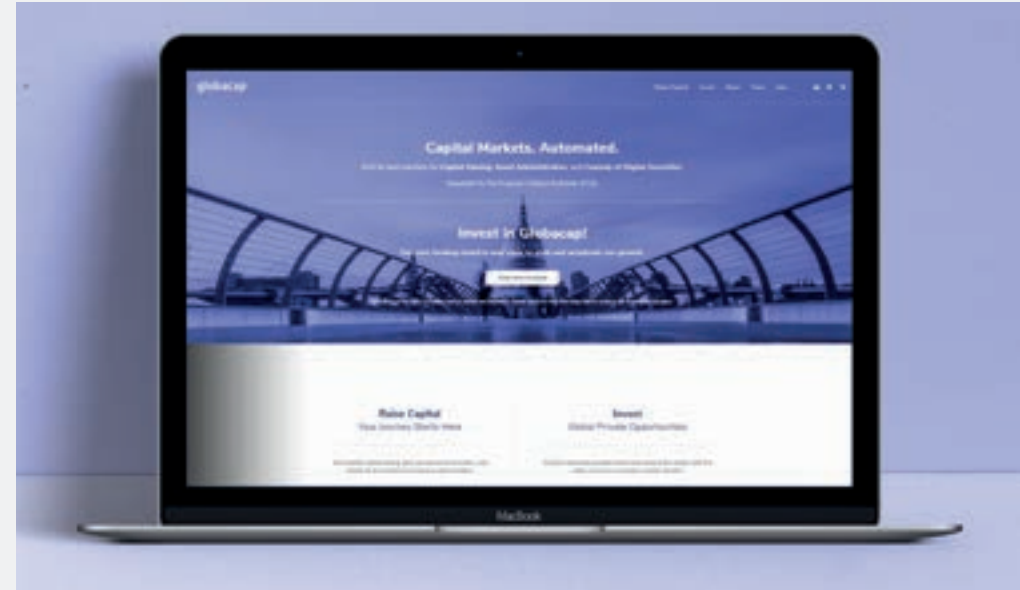**Internet of Things, Software**

Exscientia
DRIVEN BY KNOWLEDGE

By combining the power of AI with the experience of seasoned drug hunters, Exscientia was the first company to automate drug design surpassing conventional approaches. Exscientia's Centaur Chemist™ platform enables ground breaking productivity gains in addition to new approaches to improve drug efficacy. Centaur embraces polypharmacology and allows for the development of complex molecules designed to hit more than one target. This enables the treatment of multiple morbidities with one drug. Exscientia has clients from Big Pharma, Joint Ventures and its own asset pipeline.

www.exscientia.co.uk

HQ
Oxford

Founded
2012

Ownership
Private

Employees
49

Founder
Andrew Hopkins

Countries operating in
Six

Sectors
AI Drug Discovery

globacap / Global Capital Automation Platform

Capital markets. Automated. Globacap is the world's first entirely digital capital markets platform, empowering companies to raise capital from global investors in a simple, compliant, and cost-effective way.

In addition, the business's market-leading administration and custody platform lets companies manage their securities digitally throughout the life-cycle. Corporate actions, distributions, transfers, and even voting become as simple as a few clicks, eliminating layers of administrative and legal overheads.

Simple, cost-effective, and cutting-edge technology. Powered by blockchain, regulated by the FCA.

www.globacap.com

HQ
London

Founded
2017

Ownership
Private

Employees
23

Founders
Myles Milston
Alexander Green
Joanne Filbin

Countries operating in
40

Sectors
Fintech

HALŌ

Halo was founded to offer the World's best coffees in a way that was best for the World, with the convenience that single serve coffee provides but to remove the burden from the consumer in terms of disposal and without the guilt associated with plastic and metal based capsules.

www.halo.coffee

HQ
London

Founded
2016

Ownership
Private

Employees
Four

Founders
David Simon Foster
Nils Leonard
Richard Hardwick

Countries operating in
49

Sectors
Food and drink,
sustainability

incuto

14m people in the UK live in poverty, with many relying on high-cost, short-term payday lenders for borrowing.

Incuto is a technology platform aimed at Community Banks, to improve digital experience, efficiency and reduce costs, allowing them to compete with payday lenders, but with much lower cost, ethical products.

Incuto is disrupting the market by focusing on social impact. The company charges up to 75% less for transactions such as credit scores and payments (which are existing costs to the organisation), but with no licence or support fees.

www.incuto.com

HQ
Ilkley

Founded
2016

Ownership
Private

Employees
18

Founders
Andrew Rabbitt, John
Neasham, Les Walker

Countries operating in
One

Sectors
Banking, Blockchain, FinTech,
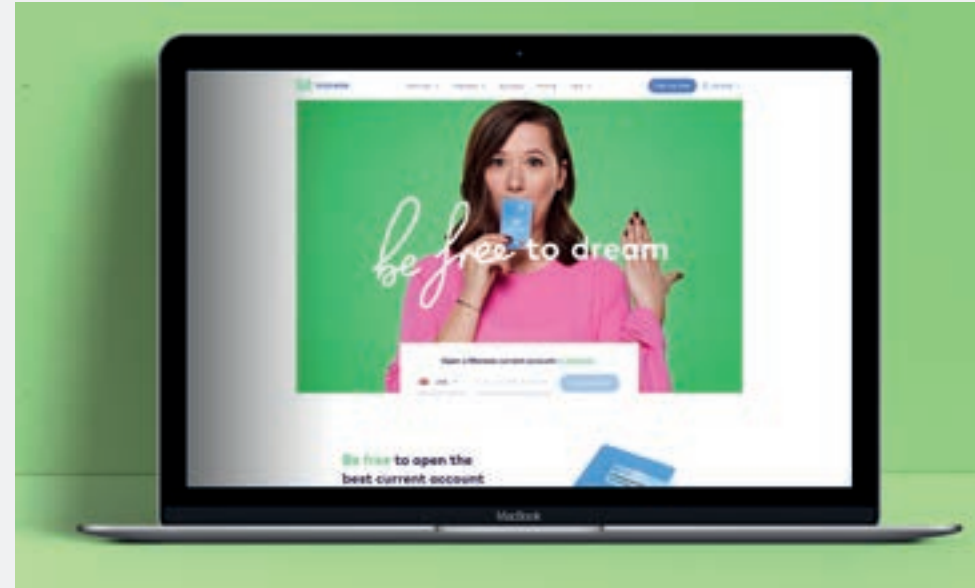**Payments, tech for good**
(ethical)

medopad

Medopad is a global health tech company with a mission to help people with chronic, complex, and rare diseases to live longer, fuller lives.

Medopad works with world-leading healthcare providers, pharmaceutical, insurance and technology companies, including Apple and Tencent, to build a connected digital health ecosystem. Headquartered in London, Medopad has offices in the US and China

www.medopad.com

HQ
London

Founded
2011

Ownership
Private

Employees
100

Founder
Dan Vahdat

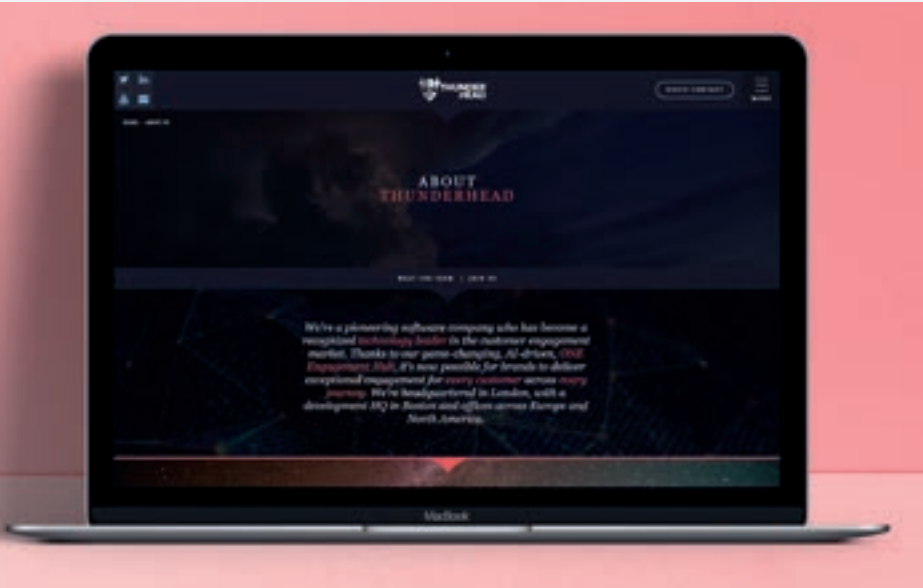Countries operating in
Three

Sectors
Healthtech

monese

Monese have built a banking service that gives people the financial freedom to thrive anywhere. Their award-winning, mobile-only current account was the first of its kind in the UK, and can be opened instantly on a mobile, enabling people to travel, live or work freely anywhere in the world. Monese customers benefit from real-time transaction notifications, spending overviews, and budgeting tools, giving them more transparency over their finances. Foreign transactions have a clear cost and customers can deposit money into their account as quickly as possible when arriving into a new country. The company also has extensive financial inclusion programmes that aim to help refugees in the UK and Europe get quick access to banking.

www.monese.com

HQ
London

Founded
2015

Ownership
Private

Employees
300

Founders
Norris Koppel

Countries operating in
31

Sectors
Fintech

THUNDER HEAD

Thunderhead help brands get closer to their customers by helping them to better understand and meet the wants and needs of each and every individual customer, regardless of where, when, and how they interact.

Thunderhead's ONE Engagement Hub is a cloud-based customer engagement platform that's been designed to discover customer insight in real-time, across every interaction throughout the entire customer journey. Through its advanced listening and learning capabilities, ONE surfaces real-time customer insight and journey behaviour, providing a completely seamless experience throughout each unique customer journey. This enables enterprises to optimise marketing and customer retention strategies and drive conversation-led engagement, building stronger and more valuable relationships with their customers.

www.thunderhead.com

HQ
London

Founded
2005

Ownership
Private

Employees
150

Founder
Glen Manchester

Countries operating in
36

Sectors
Enterprise Software, SaaS, Software"

VET-AI
ANIMAL TECHNOLOGIES

Vet-AI is a research and development company that uses groundbreaking technologies to reshape the animal health industries. Using data and artificial intelligence, Vet-AI aims to predict and prevent conditions occurring in pet healthcare. Vet-AI has launched its flagship brand 'Joii', an app that reduces the price of veterinary care from day one by 60% and aims to deliver 70% of the services you receive in a traditional veterinary practice, all from the palm of your hand.

www.joiipetcare.com

HQ
Leeds

Founded
2018

Ownership
Private

Employees
30

Founders
Paul Hallett, Sarah Warren, Robert Dawson

Countries operating in
One

Sectors
Healthtech, veterinary

Ones to watch

An astonishing number of truly disruptive companies applied for the Disruption50 this year... of those who didn't quite make the final 50, there were a few that stood out in particular that we feel deserve a special mention...

Introducing, the ones to watch...

HEADSPACE'

Headspace is a global leader in meditation and mindfulness through a dedicated app and online content offerings. Their guided meditations and content disrupt how the world thinks about mindfulness and mental health. Headspace was the first meditation app to market, and their mission is to improve the health and happiness of the world. Backed by co-founder and former Tibetan monk Andy Puddicombe's deep knowledge of the time-honored tradition and practice of meditation, Headspace aims to inspire, guide and support our members every step of their mindfulness journey. We're demystifying meditation by making it more science-based and approachable for everyone.
www.headspace.com

HQ **London**
Founded **2010**
Ownership **Private**
Employees **317**
Founders
Andy Puddicombe, Rich Pierson

healx
Every rare disease patient deserves a treatment

The traditional drug discovery model is focused on blockbuster drugs for large disease populations. As a result, rare disease patients are being let down. Healx have developed Healnet, the world's most comprehensive AI platform, which enables prediction of rare disease treatments at scale.
healx.io

HQ **Cambridge**
Founded **2014**
Ownership **Private**
Employees **40**
Founders
Andreas Bender, David Brown, David Cavalla, Tim Guilliams

SafeToNet

Safetonet is cyber-safety company that safeguards children worldwide from predatory issues including cyberbullying, abuse, aggression, grooming and sextortion. Using sophisticated behavioural, sentiment and correlative analytics, it pro-actively and in real-time filters harmful content across all social networks and other online social mediums. Knowing the difference between banter and aggression is key to successful content assessment and filtering. The SafeToNet software is pioneering and leading the field in safeguarding children online enabling them to search, explore and develop free from online abuse and harm.
www.safetonet.com

HQ **London**
Founded **2013**
Ownership **Private**
Employees **5**
Founders
Georgina Pursey, Jack Pursey, Richard Pursey, Sharon Pursey

tokencard

Tokencard have built a non-custodial bank for the Ethereum network. They have developed a debit card that will let you spend Ether and other ERC20 tokens in your daily life..
tokencard.io/company/

HQ **London**
Founded **2017**
Ownership **Private**
Employees **20**
Founders
David Hoggard, Mel Gelderman

Ones to watch

Urban Jungle is using technology to build an insurance provider for a new generation of customers. They are helping young people get cheaper, better suited home insurance.
www.myurbanjungle.com

HQ **London**
Founded **2016**
Ownership **Private**
Employees **24**
Founders
Jimmy Williams, Greg Smyth

Blokur is a blockchain-based platform that helps musicians and music companies get paid what they should, when they should, by ensuring that their rights are accurately represented.
www.blokur.com

HQ **London**
Founded **2016**
Ownership **Private**
Employees **Nine**
Founder **Phil Barry**

causaLens is on a mission to develop a machine that predicts the global economy in real-time. Their technology helps organisations plan and optimise business outcomes, thus improving efficiency and protecting the environment.
www.causalens.com

HQ **London**
Founded **2016**
Ownership **Private**
Employees **18**
Founder **Darko Matovski**

CyNation is an Integrated Risk Management company focused on managing the risks inherent in supply chains and third-party ecosystems. The platform, CyDesk, automates the processes involved in managing third-party risk and provides organisations with real-time visibility of the risk exposure from their supply chain and third parties.
www.cynation.com

HQ **London**
Founded **2015**
Ownership **Private**
Employees **12**
Founders **Daniela Menzky, Shadi A. Razak**

I employ 153 people, but I just want someone to talk to.

People turn to you for leadership, but who can you turn to who understands your challenges?

Our specialist entrepreneurs group works with founders and management teams from vision to exit. We understand the complexities that you and your business face, from incentivising your team, managing growth and dealing with tax and other regulations, to planning your exit strategy and managing your personal wealth.

To find out more, please contact:

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smithandwilliamson.com

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Smith & Williamson

Accountancy • Investment Management • Tax