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UK TIPS OF THE YEAR 2026

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Ibstock (LSE: IBS)

Overview

Ibstock plc is a leading British manufacturer and supplier of clay and concrete building products and construction solutions serving the UK construction industry with materials primarily used in residential, commercial, infrastructure and landscaping projects.

- **Founded:** 1825 (over 200 years heritage)
- **Headquarters:** Ibstock, Leicestershire, England, UK
- **Listed:** London Stock Exchange (FTSE 250)
- **CEO:** Joseph Hudson
- **Industry:** Building materials / Basic materials
- **Employees:** 1,900+

Ibstock's mission revolves around providing essential building materials to enable the creation of homes, places and spaces with a focus on **quality, innovation, service, and sustainability**.

Business Activities

Ibstock operates mainly as a **manufacturer and supplier of clay and concrete building products** — with the business typically segmented into two operational areas.

1) Clay Division

- Produces an extensive **range of clay bricks and brick products** — including facing bricks, engineering bricks, brick slips, special shapes and bespoke clay products.
- Clay products serve **residential and commercial housing construction and restoration markets**.
- This division is traditionally the **largest revenue contributor** given its leading market position in the UK.

2) Concrete Division

- Manufactures a wide range of **precise concrete building solutions** — including:
 - Concrete roof tiles and accessories
 - Pre-stressed concrete products
 - Walling stone
 - Fencing, landscaping, and retaining wall systems.
 - Flooring products, lintels, chimneys, and rail & infrastructure components
- Concrete products support **infrastructure, landscaping and engineered construction applications** beyond bricks alone.

Product Portfolio & Brands

Ibstock's product range is broad and delivered through several **trusted brands** within the group, including:

- **Ibstock Brick** — UK's largest clay brick manufacturer
- **Ibstock Kevington** — bespoke brick shapes, special products
- **Supreme** — pre-cast components, fencing and lintels.
- **Anderton** — retaining wall and landscaping systems.
- **Longley** — concrete flooring and structural solutions
- **Forticrete** — concrete roofing, architectural masonry
- **Generix** — mechanically fixed façade systems
- **G-Tech Copers** — low-embody-carbon platform copers

These brands help Ibstock meet diverse construction needs across sectors.

Market Focus & Strategy

- **Geographic Focus:** Predominantly **United Kingdom** — where it is the leading brick and building materials provider.
- **End Markets:**
 - **Residential builds** (new homes & extensions)
 - **Commercial developments**
 - **Infrastructure & rail sector products**
 - **Engineering and landscaping solutions**
- **Strategic Approach:**
 - Investment in production capacity across 40 manufacturing sites nationwide.
 - Focus on **sustainable manufacturing**, including use of renewables and efficiency improvements.
 - Deep customer relationships with builders, architects, merchants and contractors.

Strategic Themes & Growth Drivers

1. **UK Housing Demand:** Strong long-term need for homes can support brick volumes.
2. **Market Leadership:** Largest UK brick manufacturer with diversified concrete portfolio.
3. **Construction Infrastructure:** Demand in non-residential and public sector projects.
4. **Sustainability:** Positioning products and operations toward lower-carbon solutions.

These themes underpin Ibstock's resilience, though they are **sensitive to construction cycles**.

Risks & Challenges

- **Cyclical Construction Demand:** UK housing market slowdowns directly impact sales.
- **Input Cost Pressures:** Raw materials and energy costs can compress margins.
- **Pricing Power:** Competitive environment can limit ability to pass through cost increases.
- **Economic Sensitivity:** Dependent on broader UK economic and policy conditions.



Summary Table

Feature	Details
Industry	Building Materials / Construction
Core Products	Clay bricks, concrete products, roofing, landscaping & infrastructure
Segments	Clay & Concrete divisions
Market	UK residential & commercial construction
Brands	Ibstock Brick, Supreme, Forticrete, Anderton, Longley, Generix, etc.
Exchange	London Stock Exchange – FTSE 250
Key Drivers	Construction demand, housing cycles, sustainability

Ibstock plc is a heritage British building materials leader, supplying critical clay and concrete products used across homebuilding, infrastructure and engineered construction. Its strategic strength comes from its diverse product mix, broad brand portfolio, and deep UK footprint, though revenues and profits tend to be cyclical with the broader construction market.

Rolls-Royce (LSE: RR)

Overview

Rolls-Royce Holdings plc is a British multinational aerospace, defense, and power systems company that designs, manufactures, and services complex power and propulsion systems used in aviation, defense, energy, and marine markets worldwide. Their core purpose is to power, protect and connect — delivering mission-critical machines and technologies where reliability and precision engineering are essential.

- **Headquarters:** London, England, UK
- **Founded:** Aviation legacy from 1904; modern company established 2011
- **Employees:** 50,000 globally
- **Listed On:** London Stock Exchange (FTSE 100)
- **Global Reach:** Customers in 150+ countries across civil and defense industries

Business Activities

Rolls-Royce operates through **four primary business areas**:

1. Civil Aerospace

This is the largest and most visible division, designing and producing jet engines for **commercial airliners**.

- Powers wide-body aircraft such as Airbus A350 and Boeing 787
- It also serves regional jets and business aircraft.
- Includes aftermarket services (maintenance, repairs and service contracts) a major recurring revenue driver.



2. Defense

Rolls-Royce builds propulsion systems for military aircraft, naval ships and submarines, and provides lifecycle support. Key products include military aero-engines and nuclear power plants for submarines.

3. Power Systems

Under brands like *MTU*, this segment creates engines and power solutions for land-based applications such as data centres, industrial facilities and hybrid power systems. It also includes later-stage nuclear technologies.

4. New Markets / Emerging Technology

Rolls-Royce is investing in Small Modular Reactors (SMRs) and advanced power platforms, which represent future clean-energy capacity.

Product Portfolio

- Rolls-Royce is one of the world's largest aircraft engine manufacturers, second only to some global competitors.
- Its Trent engine family powers long-haul wide-body jets and is a core earnings engine through engine and aftermarket services (like maintenance and overhaul).
- The company pioneered TotalCare service contracts, shifting revenue toward resilient after-sales income.

Other Industries Served

Beyond air travel, Rolls-Royce technologies are used in:

- **Marine propulsion systems** for naval and commercial ships
- **Power generation & industrial systems** for utilities and offshore platforms
- **Nuclear solutions**, including submarine reactors and civilian SMRs.

Strategic themes & Growth Drivers

Post-pandemic turnaround success:

Under CEO Tufan Erginbilgic, Rolls-Royce has significantly restructured its business, improved profitability and expanded its defense and energy segments, which helped the **share price surge in recent years**.

Financial health:

The company has returned to dividends and share buybacks after recovering from pandemic-related setbacks — a sign of stronger cash flow and investor confidence.

Global footprint & innovation:

Engineering and innovation hubs — such as the expanded technology centre in Bengaluru — are helping the company deepen its digital and engineering capabilities globally.

Risks & Challenges

- Civil aerospace is cyclical and sensitive to airline travel demand.
- Rolls-Royce competes with global giants in jet engines and power systems.
- Large R&D and capital investment costs can compress margins, especially in early deployment of new technologies.

Summary

Segment	Core Focus
Civil Aerospace	Commercial aircraft engines & services
Defense	Military engines & naval propulsion
Power Systems	Industrial power solutions (mtu brand)
New Markets	SMRs & next-gen clean power technologies

Rolls-Royce isn't just an aerospace powerhouse — it's a diversified engineering leader across **aviation, defense, energy and marine markets** with deep aftermarket service revenue and long-term technology bets.

Lloyds Banking Group (LSE: LLOY)

Overview

Lloyds Banking Group plc is a British multinational financial services company focused mainly on retail and commercial banking, insurance, pensions, and wealth management serving millions of customers across the UK. The Group's purpose is *helping Britain prosper* by providing essential financial services to individuals, businesses and institutions.

Headquarters: London, England, UK

Listed: London Stock Exchange (FTSE 100)

Founded: 2009 (through merger and acquisition history dating back centuries*, including Lloyds Bank from 1765 and Bank of Scotland from 1695)

Corporate Profile

- **Industry:** Banking & Financial Services
- **Revenue (2024):** £34.3 bn
- **Net Income (2024):** £4.5 bn
- **Total Assets:** £907 bn
- **Employees:** 63,000+
- **Customers:** 28 million UK customers across brands

Lloyds is one of the **largest financial institutions in the UK**, ranking among top globally in financial services and employment.



Business Activities

Lloyds operates through diversified financial services divisions that together deliver most of their revenue and earnings:

1) Retail Banking

This is the **largest business division**, offering everyday banking services to individuals:

- **Current accounts, savings accounts**
- **Mortgages (major part of loan book)**
- **Credit cards and personal lending products.**
- Digital banking services and customer support

Retail banking represents the backbone of the group and is heavily tied to UK households' banking needs.

2) Commercial Banking

Provides financial products to **businesses of all sizes**:

- Business lending and credit facilities
- Transaction banking (payments & accounts)
- Working capital and risk management services
- Debt financing and market services via Lloyds Bank Corporate Markets

This unit helps SMEs and larger corporate clients run and expand operations financially.

3) Insurance, Pensions & Investments

Offers **protection and long-term savings solutions**:

- Life insurance and general insurance
- Retirement pensions and annuities
- Investment products and wealth management services

The Group includes well-known brands such as **Scottish Widows** in this segment.

Across these core segments, Lloyds also provides specialised consumer finance like motor loans and credit cards as part of broader financial services.

Major Brands Under the Group

Lloyds Banking Group operates a **family of trusted UK financial brands** (often serving different customer segments):

- **Lloyds Bank** – flagship retail & business bank
- **Halifax** – mass retail, mortgages, savings
- **Bank of Scotland** – Scottish banking heritage
- **Scottish Widows** – life insurance, pensions, wealth
- **MBNA** – credit cards & lending
- **Schroders Personal Wealth** – wealth advisory



These brands help maintain customer reach across age groups, regions and financial needs nationwide.

Market Focus & Strategy

Digital transformation: Lloyds has been shifting customers from branch to digital banking, resulting in the closure of many physical branches as usage patterns change.

Diversification:

- **Lloyds Living residential rental portfolio** — the Group has built a significant private rental property business worth billions to diversify income outside core banking.
- Expansion of **capital markets, insurance, and wealth services** under strategic restructuring aims to grow *higher-margin* revenues.

Supporting the UK economy: Lloyds claims a central role in UK housing finance and consumer credit, including a large mortgage book that supports the housing market.

Risks & Challenges

Like all banks, Lloyds faces sector-specific risks:

- **Interest rate cycles** impact net interest income (the spread between deposits and lending rates)
- **Regulatory compliance and retail banking competition**
- **Shift from physical branches** affecting customer service footprint — though digital adoption is high.

Summary

Feature	Details
Industry	Banking & Financial Services
Focus Areas	Retail banking, commercial banking, insurance & pensions
Market Role	UK's largest retail bank
Brands	Lloyds Bank, Halifax, Bank of Scotland, Scottish Widows
Strategic Trends	Digital transformation, diversification, capital markets expansion

Lloyds Banking Group is not just a traditional bank, it's a multi-brand financial ecosystem deeply woven into the UK's economy, serving individual customers, businesses, and investment needs across the financial spectrum.

Amcomri Group (LSE: AMCO)

Overview

Amcomri Group plc is a UK-based industrial acquisition group that buys, operates, and grows profitable small-to-mid-sized manufacturing and engineering businesses across the UK.



Its strategy is buy-and-build: acquire niche industrial companies with strong cash flows, keep experienced management in place, and support long-term growth through operational improvement and bolt-on acquisitions.

- **Founded:** 2018
- **Headquarters:** United Kingdom
- **Listed:** AIM Market, London Stock Exchange
- **Chairman:** Sir Nigel Knowles
- **Employees:** 700+ across portfolio companies

Amcomri is often compared to a mini-conglomerate, focused on real-economy, cash-generative industrial assets.

Business Activities

Unlike traditional single-product companies, Amcomri operates through multiple independently run subsidiaries, grouped broadly into industrial manufacturing activities.

1) Acquisition-Led Growth

Amcomri targets businesses that are:

- UK-based
- Profitable and cash-generative
- Often family-owned or founder-led
- Operating in specialist manufacturing niches

Acquisitions are typically funded through a mix of:

- Cash
- Debt
- Equity issuance

The goal is compounding earnings rather than rapid restructuring.

Product Portfolio & Brands

Each subsidiary:

- Retains its **own brand and management**.
- Focus on operational excellence.
- Benefits from group-level support (finance, governance, strategy)

This decentralised model reduces execution risk and preserves entrepreneurial culture.

Market Focus & Strategy

Amcomri's businesses operate across diverse industrial and manufacturing niches, including:

- **Precision engineering & Machining**
- **Automotive components**
- **Industrial fasteners & fittings**



- Aerospace-related manufacturing
- Specialist fabrication and tooling

End markets include:

- Automotive
- Aerospace
- Construction
- General industrial manufacturing

This diversification helps **smooth earnings volatility**.

Strategic Themes & Growth Drivers

1. **UK Succession Opportunity** → many privately owned industrial firms seeking exits.
2. **Fragmented Industrial Markets** → ideal for consolidation
3. **Operational Leverage** → efficiency gains post-acquisition.
4. **Buy-and-Build Compounding** → repeatable earnings growth.
5. **Reshoring & Industrial Investment** → structural tailwinds for UK manufacturing

These drivers position Amcomri as a **long-term compounder** rather than a cyclical trade.

Risks & Challenges

As a growth-through-acquisition business, Amcomri carries specific risks:

- **Integration risk** if acquisitions accelerate too quickly.
- **Debt management** as leverage increases
- **Economic sensitivity** of industrial end markets
- **Key-person risk** at subsidiary level.

However, its *decentralised operating model* helps mitigate many of these risks.

Competitive Position

Strengths

- ✓ Disciplined acquisition strategy
- ✓ Diversified industrial exposure
- ✓ Cash-generative businesses
- ✓ Long-term compounding model

Challenges

- ⚠ Smaller scale than large industrial peers
- ⚠ AIM-listed liquidity constraints
- ⚠ Exposure to UK economic cycles



Summary Table

Feature	Details
Industry	Industrial Manufacturing
Business Model	Buy-and-build acquisition group
Market	AIM (London Stock Exchange)
Core Focus	Profitable UK manufacturing SMEs
Growth Driver	Acquisitions + operational improvement
Investor Profile	High-growth, long-term compounder

Amcomri Group is a high-growth UK industrial consolidator, focused on acquiring profitable, real-economy manufacturing businesses and compounding earnings over time. It offers exposure to UK industrial strength, acquisition-led growth, and long-term value creation — with higher risk and volatility typical of AIM-listed growth stocks.

Prudential (LSE: PRU)

Why it's a pick: Another FTSE 100 candidate seen by some brokers as a strong buy heading into 2026, with diversified insurance and asset management earnings.

Overview

Prudential plc is a British-domiciled multinational insurance and financial services company that provides life and health insurance, long-term savings, protection products, retirement income solutions, and assets/wealth management to millions of customers worldwide.

- **Founded:** May 30, 1848, in London, England
- **Headquarters:** London, UK & Hong Kong (dual regulatory base and dual listings)
- **Stock Listings:** London Stock Exchange (FTSE 100), Hong Kong Stock Exchange, plus secondary listings on NYSE and Singapore Exchange
- **CEO:** Anil Wadhwani
- **Employees:** 15,000 worldwide
- **Global Customers:** 18 million in Asia and Africa

Prudential's mission is to act as a trusted partner and protector for customers' financial futures, especially in high-growth, under-penetrated insurance markets.

Business Activities

Prudential operates primarily in **insurance and asset management**, with its core focus being fast-growing regions where demand for financial protection and savings is expanding rapidly:



1) Life & Health Insurance

Prudential's largest and most strategic business line involves:

- **Life insurance** — protection for individuals and families
- **Health insurance** — coverage for medical and health needs
- **Protection products** — disability, long-term care and critical illness cover

This segment is targeted mostly at **Asia and Africa**, where insurance penetration remains low, but demand is increasing.

2) Long-Term Savings & Retirement Solutions

Products designed to help customers:

- Save for retirement.
- Build long-term financial security.
- Access income in retirement

Prudential backs these with tailored annuities and pension-type offerings that appeal to growing middle-class segments in its markets.

3) Asset & Wealth Management

Prudential provides investment solutions and manages capital through subsidiaries such as:

- **Eastspring Investments** — its principal asset management arm
This business serves individual and institutional investors, supporting retirement, savings, and protection needs.

4) Distribution & Multi-Channel Platforms

Prudential reaches customers through:

- A large **agency network** (65,000+ monthly active agents)
- **Bancassurance partnerships** with banks and financial intermediaries
- **Digital platforms** for self-service and policy management

These channels help Prudential scale its reach across diverse demographics in Asia and Africa.

Market Focus & Strategy

Unlike many traditional European insurers, Prudential has shifted its strategic focus away from mature Western markets toward Asia and Africa, where long-term growth rates in insurance and savings demand are much higher:

- **Greater China** — rapidly expanding middle class and wealth creation.
- **ASEAN region** — strong demographic growth and under-insured population.
- **India & ASEAN emerging markets** — low insurance coverage penetration with huge growth potential.



- **Africa** — building businesses in several countries where demand is structurally increasing.

This strategic positioning puts Prudential in high-growth markets with insurance protection gaps worth potentially **trillions in opportunity** over the long term.

Strategic Themes & Growth Drivers

1. **Demographic Demand:** Rising middle classes in Asia & Africa need life, health, and savings products.
2. **Low Insurance Penetration:** Insurance coverage in key markets remains far below developed market levels, creating long-term runway.
3. **Distribution Strength:** Extensive agency force and bancassurance give broad customer reach.
4. **Asset Management Growth:** Eastspring Investments expands Prudential's recurring revenue and fee-based income.
5. **Capital Return Initiatives:** Recent share buybacks and dividend increase signal confidence in sustainable growth.

Risks & Challenges

Strengths

- ✓ Large presence in high-growth insurance markets with vast populations.
- ✓ Diversified products spanning protection, savings, and wealth management.
- ✓ multi-channel distribution.

Risks

- ⚠ Insurance businesses are sensitive to **interest rates, mortality trends, and economic conditions** in operating regions.
- ⚠ Currency and regulatory variations across 20+ markets.
- ⚠ Competitive pressure from local and global insurers.

Summary

Feature	Details
Industry	Insurance & Financial Services
Core Products	Life & health insurance, savings & retirement, asset management
Region Focus	Asia & Africa (strategic growth markets)
Distribution	Agency, bancassurance, digital
Key Subsidiary	Eastspring Investments
Listings	LSE (FTSE 100), HKEX, others

In short, Prudential plc is a heritage British insurer now chiefly focused on fast-growing Asian & African markets, offering protection, savings, and wealth solutions to a large and expanding customer base supported by diversified distribution and targeted geographic expansion.



Glencore (LSE: GLEN)

Highlighted by analysts as a top FTSE stock for 2026, with commodities expected to benefit from global demand especially resources like copper and energy metals.

Overview

Glencore plc is a global commodities producer and trader, operating across metals, minerals, energy products, and agricultural commodities. It is one of the largest diversified natural-resource companies in the world, uniquely combining physical mining assets with a powerful global trading operation.

- **Founded:** 1974 (as Marc Rich & Co; rebranded Glencore in 1994)
- **Headquarters:** Baar, Switzerland
- **Listed:** London Stock Exchange (FTSE 100)
- **Employees & Contractors:** 150,000 globally
- **Operations:** 35+ countries across six continents

Glencore's model is built around owning, producing, marketing, and trading essential raw materials that underpin the global economy.

Business Activities

Glencore operates through **two core divisions**, which together create their competitive advantage:

1) Industrial Assets (Mining & Production)

This division covers Glencore's owned and operated physical assets, producing raw materials used worldwide.

Key commodities produced:

- **Copper** (critical for electrification & EVs)
- **Cobalt** (battery supply chains)
- **Nickel & Zinc**
- **Thermal coal** (for power generation)
- **Oil** (upstream production)

Major asset regions:

- **Africa** (DRC, Zambia)
- **Australia**
- **South America** (Chile, Peru)
- **Canada & Kazakhstan**

These assets generate **long-term cash flow** and give Glencore direct exposure to commodity price cycles.



2) Marketing & Trading

This is Glencore's **core differentiator** versus most miners.

The trading arm:

- Buys, sells, stores, transports, and hedges commodities
- Operates a vast logistics network (shipping, storage, blending)
- Arbitrages price differences across regions and time.

Why it matters:

- Generates **profits even in volatile or falling markets**.
- Provides real-time market intelligence.
- Smooths earnings compared to pure play miners

Glencore is one of the largest physical commodity traders globally, especially in metals and energy.

Commodity Focus & Strategic Importance

Glencore's portfolio is heavily weighted toward **future-facing commodities**:

Energy Transition Metals

- **Copper:** Essential for renewables, EVs, power grids
- **Cobalt & Nickel:** Core battery inputs
- **Zinc:** Infrastructure and construction

These materials position Glencore as a **key enabler of the global energy transition**.

Energy Products

- **Coal:** Still a major earnings contributor (cash generation)
- **Oil:** Strategic upstream exposure

While coal is controversial, Glencore has committed to **running down coal assets responsibly** rather than selling them into less transparent ownership.

Strategic Themes & Growth Drivers

1. **Electrification & Decarbonisation** → rising demand for copper, nickel, cobalt
2. **Supply Constraints** → limited new mining supply globally.
3. **Trading Volatility** → higher margins during market dislocation
4. **Emerging-Market Demand** → infrastructure growth
5. **Portfolio Optimisation** → disciplined asset management

These factors give Glencore both **cyclical upside** and **structural long-term growth exposure**.

Risks & Challenges

Like all large resource groups, Glencore carries elevated risk:

- **Commodity price volatility**
- **Political & regulatory risk** in emerging markets
- **ESG & environmental scrutiny**
- **Operational risk** (mines, logistics, safety)

Glencore has faced past governance controversies and has since invested heavily in **compliance, transparency, and ESG controls**.

Strengths

- ✓ Unique miner + trader business model
- ✓ Scale and global reach
- ✓ Strong cash generation in volatile markets
- ✓ Critical role in energy-transition supply chains

Challenges

- ⚠ Cyclical earnings
- ⚠ ESG pressure (especially coal exposure)
- ⚠ High sensitivity to global growth trends

Summary

Feature	Details
Industry	Mining & Commodities Trading
Core Segments	Industrial assets + Marketing/trading
Key Commodities	Copper, cobalt, nickel, zinc, coal, oil
Geographic Reach	Global (35+ countries)
Strategic Edge	Integrated trading platform
Index	FTSE 100

Glencore is not just a mining company — it is a *globally integrated commodities powerhouse* combining physical production with one of the world's most sophisticated trading operations. This dual model allows it to thrive in volatility, generate strong cash flows, and play a critical role in the energy transition, while remaining exposed to commodity-cycle risks.

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