

BLUES INSIDER

A QUARTER OF A CENTURY
WITH BIRMINGHAM CITY



KEITH DIXON

FOREWORDS BY BARRY FRY AND TREVOR FRANCIS

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Introduction

BLUES INSIDER – A Quarter Of A Century With Birmingham City is my fascinating catalogue of what has gone on behind the scenes at Birmingham City Football Club in the past 25 years. A lifelong Bluenose for over 60 years, I am writing about my love for the club which has taken me into a whole host of areas not normally accessed by fans, with the intention to try and improve the club's fortunes both on and off the pitch. Whether I have been successful or not is revealed within the pages of this unique book – which is a personal history and nothing more.

Along the way I have experienced many amazing things related to the workings of the club as well as making friends with many of the club's personalities, on the field as well as off it.

Prior to the writing of *Blues Insider – A Quarter Of A Century With Birmingham City*, all the revealing stories included in the book have been kept private, either locked away in the files in my home study or at the back of my mind.

After years of standing on the terraces I decided to use my business acumen and knowledge to learn more about the club and its operations. After becoming a corporate hospitality supporter, I persuaded my company at the time to become sponsor of the club.

The details of the sponsorship deal are revealed together with the reasons why Triton Showers wanted to be associated with professional football, the negotiating skills

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of Samesh Kumar and his family, the chaos surrounding the administration of the business and the characters that were holding it together in spite of everything. If you thought it was bad on the pitch, it was worse in the backrooms.

During this time the Kumars went into administration and as I tried to buy their shares and therefore own the club, I became friends with the administrator and included in the book is his day-by-day diary of the whole process prior to David Sullivan's company buying the shares.

The chapter 'Roldvale buys the Blues' reveals the details behind the sale, including the names of the parties interested in the club, whether they were serious contenders or the equivalent of tyre kickers, and how the sales process culminated in an offer for the club.

My dealings with Karren Brady, David Sullivan and David Gold make lively reading and give an insight into their characters and approach to business and life. The book reveals the early signs of the talent that Karren possessed as a 23-year-old, which has taken her through an incredible career that so far sees her as vice-chair of a Premier League club and a baroness.

Many senior figures associated with Birmingham City have contributed to *Blues Insider* including Colin Tattum, the journalist who covered the Blues for the local newspaper before becoming in recent times the club's head of media and communications; Mike Wiseman, the current honorary vice-president of the club; former chief executive officer Michael Dunford; administrator Colin Burke; Malcolm Page, an ex-player and Former Players' Association committee member; and my son Ben, who worked in the commercial department during the reign of Perry Deakin. They all talk candidly about their involvement behind the scenes.

I will tell you about my contacts with Carson Yeung, Panos Pavlakis and the new owners Trillion Trophy Asia

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(TTA). I reveal my offer to Peter Suen of TTA to provide a corporate governance team for six months at no cost to TTA.

Through my creation, the Bluenose Executive Lunch Club and my involvement with the Birmingham City All-Stars and the Former Players' Association I relate the stories revealed by a number of ex-players including Joe Gallagher, Ian Clarkson, Paul Tait, Tony Want, Kenny Burns and many, many more.

My connection with the playing side of the club is evidenced by getting the two most iconic personalities of Blues' history to write forewords for the book; Trevor Francis and Barry Fry.

Get to understand how the academy system worked, as I operated as a scout for several years in the south Staffordshire area. What the recruitment officers were looking for, how the prospective new players were assessed together with how the scouts were trained and remunerated.

Through the writing of a number of books on the Blues, I have become a spokesman for the supporters and the chapter 'In the Press' records my involvement with both the local and national media, commenting on promotion to the Premier League, a 12-point plan to improve the game and a revealing insight into the self-inflicted PR disasters created by David Gold and David Sullivan.

My articles in *Blues Magazine* resulted in me meeting many of my heroes of yesteryear and they too reveal their inside stories. See my catalogue of tales from Ken Leek, Bert Murray, Fred Pickering, Colin Green, Jimmy Harris, Brian Sharples and a host more.

Raising money for charity resulted in a number of events being organised with legends such as Bertie Auld and Barry Fry and all facts behind the scenes are revealed, such as who drinks lager by the pints before moving on to vodka.

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I have been involved in four biographies about the lives of Midlands legends; Gil Merrick, Jackie Sewell, Bobby Thomson and Tom Ross, although only two made the bookshelves with my name as author. Find out the reasons why in this fascinating and insightful chapter.

The book culminates in a significant project as I headed up a consortium to attempt to buy the Blues from Birmingham International Holdings. It was a complicated and difficult process which ultimately failed but the detail behind 'Project Jack' is compelling stuff for a Blues supporter.

Forget match results, players' appearances, goals scored, transfers and loan deals as all that information is available online. This book tells tales that are not on the internet because they have never been told before. This is my passion for the club I have supported since I was eight, a club which has never won the league title, never held aloft the FA Cup, never qualified for the Champions League but still enjoys incredible loyalty from its fans, who like me believe that one day things will get better.

Blues Insider – A Quarter Of A Century With Birmingham City gives those supporters, with its revelations of what goes on behind the scenes, even more reasons to dream that dream.



An illustration of myself and my four children by Matt Dixon

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Sponsoring The Blues

I JOINED Triton Showers in June 1984 as general sales manager when the company was turning over £6.1m and our PBT (Profit Before Tax) was £617k. When I was promoted to the board as sales director in December 1985 our turnover had grown to £11.8m and our PBT was £2.2m.

At that point in the company's development the shareholders decided to 'float' the business on the Stock Exchange via the merchant bankers, Kleinwort Benson. Regrettably the Initial Public Offering never materialised due to some negative information regarding a previous business activity of the chairman not being declared until the 11th hour. The purpose of the float was to maximise shareholder value and therefore we were all extremely disappointed.

In 1987 Triton plc was acquired by Norcros plc for £47.5m with it effectively paying an 11-times multiple on our profits (1987/88 financial year results declared sales at £17.3m and our PBT at £4.3m). My fellow directors left the business upon the deal being finalised and I was promoted to the position of managing director with a clear remit from the holding company (Norcros) to grow the business from its already successful base. Not an easy challenge!

It became clear that the business was not going to grow quickly enough by making and selling electric showers and

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therefore I established a diversification strategy. The vision was agreed as wishing to become 'No.1 in Healthy Living Products'.

So Triton began to supply to the market new products such as mixer valves (non-electric showers), bathroom accessories, shower pumps, power showers and do-it-yourself spa baths, alongside a second electric shower brand, Aquatron.

During this period Triton had been declared by Audits Great Britain to be the number one shower brand in the UK with a market share in 1992 of 41 per cent. We needed to grow awareness of our brand with our consumers. One idea proposed by our marketing team was to enter the world of sponsorship initially at a local level, which we did with Nuneaton Borough Football Club, Warwickshire Society of Referees (rugby union) and round four of the FIA Sports Car World Championship at Donington Park – as you have probably deduced Triton was also based in Nuneaton.

Having learned some important lessons about what sponsorship entailed we decided to embark on a national sponsorship deal, and I had to present to the Triton board my proposal to sponsor Birmingham City. This was a difficult task as apart from my sales director there were no football fans on the board, let alone any Blues fans. Suffice it to say I was mandated by the board to look at football sponsorship as a method of raising awareness of our valuable consumer brand. At that time our turnover was £33.9m with a PBT of £8.8m.

Mike Wiseman recalls:

'Prior to the 1992/93 season 83 per cent of the Blues' shares were owned by Ken Wheldon, who by trade was a scrap metal dealer and a very scrupulous man as we never owed HMRC a penny! Ken paid an undisclosed sum for Keith Coombes's shareholding plus he took over the

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loans and guarantees Keith had made to keep the business afloat with the club probably about £2m in debt at the time. The other directors at the time - Jasper Carrott, Neville Bosworth and Derek Coombes - refused to convert their loans into shares but my father Jack decided to back Ken and converted his loans in return for eight per cent of the company's shareholding. John Wardle of Edge Ellison, who at the time was a very well respected professional advisor, told my father that it was a bad business decision but Jack wanted to support Birmingham City.

‘Eventually Ken sold his shares to the Kumars for around £500,000 and Jack was disappointed not to be involved in the negotiations.

‘Samesh Kumar and his two brothers, Ramesh and Bimal, treated Jack with a lot of respect and achieved some success when the Blues won the Leyland DAF Trophy in 1991 at Wembley and achieved promotion too. Unfortunately this all came to a halt when their main retail business went into receivership after the collapse of Bank of Credit & Commerce International.

‘The Kumars literally disappeared overnight which left a horrible situation for the club as no one could get a cheque signed, and the accounting records were not in good order, which made it very difficult to ascertain the Blues' financial situation. The board of directors was hastily reconvened with Jack becoming chairman, Alan Jones (club secretary), Bill Caldwell (general manager) and Terry Cooper (first team manager) becoming directors, with myself as a chartered accountant acting as an advisor.’

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The company sponsorship deal was for three years and the cost was £100,000 to be paid by three annual payments of £33,333.33. Samesh promised to call me after the deal was approved by his family, and the call came on a Sunday evening. As well as confirming the deal he asked if the first- and second-year payments could be paid up front. I refused as that was not what had been agreed but to me it was the first sign that the Kumars had serious cash issues.

The deal presented exceptional value and was unanimously approved by the Triton plc board which was made up of Peter Warry (chairman), John Hodgkinson (sales director), Peter Dimeloe (marketing director), Rex Walker (finance director) and Graham Tiso (production director).

The content of the sponsorship included:

- Shirt sponsorship for all teams
- A full-page advertisement in all home matchday programmes
- An executive box for ten in the Old Stand for all home games
- Rename of the Railway End Stand to ‘Triton showers – healthy living products’
- Two boardroom passes for all home games
- A game on the St Andrew’s pitch for the Triton team against the Birmingham City All-Stars
- Support for the Triton healthy living programme – we produced an eight-page brochure which included the following introduction, *‘On behalf of Birmingham City Football Club and Triton plc I would like to introduce you to our Healthy Living Programme. You may be wondering why Triton have teamed up with Birmingham City FC, well apart from the players requiring frequent showers after training sessions and matches, the image of the healthy footballer*

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is one well in keeping with Triton's range of healthy living products. Based in the Midlands, both Birmingham City FC and Triton have relied on the support of the local community both for our customers and for our workforce. As partners we believe that now is the time to put something back into the community. Our Healthy Living Programme is designed to tour schools and youth organisations in the local community helping young people to understand the benefits of a healthy lifestyle. Our aim is to work in partnership with schools and other organisations to promote all aspects of Healthy Living. Mindful of the demands of such things as the National Curriculum we have designed our scheme to be flexible in order to accommodate the requirements of each group we visit. I hope you will read this brochure about our scheme, and having done so recognise its value by making use of the programme in your organisation. Keith A Dixon Managing Director Triton plc'

The brochure included a photograph of Ian Rodgeron in the shower, plus images of Paul Mardon, John Gayle, Paul Fenwick, John Frain and Graham Potter together with our community welfare officer Shaun Edwards.

We also agreed to refurbish the home dressing room showers and the toilets in the corporate areas. There was also a success clause whereby we would pay £150,000 if the club was promoted to the Premier League and a further £10,000 for each televised game.

Overall Triton's sponsorship of the Blues was a success and circumstances favoured us in terms of promotional value. There was great publicity surrounding the deal at the outset and usually that's as much press coverage as a sponsor is going to generate but then the Kumars went into liquidation, which was big news on the sports and business pages. Soon after that, the club was sold to David Sullivan, and a 23-year-old female managing director arrived in a short skirt and blue Porsche so we were all over the local and national press!

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Still to this day I, and indirectly Triton, get the blame for the first-team shirt which had been designed by Samesh. It was a royal blue shirt with supposedly shower drops in the colours of the Indian flag. When we had our match against the Birmingham City All-Stars they refused to wear it, opting instead for the reserve team strip. Perhaps it was the matching shorts and socks that proved too much?

It was 5 August 1992 and as part of the sponsorship deal we had agreed to play Tom Ross's All Stars as pre-match entertainment before the Blues' pre-season friendly against John Toshack's Real Sociedad.

The Triton side was augmented by second-half substitute Willie Carr (the former Coventry City player), who was a supplier's representative but it made little impression as we were beaten 4-1. I only played for the first 45 minutes and didn't stop sweating until hours after the game ended. The lushness of the grass and the thrill of playing on the 'hallowed turf' was too much for me and my well below average football skills found new depths of inadequacy.

I played in the number three shirt and was supposed to mark Brian 'Harry' Roberts. Just getting close to him was a challenge too far for me. To say I was overcome by the occasion would be an understatement. I can understand how some players fail to turn up at major finals because they are more interested in what's going on around the fixture instead of focussing on their game.

Included in the All-Stars were Tony Want, Colin Brazier, Malcolm Page, Terry Cooper, Des Bremner, Kevan Broadhurst, Ian Atkins, Brian Roberts, Keith Bertschin and Tony Evans plus rotating substitutes in the form of Tom Ross, Brian Caswell and Ramesh Kumar.

It is worth noting that to fill an executive box of ten for every home game with customers and suppliers is an impossible task and therefore it invariably got full

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of family members and friends – I believe it's the same today.

I also championed a 'Save the Terraces' campaign. The programme read:

TODAY'S MATCH SPONSOR
FAREWELL TO THE TERRACES!
**Keith Dixon, Triton M.D. announces the
Triton Terrace Supporters Challenge -
and offers you the chance to win a trip
to the World Cup!**

Soon we reach the end of an era when we say farewell to the Terraces at St Andrew's. While in many ways this will be a sad day, Triton wants to celebrate this occasion by honouring the Terraces, and the supporters who have stood there, year in, year out, in all weathers.

Today we are launching a special competition - The Triton Terrace Supporters Challenge - which will run throughout the season. We are trying to find the one supporter whom we believe personifies all that is good about football, and the tradition of the terraces.

That winner will receive a trip to the World Cup in the USA in 1994. Two runners-up will receive BCFC season tickets.

All we want you to do today is complete the coupon.

Questions will be posed in match programmes over the next few months. The winner and runners-up will be announced at the Bolton Wanderers match on Saturday 30 April - the Blues' last home game. Good luck!

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Some interesting moments in the first year of our deal:

The first league match under the Triton sponsorship was at home to Notts County. It was played on Sunday 16 August and Blues won 1-0. If you possess the programme then you have a rare oddity as the date is misprinted on the cover as Wednesday 12 August 1992! Little did we know then the impact broadcasting deals would have on the traditional Saturday at 3pm kick-off.

On 4 November 1992 I used one of our boardroom passes after the Newcastle United game. One of the Newcastle directors was fast asleep for the whole encounter and it was not a quiet environment for the reason that it was the first time I had seen Barry Fry in post-match action. Terry Cooper had a quiet manner and was very respectful of the required atmosphere in the boardroom but Baz was different. The door flew open and he burst in reflecting on our 3-2 defeat in his traditional loud style, including a few profanities.

All through this turmoil the Newcastle guy remained asleep and Sir John Hall, who was I believe chairman of the Magpies, had to check that he wasn't dead.

Paul Mardon, who we signed from Bristol City in 1991, had a recurring injury so the advice from the medical team was to try cycling. Joan Hill, the marketing manager of Blues who always went the 'extra mile' to ensure that our sponsorship delivered top value, saw the opportunity for some publicity for the sponsor and the potential to get Paul fit. In Nuneaton there was an independent bicycle retailer, Chris Dodds & Son, which was run by the son, Walter, who most people called Chris! Joan spoke to me to explain her idea and on 13 November Triton presented Paul with a bike but whether it worked or not, only he will know.

Samesh Kumar's Empire Collapses

IN NOVEMBER 1992 the Kumars' business went into receivership and by the end of the season the Blues' board comprised of David Sullivan (owner), Jack Wiseman (chairman), Karren Brady (managing director) and Terry Cooper (manager).

I first met Samesh Kumar in the summer of 1992 when I was considering the idea of Triton Showers becoming the shirt sponsors of the Blues. He was an extremely likeable man and very keen to make his investment in Birmingham City pay off. He and his brothers ran a clothing business based in Manchester and therefore were not particularly well-equipped to run a football club.

Lou Macari wrote in his book *Football, My Life*, 'I'm not sure the chairman properly understood the game he was in. The Kumar brothers had a clothing business in Manchester. They were new to football. They thought they could treat players like commodities, not as people with mortgages to pay. Samesh thought he could wheel and deal like he did in business. He was a nice fella, a good fella. I got on well with him, still do to this day. But I could not work with him.'

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Colin Tattum recalls, 'One of the early owners I dealt with, Samesh Kumar, was young, enthusiastic and I always felt a frustrated footballer. When he was in charge the relationship between the club and the media was not great and there were a few clashes, one time resulting in him calling me a "liar and writing untruths" to my face but refusing to repeat the same in public.'

In 1992 Birmingham City Football Club was a wholly-owned subsidiary of BRS Kumar Brothers Limited, who owned 84 per cent of the club. In 1992 the Kumar brothers' bankers, BCCI, collapsed.

In the *Manchester Evening News* on 3 March 2009 the following report appeared:

The Bank of Credit and Commerce International was a major international bank founded in 1972 by Agha Hasan Abedi, a Pakistani financier. The Bank was registered in Luxembourg with head offices in Karachi and London. Within a decade BCCI touched its peak. It operated in 78 countries, had over 400 branches, and had assets in excess of US\$ 20 billion, making it the 7th largest private bank in the world by assets.

BCCI came under the scrutiny of numerous financial regulators and intelligence agencies in the 1980s due to concerns that it was poorly regulated. Subsequent investigations revealed that it was involved in massive money laundering and other financial crimes and illegally gained a controlling interest in a major American bank. BCCI became the focus of a massive regulatory battle in 1991 and on July 5 of that year customs and bank regulators in seven countries raided and locked down the records of its branch offices.

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Investigators in the US and the UK revealed that BCCI had been 'set up deliberately to avoid centralized regulatory review, and operated extensively in bank secrecy jurisdictions. Its affairs were extraordinarily complex. Its officers were sophisticated international bankers whose apparent objective was to keep their affairs secret, to commit fraud on a massive scale, and to avoid detection'.

The liquidators, Deloitte & Touche filed a lawsuit against Price Waterhouse and Ernst & Young - the bank's auditors - which was settled for \$175 million in 1998. A further lawsuit against the ruling Sheikh of Abu Dhabi, a major shareholder, was launched in 1999 for approximately \$400 million. BCCI creditors also instituted a \$1 billion suit against the Bank of England as a regulatory body. After a nine-year struggle, due to the Bank's statutory immunity, the case went to trial in January 2004. However, in November 2005, Deloitte persuaded creditor Abu Dhabi to drop its claims against the Bank of England, except for a claim for return of its deposits, in that Abu Dhabi owned 77 per cent of the bank shares at closing, and was therefore also facing a major lawsuit. To date liquidators have recovered about 75 per cent of the creditors' lost money. Over a decade after its liquidation, its activities were still not completely understood. Among others hit were top Manchester 'rag trade' group Kumar Brothers International which went into receivership.

BCCI had lent considerable sums of money to Kumar shortly before it crashed, and liquidators

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subsequently put the Kumar companies into receivership, under pressure from creditors to recover money. The group was one of the biggest business success stories of the 1980s, growing from nothing into a £30m turnover group specialising in selling women's and casual wear.

The group's brand was Mark One, which had its flagship store in the old Bull Ring of Birmingham and was the Blues' shirt sponsor from 1989 to 1992. Ian Clarkson, a Blues player from 1988 to 1993 who made 136 appearances without scoring, remembers:

'I can recall back in 1993 when there was prolonged newspaper speculation over who would replace Samesh Kumar. Thankfully for the club, David Sullivan and the Gold brothers arrived and the rest is history as they rescued a sinking ship and turned it around.

'However, it is a million miles from the day Samesh Kumar and his brothers - Ramesh and Bimal - arrived on the scene back in 1989. Ken Wheldon had left the building with the club set to be relegated to the third tier of English football for the first time in their history when in breezed Kumar.

'Bear in mind that every other Friday every player used to queue up at St Andrew's until about four o'clock before Wheldon finally allowed the wages to be handed out. This usually involved around 40 players hanging round the main offices getting increasingly fractious, which wasn't ideal preparation for a game on Saturday.

'Kumar's new approach appeared to be better, with payment straight into the bank and new

SAMESH KUMAR'S EMPIRE COLLAPSES

training kit and for an initial 12 months the garden looked rosy.

'He definitely believed in a hands-on approach, which involved being "one of the lads".

'It all started promisingly enough with the dressing rooms receiving a lick of paint but initial talks over a contract were a worry when his opening gambit was, "I used to play a bit!" What this meant was he had played on a Sunday morning so felt in a good position to tell you all your faults before offering you a deal!

'The initial signs were good with a bit of cash being made available and a feel-good factor returned but his insistence that he "could play a bit" was always a concern.

'I can vividly remember a Christmas bash that was organised at the Cobden Hotel on the Hagley Road, Birmingham, and the lads had indulged in a few drinks. The dance floor was full and Samesh arrived and decided to throw a few shapes but was collared by Paul Tait who proceeded to dance about a centimetre from the chairman's face as a hard core tune blared out of the stereo!

'It was hilarious as Samesh looked uncomfortable but tried to smile and be "one of the lads". However, he didn't want to be anyone's friend when a huge row erupted over the bonuses before we played in the Leyland DAF Final at Wembley.

'Four months earlier he had held a meeting asking the players what they felt about manager Dave Mackay and two hours later he [Mackay] had gone! So when he called another meeting before our Wembley final against Tranmere

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Rovers no one was particularly receptive. Bearing in mind that all the bonuses for the earlier rounds of the Leyland DAF competition were around £20 a win.

‘That was fair enough, as the crowds weren’t huge, but suddenly he was telling us it was £1,000 a man if we beat Brentford in the area final. So imagine our surprise when our pay packets contained about £85 for the victory.

‘He came into the dressing room and spun a cock and bull story about the bonus sheet saying that we were entitled to £1,000 between us. However, Dean Peer – who wouldn’t normally say boo to a goose – had a bonus sheet in his kit bag and the chairman was banged to rights.

‘Kumar exploded with a wave of expletives and proceeded to verbally lay into every player and tell us all our faults and that we weren’t worth anywhere near that amount. It was obvious then that Lou Macari and Samesh weren’t bosom buddies as he asked Lou to back him up and the manager said, “This has got nothing to do with me.”

‘Our pay packet for the final at Wembley was to include a £2,000 appearance pay-out but Kumar loved a bargain so we compromised. He paid us the full whack for our area final victory but said he wouldn’t pay us a penny at Wembley unless we won. The rest is history and he was true to his word as we received our win bonus.

‘Don’t get me wrong, Kumar had some good ideas and the fact he lent John Gayle his plush car after scoring the winner at Wembley was a sign of good faith. He was a personable bloke

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and always wore rose-tinted spectacles - unless he was discussing your contract!

'We also achieved promotion the following season with Terry Cooper in charge but the supporters seemed to know more than us. On our pre-season tour of Ireland a group of supporters wore anti-Kumar t-shirts and there was a feeling something was about to give.

'We sported the worst kit in living memory at the start of the 1992/93 season and were struggling at the bottom of the First Division when the roof caved in. Apparently, the club was in a dire financial state.

'There was no emotional farewell from the chairman as we all read the headlines in the *Evening Mail* that Blues were broke. Samesh resurfaced at Cardiff a few years later and I spoke to him when Northampton played them and he was still a smooth operator. There were positives from the Kumar regime but in hindsight, there were never huge finances available.

'We trained at a variety of venues during his tenure at the club and West Hills looked a vastly different place to how it is today.

'The last time I saw Samesh was at a Birmingham City Historical Society evening where he spoke at length about his spell in charge of Blues and he was a good raconteur. He still maintained the club wasn't in as bad a state as it was painted when he left but Samesh always did have the gift of the gab.

'A Wembley final and a promotion during Kumar's reign means that it could be deemed a success.'

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During my time behind the scenes with the Blues I have only met two non-players who got into our conversation as early as possible the comment, 'I used to play a bit!' One was Samesh and the other was Perry Deakin, the former commercial manager and for a very short time director, but more of him elsewhere in the book.

After the sale of the club to David Sullivan the whereabouts of a Porsche 4x4 vehicle was unknown but sure enough it turned up in a locked compound in the London area!

Samesh re-emerged as chairman of Cardiff City where he was a director from 7 July 1995 to 18 June 2003, together with Joan Hill, who acted as a director from 7 July 1995 to 25 July 1999.

Summing things up, it is probably fair to say that Kumar's biggest problem is that he's too nice. Everyone likes him, thinks he's trying his best and all that, it's just that he never appeared to have any money.

Joan died on 21 May 2013 at the age of 66 from ovarian cancer. She was a close friend of Samesh and worked with him at Birmingham and Cardiff before re-joining Peterborough United, where she had started her football career in 1983 to become one of the first women in commercial football.

When I first met Joan she was the glue that kept the Kumars' reign at Birmingham in one piece with her personality and caring attitude. To celebrate the sponsorship she bought my two young children individual money boxes which are still on the mantelpiece at home. She was the driving force behind the marketing of the club and was a great ambassador at all times.

Unlike the Kumar brothers she had been around football all of her life and understood the ins and outs of the game, which helped her sell the club to local and national businesses.

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Colin Burke recalls:

'Anyway, in 1991 I was head-hunted into a national firm, Leonard Curtis & Partners ("Lennies", as we called it) and within 12 months I had my highest profile case, namely to sell the Kumars' shares in Birmingham City Football Club. A major factor in my being allocated the job was that I knew and understood how the professional game worked. I knew the staff at the Football League really well, having regularly made up the numbers in their cricket team. (How many people's claim to fame is to have played cricket for the Football League?)

'This was important because, unlike in other jobs where you'd sell a business within a few weeks, the sale of the Blues was going to take months, and the football authorities had to be happy that the club could survive financially and fulfil its fixtures during that period. You have to remember that the club was not, repeat not, in administration or receivership; rather the company that owned most of its shares was in receivership, but that is very different from the club itself being in any insolvent procedure. Put it this way, BRS Kumar plc could have owned shares in Marks and Spencer, but that wouldn't mean M&S was bust. So we had the job of keeping the club going in order to sell its majority shareholding to raise cash for the creditors of BRS Kumar.

'Now without getting too technical, selling the shares of a plc is a far more complicated process than selling a business out of receivership. Stock Exchange rules are very demanding in order to ensure that all parties are treated fairly;

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consequently a primary issue in the proposed sale was the preparation of the audited accounts so that prospective purchasers could see exactly what they were buying.

‘The preparation of the accounts was exceptionally long-winded for a number of reasons, so instead of a quick “in-out-sell-be-gone” that we were used to, for five long months the club had to be run on a day-to-day basis, the shares put up for sale, offers invited and considered, and eventually contracts issued once the financial statements were finalised – and all the time everybody was keeping an eye out on our league position.

‘When it came to the ongoing running of the club, a problem we had was that the chairman and vice-chairman were the brothers Kumar. Their participation was immediately terminated and, fortuitously, we had the father and son team of Jack and Mike Wiseman already on the board and ready to step up to the challenge and take on the senior positions. I’d known Jack from my Wigan days and quickly assessed that Michael was a very capable and trustworthy chap, so we were confident that they would steer the ship on a steady course. Equally, club secretary Alan Jones proved to be a real asset in what were certainly trying times at St Andrew’s.’