

# **BUSINESS INTELLIGENCE**







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#### **BMW ECONOMICS.**

Official fuel economy figures for the BMW 3 Series Saloon Range: Urban 25.2-57.6mpg (11.2-4.9I/100km). Extra Urban 45.6-80.7mpg (6.2-3.5I/100km). Combined 35.8-68.9mpg (7.9-4.1I/100km) CO<sub>2</sub> emissions 186-109g/km. Figures may vary depending on driving style and conditions.

\*Initial rental £6,363.52. Price shown is for a 48 month Personal Contract Hire agreement for a BMW 316d Sport Saloon with optional metallic paint, with a contract mileage of 32,000 miles and excess mileage charge of 4.69p per mile. Applies to new vehicles ordered between 1 January and 31 March 2015 and registered by 30 June 2015 (subject to availability). Retail customers only. At the end of your agreement you must return the vehicle. Excess mileage, vehicle condition and other charges may be payable. Hire available subject to status to UK residents aged 18 or over. Guarantees and indemnities may be required. Terms and conditions apply. Offer may be varied, withdrawn or extended at any time. Hire provided by BMW Financial Services. This introduction does not amount to independent financial advice. Test drive subject to applicant status and availability.

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#### CHAMBER PATRONS

**BIG INTERVIEW** 

As a not-for-profit organisation, the Chamber, is very grateful to our Patrons, who support us in our aim to help our Members develop their businesses.

KC

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CHAMBER CONTACTS **BUSINESS INTELLIGENCE** 

#### **CHAMBER OFFICERS & STAFF**

Imm. Past President: Malcolm Joslin Chief Executive: Ian Kelly

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Finance Manager: Laura McDermott
Finance Assistant: Gemma Scarr
Senior Receptionist: Susan Suddaby

#### **MEMBERSHIP & BUSINESS DEPARTMENT**

Membership & Business Manager: Bruce Massie Membership Secretary: Janice Harrison External Affairs Manager: David Hooper

#### INTERNATIONAL TRADE CENTRE

Regional Co-Ordinator Overseas Business Networks: Lorraine Holt Export Development Officer: Robert Green Export Documentation Assistant: Susan Suddaby Export Documentation Team Leader: Alison Burnett

#### NORTHERN LINCOLNSHIRE OFFICE

Northern Lincolnshire Manager: Anne Tate Information & Administration Officer: Marilyn Waud

#### HULL CITY CENTRE BUSINESS IMPROVEMENT DISTRICT

Business Liaison officer: Melanie Toogood BID Support Officer: Mark Andrews BID Support Officer: Raich Orr

#### CHAMBER ACORN FUND (HUMBER) LTD

ERDF Administrative Manager: Karen Mulligan Contract Manager Youth Enterprise: Craig Simpson Growth Hub Business Advisor: Luke Morrow

#### CHAMBER ENTERPRISE (HUMBER) LTD

#### **CHAMBER TRAINING (HUMBER) LTD**

Head of Training: Rachel Mendham QA/HR/E&D Manager: Petra Seifert Advanced Apprentice: Sophie Philipson
Finance Officer: Nadine Dobbs
Assessor/Trainer BA/CS: Nicola O'Connor
Marketing/Recruitment Co-ordinator: Carol Gill

Assessor/Frainer/Care: Realth Manager. Entitle 1 arker
Assessor/Frainer Care: Michelle Allan
Assessor/Trainer Care: Nicola Tripp
Administrator Care: Geoff Winn
Administrative Assistant: Kathryn King
Advanced Apprentice Administration Assistant: Lucy Holmes

#### www.hull-humber-chamber.co.uk



Offering customers a year's free Membership of the Hull & Humber Chamber of Commerce during the launch of the ABP scheme are (left to right) ABP Chief Executive James Cooper, the Chamber's International Trade Director Pauline Wade, and Port Director John Fitzgerald.

#### **Plain Sailing For ABP Customers** to Enjoy Free Chamber **Membership Offer**

A number of companies signed up to take advantage of ABP's offer of a year's complimentary guest Membership of the Hull & Humber Chamber of Commerce during the launch of the scheme at ABP's Customer Christmas Reception.

ABP is paying for its customers to join the Chamber for a year as part of a national Associated British Ports/British Chamber of Commerce initiative, with around 100 ABP customers on the night being encouraged to join Britain's ultimate business network.

Speaking at Immingham Seafarers' Centre, on Immingham Docks, ABP Chief Executive James Cooper welcomed guests to the event and introduced the Hull & Humber Chamber's International Trade Director Pauline Wade and her team. Mr Cooper encouraged ABP customers to take advantage of the scheme which he hopes will support ABP customers in making the connections they need to become even more successful.

Mr Cooper said: "Membership of your Chamber of Commerce doesn't just benefit your business by making your voice heard and taking part in the business life of the region, you'll also have the chance to play your part in making our region a better place to do business – and that's something we can all benefit from."

The Chamber of Commerce exists to help its local business community grow and thrive, and, as well as lobbying on behalf of its Members at local and national level, it organises several trade missions a year to new and emerging markets, offers large discounts to its Members on its import and export documentation services, and, through its regular networking activities, helps its Members make new connections and grow their businesses.

The free year's guest Membership offer is open to any ABP customer who is not already a Member of the Chamber of Commerce. If your company would like to take advantage of the scheme, telephone (01292) 670144 or email bccmembershipoffer@abports.co.uk and quote ABP Guest Membership Offer.



President Tim Durkin (seated left) with Lord Mayor Councillor Mary Glew (seated middle) with the Chamber Patrons

#### Chamber Patrons' Lunch

Patrons of the Chamber were invited to a lunch at the Lord Mayor's Parlour, in Hull's Guildhall, on Friday 19 December.

The wood-panelled suite is steeped in history, with paintings, artefacts etc displayed around the three separate ornate rooms.



The Chamber President and the Mayor in The Lord Mayor's Parlour

Twenty eight people attended this prestigious event from Patron companies, plus Chamber staff, and the Lord Mayor and Lady Mayoress. Speeches were made by Lord Mayor Councillor Mary Glew and Chamber President Tim Durkin. A superb meal was enjoyed by all, using specially-made 1959 Hull Chamber of Commerce crockery and each guest left with the gift of a bottle of champagne. The lunch and the champagne are provided by the Chamber each year as a 'thank you' gesture to our Patrons as they help the Chamber to provide support to the 1400 Member companies.

Chamber Patronage brings two areas of benefit. It is a PR exercise in that the Patron companies are seen to be helping the not-for-profit Chamber in their aim to support local business. Also, Patrons enjoy numerous marketing benefits, for example three e-shots can be sent, via the Chamber, to 3600 Member contacts. These are normally £300 each but are free of charge to Patrons.

For further information about Chamber Patronage, please contact Bruce Massie on **01482 324976** or at **b.massie@hull-humber-chamber.co.uk** 

#### New Chair Takes Over

The New Year has seen a change of Chamber Chair in North East Lincolnshire with Anthony Winn, Manager of Handelsbanken, taking over the reins.

The Chamber's thanks go to the retiring Chair, Amanda Austin, Site Director of Freshney Place Shopping Centre in Grimsby for all the hard work and energy she has put into Chamber activities during her time in office.

## Finance Yorkshire Fully Invests its £90 Million Fund

Finance Yorkshire is pleased to announce that it has fully invested its £90 million fund into companies in Yorkshire and Humber.

The Fund has made 694 investments in businesses across Yorkshire and Humber, creating and safeguarding 8,716 jobs and increasing overall turnover in Yorkshire and Humber by £223m, up to this point in time.

Finance Yorkshire is the first European JEREMIE (Joint European Resources for Micro to Medium Enterprise) initiative to become fully invested in England. The Fund is backed by grants from the UK Government and European Regional Development Fund and finance from the European Investment Bank.

Alex McWhirter, Chief Executive of Finance Yorkshire, said: "I am delighted that we are the first JEREMIE fund to become fully invested in England. Despite operating in a challenging economic climate, we have exceeded our performance targets. It's a success story of which Yorkshire and Humber can be proud.

"Many SMEs across the region have found it difficult to access finance via the traditional routes over recent years. We have been able to provide investment to fill this finance gap for many businesses, enabling them to expand and create jobs in the region.

"The investment portfolio of the Fund will now be managed through the next five years during which time it is anticipated that a significant legacy fund can be created for investment back into more businesses in Yorkshire and the Humber.

"Finance Yorkshire is working with its stakeholders to secure further funding to ensure there is



continuity to SME business investment in the region during 2015 and we expect to make a further announcement on this very soon."

James Newman, Chairman of Finance Yorkshire, said: "This is a significant milestone for everyone associated with the Fund. Finance Yorkshire's investments have given businesses a timely boost that has led to substantial private sector direct investment and more employment opportunities being created. With growth firmly back on the business agenda, the economic impact of this Fund cannot be underestimated.

"It is, therefore, vital for Yorkshire and Humber

that a second JEREMIE fund is created in 2015 so that all the good work done by Finance Yorkshire is not lost and it can continue to support businesses in this region. I am hoping that all four of the Yorkshire and Humber LEPs will support this important initiative, so we can all build on the excellent performance so far for the benefit of the region's economy."

Finance Yorkshire provides seedcorn, loan and equity linked investments, ranging from £15,000 to £2m to help a range of small and medium sized businesses to meet their funding requirements for growth and development.

The project is supported financially by the European Union. It has attracted £30million investment from the European Regional Development Fund (ERDF) as part of Europe's support for the region's economic development through the Yorkshire and Humber ERDF Programme, £15 million from UK Government and £45 million match funding from the European Investment Bank.

For more information about Finance Yorkshire, please visit **www.finance-yorkshire.com** or call **0845 649 0000**.

"Despite operating in a challenging economic climate, we have exceeded our performance targets. It's a success story of which Yorkshire and Humber can be proud."

#### Businesses Urged to Enter Second HullBID Awards

HullBID will once again be looking for the best that the city centre business community has to offer when it stages its second awards event.

Last year's inaugural awards were one of the highlights of the year, and HullBID City Centre Manager Kathryn Shillito said the positive feedback removed any doubt about demand for the occasion.

Kathryn said: "The presentation night at Hull Truck Theatre was a fantastic event which everyone who attended really enjoyed. It was fun, informal and the timing was just right, enabling people to call in straight after work.

"But there was more to the awards than a great night out. All the businesses which entered benefited from the publicity surrounding the event and from the process of looking at how they work and how they achieve success.

"The sponsors also benefited from the publicity and from working closely with other city centre businesses. When we decided to hold the first HullBID awards it soon became clear they were just what the city centre business community wanted and we expect this year's event to be even better, and more hotly-contested!



"We are delighted to confirm that we will once again be working with the Hull Daily Mail, which is a great supporter of the awards and of HullBID generally. We are confident we will attract the same level of enthusiasm from entrants, and we have already secured some major sponsors."

The 2015 HullBID Awards will take place at Hull Truck Theatre on Wednesday April 29. For details of the how to enter and for information on sponsorship opportunities please contact Kathryn at HullBID on **01482 611889**, email **kathryn@hullbid.co.uk** 

#### When and Why You Should Make a Power of Attorney

No-one likes to think about a time when perhaps they are unable to look after their own affairs but failing to plan ahead means that things can be complicated and expensive should you become incapacitated.

To protect your future, you can make a Lasting Power of Attorney (LPA) that gives power to another person (your 'attorney') to manage your affairs.

A property and financial affairs LPA covers matters like operating bank accounts, making investment decisions, completing tax returns and buying or selling property. Health and welfare LPAs cover matters such as where you will live and which care and medical treatment you should receive.

An attorney could be an adult family member (for example your spouse or children) or anyone else you trust, and who has the ability to manage your affairs. You can appoint several attorneys. There is also an option to appoint replacement attorneys in case any of your original attorneys are unable to act in the future.

An attorney must act in your best interests; consider any wishes you have expressed; not take advantage of their position; and keep your assets separate from their own.

If you become mentally incapable of making decisions without having made an LPA your assets are frozen until the Court of Protection has appointed a 'Deputy'. Even married couples and civil partners have to apply to the Court, as they do not automatically have legal authority to deal with each other's finances. This can be an expensive, lengthy process, and in the meantime bills can remain unpaid.

As an attorney cannot make your will, you should do this whilst you have the capacity to do so.

Enduring Powers of Attorney made before LPAs were introduced remain valid. However, you may also wish to consider making an LPA for health and welfare.

Deborah Gilpin specialises in private client services at law firm Andrew Jackson.

www.andrewjackson.co.uk
Twitter @AJLawTalk

MEMBERS NEWS

BUSINESS INTELLIGENCE



## **Supporting Businesses** as They Grow

CaVCA Ventures, located within the unique setting of the KC Lightstream Stadium, home to Hull Kingston Rovers, in the newly built centre in the east of the city, provides furnished workspace for pre-start-ups, early stage start-ups and established businesses.

Situated close to the new £310m Green Port Hull project, this is ideal for those companies wishing to locate near to these new developments in modern fully furnished accommodation.

The centre is the perfect environment for creative thinking, collaboration and business concepts. With modern furnishings the creative hub offers comfortable areas for stimulating business innovation, development and growth alongside formal space for meeting and entertaining clients.

The added value of a shared creative hub, offers a vibrant mix of work and social space, enabling businesses to be supported and to flourish in an environment of inspiration and aspiration.

Many businesses which start-up or are trading can be faced with many challenges. For those starting out as a new venture, financial considerations are key to getting that business up and running, surviving and succeeding. So, with onsite business support from the SFEDI qualified Business Manager, this gives assurance that the businesses direction won't go astray.

The centre offers specialist business support, geared entirely towards driving you and your business forward, providing a wide range of support and advice for your business needs at no extra cost.

To see how your business can develop, and to help drive your company forward, give Allan Rookyard or Mike Young at CaVCA Ventures a call on **01482 379514** or visit us at **www.cavcaventures.org** 

#### Hessle Road Network

Hessle Road Network was formed by local residents in 1999 and is based in the heart of the St Andrews ward in West Hull.

It operates from Network Young People's Centre which is a purpose-built youth facility, and delivers a range of projects to young people aged 9-21 and currently works with more than 650 youngsters every year.

The project is open for 60 hours per week with youth workers available to support young people in crisis situations as well as delivering a range of planned activities and sessions.

Many of the young people the team works with are from disadvantaged backgrounds and are affected by a range of issues such as poor literacy skills, poor educational achievement, involvement in crime and anti-social behaviour, unemployment, poor housing and low aspirations.

The team's aims include supporting young people's personal and social development as well as promoting community cohesion.

#### Reality Finance Enjoys Successful First Year in Leeds

Reality Finance Solutions Ltd, one of the UK's leading independent asset finance companies, achieved £4.1m revenue and £265k gross profit in its first year in Leeds, with a team of just three people. Reality Finance provides asset finance solutions to all UK business sectors with a particular focus in IT hardware and software which accounts for 90% of revenue with a client base which is mostly supplier focused. The business plan for financial year 2014/15 is to expand the client base to include professional practices and to offer further finance options to existing clients.

The Leeds office launched in September 2013. Rob Partridge, who was part of the HQ team in Godalming, Surrey, saw an opportunity to grow the business to look after a client base in the North of the country and was given the go-ahead by Reality Directors, Jon Leslie and James Cashmore Rob Partridge says: "Many of our clients prefer to deal with other local businesses and Reality Finance is delighted to fill this niche for Leeds and the surrounding area in terms of asset lease finance. As well as lending in our own right, we have excellent relationships with over 20 banks, providing multiple finance sources that help our clients' grow their business, which can only be good news for the local market – as is our own recruitment drive."

The venture has been incredibly successful and saw the team move in to new offices last month at 4100 Park Approach, Thorpe Park, Leeds. Rob now manages a team of four and is currently recruiting for a Vendor Business Development Manager and Sales Support Administrator.

Phil Denham, Commercial Director, HBP Systems said: "We have worked with Reality Finance for five years. When it comes to IT, HBP can supply the whole package – which often means a significant financial outlay. Reality Finance provides our customers with a solution to finance which means they can buy business critical solutions today while spreading the investment over the useful life of the products and services. We strive to add value to our customers' businesses and Reality Finance helps us do this – our clients improve functionality and productivity while keeping cash in the bank and taking advantage of valuable tax efficiencies. Each finance package is tailored to the customer, to suit their needs, no matter the size of requirement."

### A LIFESAVING REVOLUTION



Over the next five years, we'll create a Nation of Lifesavers - a revolution in CPR training and defibrillator awareness that will lead to more people surviving an out of hospital cardiac arrest.

We're determined that more lives will be saved each year because bystanders are trained and ready to take action.

But we need your help to turn the tables on survival rates.

Please support your local BHF Stores, we can organize your CPR training with Kits that can be loaned out and Kits that you can buy. Join in our Events, every store needs your support.

Our Shops need you unwanted lovely things. Your donations fund our pioneering research that will save lives.

By donating two bags of clothes, one armchair, or some books, you are bringing us closer to a future without heart disease.

FIGHT For Every Heartbeat

Call 0808 250 0024

for your nearest Shop

#### THE ST JAMES HOTEL - GRIMSBY





For over four decades The St. James Hotel has been at the heart of Grimsby's town centre providing accommodation for visitors and offering an excellent service to customers.

Within the Hotel there are 125 rooms, all of which boast:

- En-suite bathroom
- Tea and coffee making facilities
- Complimentary Parking (80 spaces including 4 disabled)
- Flat Screen Television
- Free Wi-Fi throughout

Easy access, with a short walk to the nearby train and bus stations.

Close to a number of family-friendly amenities, a bustling shopping centre and thriving nightlife.

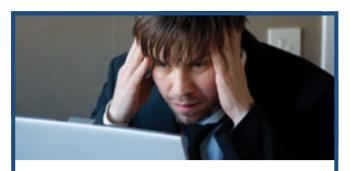
Conferencing suites which are suitable for seminars, presentations and meetings can be customised to suit individual requirements and essential equipment is provided along with refreshments and meals.



On the ground floor is the Chantry Restaurant which serves a delicious variety of dishes throughout the day, 7 days a week.

The restaurant along with the relaxing bar and lounge area is available to hire for a wide variety of functions.

For more information about The St. James Hotel
Telephone **0844 736 8612** or visit the website at **www.corushotels.com** 



## DO YOU WANT TO MAKE MORE MONEY, GROW YOUR SALES OR HAVE MORE TIME OUTSIDE WORK?

If so, you're not alone. Most business owners I talk to had a dream when they started out; to run a business that makes lots of money, gives them independence and financial freedom and enables them to work in a business they understand and enjoy.

However, the reality of business life is that things are often a lot tougher than that. My own experience of owning and running 3 businesses taught me that. But coaching can provide the route to a better planned, faster growing and much more profitable business. The way it works is by applying the fundamentals of all great businesses to your knowledge and understanding of the specifics of your business and sector.

Those fundamentals have been extracted from the experience gained within ActionCOACH, a global coaching firm with 950 offices in 42 countries. The basic principles are; maximising profits from existing sales; knowing how to consistently grow revenues through effective sales and marketing; implementing systems to run the business so that your people run the systems; and recruiting and motivating fantastic people and moulding them into a team.

Business coaching is not for the faint hearted or the uncommitted. It is for those who have a sound business who want to grow and develop into bigger, more profitable operations with a clear vision of what their future holds.

If you too want to grow your profits by more than 400%, as some of my existing clients have done, then do call or email, without any obligation, to find out when my next seminar near to you will be or to talk through what coaching could do for you and your business.



Matthew Atkin, Coach to the WINNER UK Overall Best Business Award 2013



01759 318777 | 07710 137950

Email: matthewatkin@actioncoach.com Website: www.actioncoach.com/matthewatkin MEMBERS NEWS

BUSINESS INTELLIGENCE

## Global Insolvency Solutions

Global Insolvency Solutions Hull and their approved Insolvency Practioners has, as a collective team, over 58 years' experience in the set up and implementation of national and international businesses.

It is this industry knowledge and business experience that has combined to form Global Insolvency Solutions, a true market leader.

The company's role and range of services is comprehensive, which enables us to assist both Directors and individuals who are experiencing financial difficulties. It is critical that important advice, regarding a company's or individual's financial status, is provided quickly and efficiently.

Every case has its own elements; clients have to deal with solicitors, bailiff visits, threats of litigation and revenue pressure. It is common for Sole Traders, Directors, Officers and shareholders to be facing serious losses due to personal guarantees provided to secure loans, overdrafts or hire purchase agreements.

We are professionally committed to exploring and explaining the legal options to our clients. The initial one hour consultation is normally free of charge and is strictly confidential.

We ensure that our approach, advice and guidance are of the highest standards, and take into account any legislation requirements and the client's unique situation.

The company are members of

- Hull & Humber Chamber of Commerce
- Federation of Small Business
- Regulated by the Office of Fair Trading
- Licensed under the Consumer Credit Act 1974
- Insolvency Practioners Association
- Debt Managers Standard Association Ltd.

We are offering a 100% confidential free of charge health check to all clients.

GIS Hull Tel 01482 363 903/07478281760 mj.freestone@global-is.co.uk



#### Browns Books For Students Writes Next Chapter of Online Success Story

A famous Hull business is bucking the trend in the book business with an innovative online strategy.

Browns dates back to 1860 and is a model of retail evolution having operated in printing and then book sales before embracing online opportunities.

But rather than threatening sales of printed books the internet has supported them and a new website is extending the offer of Browns Books for Students, the company's identity since taking over a specialist school books business in 2006.

Another new site will strengthen the online retail presence in the UK and internationally, but print is not being pushed out by technology.

Yvette Stafford, Managing Director of Browns Books for Students, said: "The launch of our new website follows more than a year of consultation and development and significantly increases accessibility.

"We are also part of the national retail network at hive.co.uk and we are building our own retail website, which will allow people to purchase online for next-day delivery."

The business expanded through the acquisition in 1986 of Gardners Books in Eastbourne, followed by the move 20 years later to strengthen services to education. The group employs almost 1,000 people, with around 900 in Eastbourne, a small IT department in Warwick and growth in Hull where staff levels are nearly 80 compared with around 25 when the business was a book shop. Turnover has increased from around £1.5-million as a book shop to the current level of £11-million, and printed books account for more than 95 per cent of sales.

Yvette said: "Building our online capability has been a big investment for the business and we hope it will be particularly useful for raising our profile overseas and creating more opportunities in the international education markets."

The new website can be viewed at **www.brownsbfs.co.uk** 

#### Yorkshire Coast Expo - Bridlington Spa

If you want to increase your profile in the Tourism sector or to see what is available to accommodation and tourism service providers then Bridlington Spa is the place to be on Thursday 26th March 2015.

Bridlington Tourism Association has joined forces with Scarborough Hospitality Association to host this busy event at the wonderful Bridlington Spa from 1100 to 1700. The event is not just about trade stands though there will be plenty of those in evidence. It will also feature a number of attractions throughout the day alongside the traditional trade fair format.

There will be two Speed Networking events run by the Hull & Humber Chamber of Commerce as well as two presentations on getting the best from Social Media. In addition there will be input on how to Improve your Business in a simple and effective way. These activities will be presented by industry professionals and will be of value to anyone wishing to move their business forward.

At 1115 there will be a key note speech and at lunch time there will be an announcement of a significant new initiative for the coastal area which will be accompanied by a cookery demonstration.

So if you wish to show what you have to offer or take a look at products and services to improve your business then come to the Spa – admission is free but will be by ticket only. If you would like more information or wish to enquire about the cost of exhibiting then please get in touch with Andrew Warner on **07738 564856** or Sylvia Wright on **01262 679595**.

## What's Your New Year Debt Recovery Resolution?

Positive cash flow management is vital for all businesses. Poor cash flow or debt recovery processes can cause businesses to struggle. Day to day operations are affected, trade debtor balances increase, Days Sales Outstanding (DSO) targets slip and businesses are prevented from taking advantage of opportunities for growth through lack of working capital or the ability to raise finance.



need to 'go legal' arises. You may only need your solicitor to send an overdue customer one letter to obtain payment, however it is also important that your partner law firm can provide a range of credit control/legal debt recovery advice and deal with more challenging debtors as well."

He adds "I recommend that you carry out a review. An improved process and documentation will build better relationships with your customers and reduce the time it takes to convert invoices into cash. Better systems for collection, recovery and legal action will improve cash flow and assist in your quest for future growth."

Chris Grocock, partner and head of Wilkin Chapman LLP's Debt Recovery and Insolvency team, explains how most businesses have reasonable credit control systems but closer examination could reveal ways to improve performance.

Chris says: "Unfortunately, customers often treat credit terms as a kind of interest free loan to fund their own working capital delaying payment as long as possible. Businesses end up with unreasonable amounts of cash tied up, with unpaid debt strangling cash flow. The following are ways to help you improve cash collection and DSO."

Clear terms should be agreed at the outset and communicated to the customer. Consider the content of an account opening form to gather customer data and after the credit approval process, send a confirmation letter attaching the terms of trade. Think about how orders are received and acknowledged to form the contract and then ensure that invoices are delivered promptly and in accordance with the order. If you improve the customer experience they are more likely to pay on time.

The most efficient performing businesses have clear credit control policies and procedures but also allow some flexibility to work with customers to collect debt whilst not losing the customer relationship. You should consider: Do you have a credit control system? Are customer disputes resolved and late payers chased promptly? Is performance measured and reasons for late payment identified to spot trends or problems? If you want customers to pay more quickly consider implementing a discount or reward programme. For slow payers implementing consequences such as the charging of late payment compensation and interest can help improve cash flow.

Do you have employees who are focused on collections? Do you offer them incentives to hit targets? Are staff trained? Do your staff have enough time and capacity for collection activity? Identify customers that are unlikely to pay as soon as possible so that recovery activity can be escalated. The longer debt is overdue the harder it is to collect.

Chris says, "It is advisable to build a relationship with a law firm experienced in commercial debt recovery so that you can move quickly when the



For further information please contact Chris Grocock at Wilkin Chapman LLP Solicitors either by phone: **01472 262626** or by email: **cgrocock@wilkinchapman.co.uk. www.wilkinchapman.co.uk** 

wilkin chapman lip

MEMBERS NEWS

BUSINESS INTELLIGENCE



Tapasya Head Chef KK Anand with Kirsty Taylor of Edwards and Pearce.

## Tapasya Turns Up The Heat For Devil's Kitchen

Chamber Members joined forces to support one of the region's leading charities when some of their staff changed jobs for the day.

Tapasya fine-dining Indian restaurant was the battleground for two Devil's Kitchen challenges, with combatants including professional recruitment consultancy Edwards and Pearce, bankers from Barclays and accountants from Baker Tilly.

The events were organised by The Smile Foundation, with businesses nominating people to take a break from day-to-day duties and instead take over key jobs in a restaurant. Those in the kitchen worked under Head Chef KK Anand and his team to prepare a three-course meal for corporate guests. Director Mukesh Tirkoti and his front-of-house colleagues then supervised the volunteer waiters and waitresses to serve the food and drink.

Tapasya provided food worth more than £2,000 free of charge and guests paid what they considered to be a fair amount for the meal cooked and served by the two teams, with proceeds going to the Smile Foundation. The total raised from the two events was more than £8,000.

Alyn Pearce, Managing Director of Edwards and Pearce, said: "Our participation in Devil's Kitchen at Tapasya was a huge success and we are very proud of being able to raise so much for a very worthwhile charity.

"This was the second time we had taken part in Devil's Kitchen and we find it a unique way of combining a fantastic team building exercise with interacting with clients in a social setting. We had a lot of fun whilst raising a considerable amount of money — no wonder we are already planning our third Devil's Kitchen event!"

Helen Wise, Devil's Kitchen Development Manager, said: "All the feedback was really positive and the people who attended the events had a great time. To raise more than £8,000 from two Devil's Kitchens is brilliant."



Back Row L-R Inspector Mike Rule (35 years), driver and Union Secretary Stan Mumby (36 years), Withernsea depot driver Robert Clipson (35 years), Hull driver Glen Vickerman.

Front Row L-R are Hull drivers Ian Weaver (40 years), John Smithies (45 years), and Andy Mullett (35 years); training manager Darren Kendrew, BusLine call centre Supervisor Paula Mumby, Hull depot engineer (recently retired) John Taylor (35 years), and Hull driver Richard Bucknell.

#### EYMS Long Service Awards Recognise An Amazing 561 Years' Service

The eleven employees present at the recent Long Service Awards Dinner held by EYMS Group at Tickton Grange Hotel near Beverley represented a total of 361 years' service at East Yorkshire Motor Services, including one Hull driver who achieved 45 years and another with 40 years' service with the Company. A fitter from Scarborough also notched up 45 years' service but wasn't at the function.

The odd number is because one of the 35-year recipients, Hull driver and Union branch secretary Stan Mumby, who was due to receive his award last year, asked for his presentation to be delayed so that he could receive his award at the same time as his wife Paula who reached her 25 years in 2014

If the managers and partners who work for East Yorkshire and who hosted the function are added, the total number of years represented in the room was an amazing 472. Six other award winners were unable to attend the Dinner, but when they are added as well (200 years), the grand total becomes 672 years. The 561 in the headline represents actual award winners - 361 years for recipients themselves at the function and 200 years with absentees.

Speaking at the function, Chairman Peter Shipp said he never ceased to be greatly encouraged by the number of people who have worked for East Yorkshire for such long periods.

"I have no doubt that the loyalty shown by so many of our employees reflects well on the Company but also it is a huge bonus for our passengers" said Mr Shipp. "They benefit just as much as we do from the experience and knowledge of such long serving employees and, of course, people recognised at these annual functions are only the tip of the iceberg because awards are presented only when certain annual milestones are reached."

Each year those staff who qualify at these milestones receive gifts to a value based on their length of service.

# Systech IT Solutions – Providing Peace of Mind In a Fast-Moving World

In this fast-moving technological world, companies large and small need to have IT that they can rely on and a service provider they can trust.

That is why it makes sense to turn to Systech IT Solutions, a rapidly growing specialist IT consultancy and solutions provider based in Hull.

The team at Systech fully understands business's IT needs and requirements and works with clients to reduce costs, enhance reliability and deliver solutions that are fit for purpose, taking the worry out of IT for their clients.

Handling everything from supplying hardware and software packages to providing ongoing technical support, the company works alongside customers to provide technical solutions at a highly competitive rate.

Systech IT Solutions was formed two years ago by former Armed Forces Telecommunications Engineer Ryan Mangan.

It has grown rapidly, tripling turnover in just two years, and employs five people with plans to take on a further four people in April.

Ryan, who was Head of IT at a large college before starting the company, said: "What we do is offer everything that a company could need for their IT. We do not just go in and sell hardware, we take a much wider view than that.

"We start with an assessment which looks not just at the equipment but the way the business works. What do they need, how are they using IT, are they making the best use of what they have?"

It is an approach that has worked. Ryan said: "We work with some very large companies and some much smaller ones and, whatever the size, they all understand the critical need to keep their servers and network infrastructure up and running.

"In many cases when server/network outages or service problems occur, it can prevent your business from operating.

"Appropriate measures should be taken to safeguard your systems and applications and to



do that we provide not just the hardware and software packages that companies require but also the ongoing support that they need.

"We add value to a company by ensuring that they do not have to worry about their IT and can get on with their core business."

To achieve that peace of mind for clients, the company's staff are highly trained, and have certifications in Microsoft, VMware, Citrix, KEMP, Veeam, Cisco, HP, Dell as well as years of experience and knowledge in a wide area of specialist subjects including Networking, Virtualisation, Storage, hardware, software and back-up solutions.

Ryan himself was awarded vExpert from the Vendor VMware in April 2014 for his considerable technical contributions to technical communities (more information can be found at

http://blogs.vmware.com/vmtn/2014/04/vexpert-2014-announcement.html) and

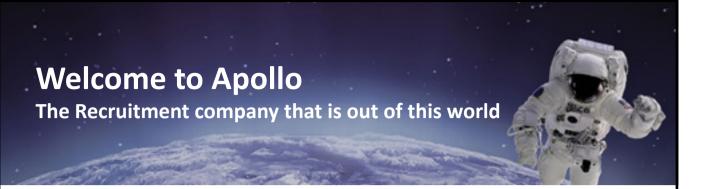
writes a technical blog which is recognised around the world with more than 650,000 views/hits (more at http://ryanmangansitblog.com)

As a result of all this expertise, Systech IT Solutions provide a complete Infrastructure Management service that maximises uptime and ensures that your systems and applications are configured for the very best performance and reliability.

If you wish to find out more, go to www.systechitsolutions.co.uk or ring 01482 770583 or email enquiries@systechitsolutions.co.uk

Systech IT Solutions, Melton Court, Gibson Lane, East Yorkshire, Hull HU143HH





I would like to introduce myself I am Keith Norris founder and Managing Director of Apollo Recruitment. Formally based in Brigg, North Lincolnshire the company established in 1995 and has matured across a broad range of business sectors; although the industrial sector is considered our core proficiency, therefore in 2012 we moved to larger premises in Scunthrope.

With over 80 years' combined experience in providing recruitment and temporary labour services primarily across the South Bank, our long-term development strategy now focusses on the North Bank.

The North Bank regeneration promises to deliver great opportunities for small to medium size businesses in support of key investors such as Associated British Ports, Siemens and others within wind related industries in developments both on and off-shore.

With an established reputation for providing the right people, at the right time, our team of experienced professionals provide a high quality end-to-end service, working hard to support and improve the Client experience.

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www.AtlantisES.com



Shipping Committee Chairman Graham Cross (left) welcomes Sam Whittaker to the Chamber ahead of the meeting.

#### Committee Hears How £7m Logistics Centre Will Train Tomorrow's Workforce

There will be enough jobs to employ everyone in the Humber region as the Estuary continues grow in importance – that was the message to the Hull & Humber Chamber of Commerce's Shipping and Transport Committee from the Grimsby Institute's Logistics Training Centre.

The Institute's Vice Principal of Strategic Projects, Sam Whitaker, said the UK Energy Estuary is a massive area and there are going to be real problems in meeting the demand for skilled jobs in the near future.

By 2020 it is expected that the number of degree level qualified jobs in the area will increase significantly and there is a need to raise employer commitment and investment in skills. There is now a demand-led provision of education, training and skills and a desire to maximise the use of funding to help increase the aspirations of the next generations.

Mr Whitaker said the offshore opportunities would be significant and the five major colleges in the Humber, Hull University and other training providers, are all working to meet that need. Also, Grimsby Institute is creating a Logistics Training Centre through a £7-million Growth Deal Project,

£2-million of which has been raised through a grant from the Humber LEP, with the other £5-million being self-raised finance.

The new centre must reflect industry demand, he told the meeting, and focus on the ports and energy sector, logistics and an ambition to be part of a global centre of excellence.

Neil Watson, from development partner Archomai Ltd, said leading-edge simulators will be at the core of the training and will be used to train people from scratch. The simulators will also be used to upskill experienced employees in new technology and health and safety training in a safe environment.

Mr Whitaker said Grimsby Institute expects work on building the Logistics Hub to commence next summer and it is hoped the new facilities will be fully operational by September 2016.

Mr Watson said the Humber is widely-regarded as the second most difficult river in the world to navigate, yet we don't do any training here. All the relevant training is done in Tyneside, but they use the Humber for that training, so clearly there is a need for proper training facilities in our area.

#### New Year, New Name for Chamber's Shipping and 'Transport' Committee

The Hull & Humber Chamber of Commerce's Shipping Committee has changed its name and amended its remit to the Shipping and Transport Committee in a move designed better to reflect the diverse and integrated mix of businesses which

Formed in 1847, following the merger of the Hull Shipowners' Society with the Chamber, the Committee has a long, distinguished history of representing the interests of the shipping, transport and logistics sectors in the Humber region.

However, as current Chairman Graham Cross explained, there is now far more to the modern transport and logistics industry in the Humber than merely shipping. As well as helping the ports, the Shipping Committee has been instrumental in bringing about improvements to the region's road and rail network

In addition to traditional hauliers, firms like East Yorkshire Motor Services, the bus company which was recently the subject of a Channel 5 fly-on-the-wall series, and Humberside Airport, are also represented at meetings. The airport's Commercial Director Paul Litten is a Chamber Board member and also Transport Lead for the Humber LEP.

Mr Cross said: "We wanted to ensure, with transport issues being prioritised across the north of England, that the Humber region's key players in the transport and logistics industry are heard in the corridors of power.

"I think it's a good exercise to take the lid off now and then and have a fresh look at what we do and who is best able to represent the Chamber and business generally. I'm confident that our refreshed and revitalised committee now represents all aspects of our transport industry in and around the Humber and can project our views across this new 'Northern Powerhouse of Cities' concept promoted by the Chancellor of the Exchanger"

If you are interested in attending future meetings, please email Barbara Nelson **b.nelson@hull-humber-chamber.co.uk** at the Chamber or call **01482 324976** for more information.

### Legal matters Holiday pay – is your business at risk?



## Holiday pay has hit the headlines recently because of a number of tribunal decisions and legislative developments, but what does this mean for your business?

Employees with normal working hours were paid holiday pay on the basis of a week's pay, usually disregarding any overtime hours (except where guaranteed and compulsory). However, this meant that employees working nonguaranteed and/or non-compulsory overtime were financially disadvantaged when on annual leave.

#### Overtime and other variable payments – the new position

A recent case (Fulton v Bear Scotland Limited [2014]) has decided that where an employee is required to work regular overtime, payment for doing so should be included in an employer's calculations for holiday pay. However, an employee's claim for unpaid holiday pay is time-limited. If more than three months has elapsed between each "deduction" the claim will be out of time.

There are still some uncertainties around how regular overtime has to be to qualify and whether purely "voluntary" overtime is included. One option is to account for all overtime in the calculation of holiday pay but that is not without cost to the employer.

Bear Scotland also suggests that taxable allowances paid for travelling time and inconvenience (but not travel expenses) should also be included in holiday pay calculations.

#### How far back can claims go?

As a consequence of *Bear Scotland*, the Government set up a task force to mitigate the impact on business. The Government has now responded with the introduction of the Deduction from Wages (Limitation) Regulations 2014.

The regulations limit how far back an employee can go in making a claim for holiday pay to the period of two years before the date of the claim and state that the right to paid holiday is not incorporated as a term of the employment contract. This should prevent employees from taking advantage of the more generous six- year limitation period for breach of contract claims in the civil courts and is good news for employers.

However, they do not apply to claims brought before 1 July 2015 so the risk of existing claims or claims brought before

this time remains. The introduction of the regulations may also have the effect of triggering a rise in grievances and litigation from employees in advance of 1 July 2015.

#### Future developments

We are expecting the Leicester tribunal's decision in *Lock v British Gas Trading Ltd* soon. This case will be heard in February 2015 to consider the level of holiday pay to which Mr Lock is entitled, which will hopefully shed light on what the appropriate reference period should be for calculating variable holiday payments.

#### 5 Top Tips



Carry out a holiday pay audit on different payments paid to employees



Assess the risk/potential cost of holiday pay claims to your business



Check employees' contracts of employment and any handbooks, policies and procedures to ensure they reflect how you calculate holiday pay



Address employee grievances about holiday pay immediately to avoid escalation into a wider issue



Keep an eye on our website for the decision in *Lock v British Gas Trading Ltd* for guidance on the correct reference period for holiday pay calculations

Contact Tracey Marsden on +44 (0)114 279 4114 or Emily Pepper on +44 (0)114 279 4140 www.nabarro.com

#### Olympic Champion Inspires Top Apprentices

Award-winning engineering apprentices received prizes and a challenge to improve further from a failed plumber who won an Olympic gold medal.

Luke Campbell joined the young men and women from the Hull centre of the Humberside Engineering Training Association (HETA) to celebrate the achievements of their first year as apprentices.

In presenting trophies and certificates, the Olympic champion boxer underlined the importance of hard work and determination – the need to bounce back after a setback.

He said: "I tried to set myself up with a back-up career like joinery or plumbing but I am terrible



at things like that. I went for the plumbing exam and I failed it – but I didn't want to be a plumber, I didn't enjoy anything about it.

"It all comes down to hard work and being focused. You are going to have down-days, we all do. I have a lot of them but when I come home after my down-days it's with a black eye or a busted lip. But you keep going and you listen to the team around you.

"This is just another step towards bigger things. All these awards and achievements will lead to bigger success if the apprentices keep working hard.

They should give themselves a pat on the back for getting these awards because it's not easy."

The event at the Country Park Inn, Hessle, was attended by the apprentices, their families and mentors from businesses, many of which sponsored the awards.

lain Elliott, Chief Executive of HETA, said: "On the north bank 391 people applied for apprenticeships and in the end we took 95, so there are three other people behind each of this intake. These are indeed the top of the tree and they should be proud of that."

#### **New Office for Company**

Air Compressors & Blowers North has opened a new branch in Grimsby to meet growing demand in the area.

The compressed air sales, installation and service specialist has tripled its turnover in the past two years, with the Humber region proving to be one of the major growth areas.

Formed in September 2012 following an acquisition of the low pressure compressor service arm of American multi-national Gardner Denver, the company began with four employees working out of its Sheffield site.

Today, it employs 10 people across its two sites, the second being the recently opened Grimsby base at the Business Hive on Dudley Street.

Managing director Chris Hall, who launched the company with business partner and company

chairman Trevor Davison, said increased demand for its products in the Humber Region and Lincolnshire areas had been a key factor in its decision to open a second branch in the town.

He said: "We have seen a real expansion in our work in this area over the past 18 months and opening a base here will allow us to provide a local service to customers. It will cut down on travel time and offer a more efficient and speedier service."

The company supplies and services compressors for a range of clients, including hospitals, universities, power stations and food factories.

It is an official distributor of Gardner Denver products, primarily its CompAir and Elmo Rietschle brands, but services all makes of machines, using only genuine manufacturers' parts.

It is a member of the British Compressed Air Society and has the Safe Contractor and Constructionline accreditations for health and safety.

The company is now aiming to expand further, with a focus on blue chip companies and the food industry.

#### **Digital World**

The world is becoming digital. So much so it sometimes feels our digital selves are more sociable and more active than our physical ones. Even this article has been sent in via email.

But this is fine - this is manageable, as long as you and your business have the right tools to keep your digital world managed, up to date and, most importantly, off your shoulders.

It's too late for us at ApplePear, but save yourselves: We can manage your digital lives from websites to mobile apps to digital marketing or events and let you concentrate on the physical world.

We've just joined the Chamber of Commerce and would like to say hello, and to let you know that if you have any digital queries then you can get in touch with us on **01482 306 720**.

MEMBERS NEWS

BUSINESS INTELLIGENCE

#### The Deep Hosts the FA Cup Third Round Draw

Big fish and minnows took on a whole new meaning for the team at The Deep as the region's leading tourist attraction hosted one of football's areat occasions.

The draw for the Third Round Proper of the FA Cup completed a sporting hat-trick for the venue, which has already provided a spectacular backdrop for the Olympic Torch Relay and the Queen's Baton Relay for the Commonwealth Games.

Hull has strong links with the FA Cup through Ebenezer Cobb Morley, who was born in the city in 1831 and who, after moving to London, drafted the first laws of the FA at his home in Barnes.

England legend Alan Shearer conducted the draw with Paul Adamson, a coach with the East Riding County FA. The event was broadcast live on BBC Two in a special programme presented by Mark Chapman, the regular host of Match of the Day 2, and attended by Hull City Manager Steve Bruce and team captain Curtis Davies.

Freya Cross, Business and Corporate Manager at The Deep, said: "The people of Hull and the surrounding area are passionate about sport, the area has a great sporting heritage and Hull City came so close to actually winning the FA Cup last season.

"We were thrilled to have the opportunity once again to host a major sporting event and we did everything we could to show a live TV audience



what a fantastic attraction we have at The Deep and what a wonderful city we have in Hull, the 2017 UK City of Culture.

"The Deep opened in 2002 and is recognised as the most successful Millennium project in the UK.

It is a very diverse venue which hosts everything from school trips to weddings and business conferences but this was a first for us and we are delighted."

#### Beverley Firm Appointed to Work on 'Quietway' Cycle Route

Beverley firm Local Transport Projects Ltd will be part of a team, led by walking and cycling charity Sustrans, to help deliver the first of Transport for London's 'Quietways'. This will give cyclists a direct, pleasant, back-street alternative to using busy main roads, the Mayor of London, Boris Johnson, has announced.

The three year contract has been awarded by Transport for London (TfL) to help deliver the £120 million network, in partnership with the local boroughs and other partners whose roads they will use. Every London borough will be served by the Quietways.

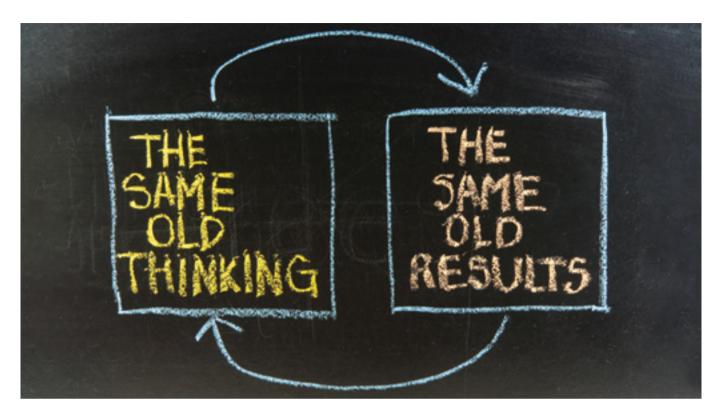
Local Transport Projects was formed ten years ago by the two Directors, Andy Mayo and Tony Kirby, who are both from the Hull and East Riding area. They have seen the company grow to employ 15 staff, and work for a range of public sector organisations including local authorities, universities, schools and hospitals and also for a wide range of private sector companies, developers, house builders and transport providers.

LTP are also heavily involved in the renewable energy sector and have extensive experience in designing and implementing networks of cycling facilities throughout the country. They have recently helped the Welsh Government to produce a Cycle Network Design Guide and opened an office in Cardiff last year to support their work with the Welsh Government and other clients in Wales.

Andy Mayo, Co-director at LTP said: "We are delighted to be supporting Sustrans in the delivery of the London Quietways contract. Cycling is undergoing a renaissance throughout the UK, led by London, and for a Beverley company to be associated with this high profile work is fantastic. As well as being at the forefront of designing infrastructure for cyclists, many of our staff at LTP are also keen cyclists, so it has brought a real buzz to the office knowing that we will be working on the Quietways project. It's also great to see the Hull and East Riding of Yorkshire economy benefit from investment in London."

The Mayor, Boris Johnson, said: "If you would love to hop on a bike but feel intimidated by busier roads, these Quietway routes will be perfect, connecting parks, backstreets and waterways to create secret passages through London. They will get you where you need to go on a route you might not have known existed until we showed you. They will make cycling much more accessible for ordinary people, in their ordinary clothes, revealing some of London's hidden gems along the way."

Construction is about to start on the first two Quietway routes, which will run from central London to Greenwich and Hackney and open in May this year. Five more routes are at the design stage and around two dozen more will be delivered or in progress by 2016. Partnering with Sustrans, Local Transport Projects Ltd will also be working with Royal Haskoning DHV, Phil Jones Associates and Wheels for Wellbeing, who are all leaders in their fields.



### **Testing and Measuring**

As a business owner, do you know how much profit each marketing strategy you implement is making?

Do you keep track of every advert you produce to see how successful it is? If not, you need to start testing and measuring...

It is astonishing how many business owners will spend money on an advert and never know if it is generating more money than the advert is costing. The financial purpose of successful marketing is for you to invest and expect a higher return, but how do you know if your campaign is successful if you do not keep track of its performance?

Business people often speak of R.O.I. – return on investment. For an advert in a local magazine, for example, if you spend £200 on marketing and it generates £400 of profit from the resulting sales, you will have a ROI ratio of 2:1 or 200%. To be on the right track, your ROI should be greater than 1:1. It is important in business to be aware of the ROI on all marketing investments, using procedures to measure the results.

To measure fully, ensure that your whole team asks the question "Where did you hear about us?" in emails, calls and dealing with customers. Also record the customer's total spend. If your magazine advert resulted in 10 sales of £40

each, you received £400 of sales for your £200 investment. However, you need to take into account your profit margin.

If you had a 50% profit margin, then you spent £200 to make £200. You want to improve this, so change your advert or strategy – perhaps use a different headline or call to action. Some adverts will hopefully produce better results. This is testing adverts, measuring the results, testing an improvement, measuring again and seeing better results.

Occasionally the results will not improve from your first to your second advert. If this is the case, keep testing and measuring to see what works. Do not implement the same thing over and over if you are not getting a return on investment – use the test and measure method to try new things. This applies to all strategies, not just print advertising, such as social media and Google Adwords.

Once you know these things, you have the power to make better decisions. You know which marketing

campaigns to stop or improve, and which to spend more money on. If you find a successful method, then repeat it or increase the number of people it will reach to widen the audience.

In the next issue, we will look at Time Management



Pam Featherstone, ActionCOACH, Business Coaching, Yorks/Lincs W: 01482 227060 M: 07540888016



ADVERTORIAL BUSINESS INTELLIGENCE

#### Funding Available to Help Businesses Recruit New Graduate Talent

Businesses looking to recruit talented new staff can benefit from a series of bursaries to support graduate internships.

This year the University of Lincoln will provide funding to help around 120 different employers take on a graduate intern. Bursaries of £1,000 or £1,500 are available to organisations who can offer suitable vacancies. This includes more than twenty bursaries provided by Santander as part of the University's status as a member of the Santander Universities Global Division

Mark Stow, Head of Careers & Employability at the University of Lincoln, said: "Paid internships are ideal for taking on a recent graduate in a way which reduces the risk and costs associated with recruiting a new member of staff. They can be appointed to work on a specific project or to fill a vacancy for a fixed period. Often graduates quickly prove themselves to be invaluable team members and many of our recent interns have gone on to be offered permanent roles with their employers."

Positions must be for a minimum of 3 months at a minimum of 20 hours a week, and must pay at least minimum wage for the £1000 bursary or £1000 a month for the higher Santander bursary. Furthermore, the roles must also be deemed as a graduate level role.



Businesses interested in recruiting a graduate intern can discuss the support available with the Careers & Employability team at the University of Lincoln. Contact Lesley O'Donnell at **Iodonnell@lincoln.ac.uk, 01522 837828** or visit: **www.uolcareers.co.uk** 







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## MP Visits Award Winning Local Employer

Hemingway Bailey Ltd welcomed Graham Stuart MP to their offices in Beverley to demonstrate their ongoing commitment to apprenticeships.

Hemingway Bailey, Chartered Management Accountants, was recently named as a Top 100 Apprenticeship Employer by the National Apprenticeship Service in partnership with City & Guilds for their outstanding achievements as an employer of apprentices.

During the visit, Graham had the opportunity to speak to the company's apprentices about their experiences of training on the job and their hopes and aspirations for the future. Graham was also shown the complex level of work the apprentices achieve on a daily basis.

Evie Molloy, an apprentice at Hemingway Bailey, was named Apprentice of the Year for the Yorkshire and the Humber region at the National Apprenticeship Awards ceremony in Leeds in September. Evie is director of her own company — MixEd — which aims to use the skills and knowledge from her apprenticeship to help others of similar ages.

Evie said—: "It was great to be visited by a local MP and for the company to be recognised as outstanding. I hope that we can spread the word of apprenticeships locally and help more young people like myself kick start their career."



L-R Apprentice Evie Molloy, Graham Stuart MP, Director Alan Hemingway and Marketing Manager Rhys Plater.

Graham Stuart MP said—: "It was great to meet an enthusiastic apprentice like Evie, for whom this has been a brilliant development opportunity.

"The message I would send to employers is that the contribution made by people like Evie is immense and the ability to mould people into the ethos and values and contribute to the development of the system for companies is fantastic.

"This business is not only doing the right thing by taking on apprentices, but more importantly is receiving the benefit from what the apprentices will contribute"

Commenting on the company's entry in the Top 100 Apprenticeship Employer's list, Hemingway Bailey Director, Alan Hemingway, said—: "We were delighted to welcome Graham to our offices to meet our apprentices. We do all we can to give young people the opportunity to reach their full potential, and are proud of the recognition we have received from the National Apprenticeship Service."

#### Henderson Encouraged by Growing Yorkshire Coast Work

Henderson Insurance Brokers Ltd (HIBL) has made a strategic appointment to develop its North Yorkshire client base.

The company has added commercial broker Stacy Dodd to help serve the thriving holiday market.

Stacy Dodd, who lives near Filey and works from the company's offices at Hessle, joins after relocating from London.

She said: "Businesses are attracted by our reputation for providing a high quality local service while being reassured by our reputation at a national level.

"The North Yorkshire area has an abundance of holiday sites, for which we provide cover for buildings and site liability, as well as for health and safety."

Prior to coming on board at Henderson, Stacy, who has worked in insurance since 1979, was with a reputable London-based broker for eight years.

Andrew Wakefield, director at the Hessle office, said: "Stacy has spent all of her 35-year career in insurance and has covered most fields.

"She is a very experienced professional and is already proving to be a great asset to Henderson Insurance Brokers as we grow our business in East and North Yorkshire.

"The interest we have seen from businesses is very encouraging and I think we have an edge in terms of the national support we can provide, including Lloyds of London underwriting."

Stacy's experience includes dealing with residential and commercial property owners' policies, commercial combined cover and entertainment.

The company entered the Scarborough market in 2013 with the appointment of David Wakefield, another experienced insurance professional and a Fellow of the Chartered Insurance Institute.

HIBL, which is the UK's fifth largest independent insurance broker, has strong expertise in risk management, construction, bonds and surety services, along with credit insurance and manufacturing.

#### Flixborough Eco Technologies

Flixborough Eco Technologies are a company based on quality and professionalism.

Our team of energy saving experts have all worked in and around the industry for many years. Not only do we provide the design and installation of energy saving technologies, such as solar, renewable heating and LED lighting, but also offer energy auditing and project development services. Our wide skills-set enables us to take projects from conception to completion.

We are able to provide each client with the most appropriate technologies and behavioural change solutions to maximise energy savings. Our aim is to minimise your expenditure by lowering utility bills and helping to future-proof your business. Green policies are gathering momentum as governments seek to improve the sustainability of the country and funding is available to those seeking to act now. You may be eligible for

finance house-supported schemes with attractive interest rates and government-backed incentives which can reduce potential barriers to achieving energy efficiency.

We have experience in both the public and private sector arenas so we can offer a comprehensive service which is tailored to specific stakeholders.

Flixborough Eco Technologies-your partner in energy efficiency.



MEMBERS NEWS

BUSINESS INTELLIGENCE



### Legal Secretary Clocks Up 43 Years Service at Rollits

On 1 February 1971, Apollo 14 was winging its way to the moon, Britain was humming along to a new number one (George Harrison's 'My Sweet Lord') whilst bracing itself for the introduction of a new decimal currency on 15 February 1971, and Barbara Williamson walked into the offices of Hull Solicitors, Rollit Farrell & Bladon to begin her career as a legal secretary with the firm.

And now, more than 43 years later, Barbara has finally retired from Hull law firm Rollits after a career that has spanned the political careers of seven Prime Ministers.

As the firm gathered together to say goodbye, Senior Partner Steve Trynka thanked Barbara for her wonderful service to the firm, and reminded her and her colleagues of the many changes, both within the firm and the legal profession as a whole which have taken place throughout her long career with Rollits. A tearful Barbara, who worked in the firm's Dispute Resolution Department said: "I walked into the firm's offices in Bowlalley Lane in February 1971 wearing fashionable high heels; now that I favour sensible flat shoes, I decided it was probably time to retire!"

Steve Trynka said: "Throughout her time with us, Barbara has represented everything that is good about our firm. She was excellent at her job, understood and gave effect to our clients' need for absolute confidentiality and throughout the

years was liked and admired by all who worked with her."

Rollits' Head of Dispute Resolution George Coyle said: "Barbara's 43 years of service makes my own 27 years seem short by comparison! It has been a pleasure and a privilege to have worked with Barbara over the years. We wish her a long and happy retirement and hope she visits us often as the office will not be the same without her".

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### Apprentices Flying High

Winners at the Cofely Fabricom (GDF SUEZ) Apprentice Engineering Technician & Recognition Awards 2014 were celebrated at the Great Grimsby Town Hall with the theme of The Sky's The Limit.

The event was joined by the The Worshipful Mayor and Mayoress of the Borough of North East Lincolnshire and Squadron Leaders David Montenegro and Harry Raja, from the internationally renowned Red Arrows.

Guests watched as Chelsea Griffin, a welder based at the Immingham manufacturing centre, received the trophy for Apprentice Engineering Technician of the Year for 2014; the first female to win this prestigious award since its inception in 2006.

Yvonne Day, Resources & Development Director UK said: "All four nominees were outstanding, which made it quite a task for the independent panel to reach a decision.

"Chelsea is a worthy winner, who shows pride, commitment and professionalism in everything she does and this whole event shows how our continued investment in training young people pays off."



Apprentice Mentors and Coaches throughout the UK nominated apprentices who they felt had shown commitment, occupational progress and enthusiasm in their chosen apprenticeship.

More than 70 individuals were recognised throughout the evening including Apprentices, Mentors, Coaches, Long Service employees, Chartered Managers, ONC Mechanical Engineers and NVQ achievers.

The annual charity cheque was presented to Anne and Geoff Crawforth who received

£580.00 on behalf of Lincs & Notts Air Ambulance.

Nigel Carlton, CEO UK, said: "Since 2006, we have recruited our apprentices via the ECITB, who go that extra mile to help our Apprentice Technicians progress. I was delighted to be able to meet so many of our young engineers at the Apprentice Technician Awards tonight - it is the drive and ambition that we celebrated here that will, in the years ahead, help us thrive as a business."

### Thinking Global the Key for Pauline

#### **Pauline Wade**

Head of International Trade, Hull and Humber Chamber of Commerce

The Hull and Humber Chamber of Commerce has a proud record of backing international trade. Indeed, supporting exports and inward investment has grown to become a key part of the organisation's work.

For a number of years, the task of co-ordinating that effort has fallen to Pauline Wade, Director of International Trade, who came to work for the Chamber 17 years ago having previously worked in London.

In that time, she has seen the Chamber move from a body that offered mainly administrative support to trade associations with international remits to a key player in its own right.

Pauline, who spends some of her year abroad, said: "I travel because I think that to offer a service to companies you have to understand the way the market works.

"I think that one of our big advantages is the way we link in with the Chambers of Commerce internationally, with connections all over the world.

"In just about every country you care to name you will find a Chamber of Commerce. They range from the very big European Chambers to the very small Chambers in the developing markets but they can help companies seeking to export by putting them in touch with local contacts.

"So if you are a company from this area who is seeking to trade in somewhere like Kuala Lumper and you approach Hull and Humber Chamber of Commerce we can help."

The Chamber's International Trade Centre team realises that exporting can be daunting, particularly for smaller businesses, so offers an

extensive range of products and services to help companies overcome the barriers, including a translation and interpreting service and monthly international trade networking events.

A Helpdesk has been established to advise companies on technical or regulatory questions, the Chamber runs a wide variety of importing and exporting training courses for international traders, and it also operates a Foreign Exchange, Chamber ForEx, which can help companies protect their business against adverse rate fluctuations.

In addition, the Chamber runs overseas trade missions and exhibitions and there is a documentation service which offers advice and services related to export certification, authorisations and legalisation.

Pauline said: "Documentation is one of the big issues for companies seeking to trade abroad and we can help them get the process right and get paid.

"We sometimes get calls to the Helpdesk from companies who have sent a shipment abroad then had it impounded because the documentation is wrong, which can end up costing them a lot of money.

"We can sometimes help them in situations like that but the sure way of getting your consignment delivered hassle free is to make sure that you get the paperwork right in the first place.

"I think that fear of getting it wrong and incurring costs, or not getting paid, is the main reason that more companies do not trade internationally.

"However, that should not be a barrier and we can work with them to explain the opportunities and the challenges."

Uncertainty about dealing with different cultures is another potential barrier for businesses, said Pauline, but she argues that it, too, can be effectively tackled.

She said: "One of the concerns for many companies has been language but that can be overcome.

"We work with one local company in the food and drink sector, one of the area's biggest export sectors, that has forty staff who speak several different languages but I imagine that they did not start off with that many.

"Language need not be a barrier to international trade. One of the ways to get round it is to trade with countries where language is less of an issue.

"A total of 47.8 per cent of export trade from this area goes to Europe, partly because it is on our doorstep but also because most companies in Europe have people who can speak English.

"The emerging countries are proving attractive as well because they provide plenty of opportunities and in somewhere like India, for instance, they speak English.

"We also provide a full translation and interpretation service to meet companies' business language needs.

"What we do is help companies. It is often a case of hand-holding until they feel that they can take on their own international specialists and we are seeing more and more companies taking advantage of the opportunities that are out there."

Export is only half of the Pauline's job; the other half is focused on attracting inward investment and helping companies source from overseas.

Pauline said: "International trade is not just about exports and there are opportunities for inward investment into this area.

"The attraction for many companies of the Hull and Humber regions is Humber Port, i.e. the ports located on the Humber, which they see as the gateway to Europe and also as the gateway to markets in central and northern UK."





## Why is Exporting So Important?

"Many companies stop seeing any real growth after four years in business, unless they venture into overseas markets"

Rebecca McNeil - Director Business Lending & Partnerships, Barclays.

Exports contribute about 6% of GDP growth and around one in four jobs in the UK are linked to overseas business. For individual companies the benefits are clear: exporting gives businesses a distinct competitive advantage and exporting companies tend to be more resilient during economic downturn. Research consistently shows that those companies that export to any country, in any financial climate, perform better than those that don't.

Companies that export are 11% more likely to survive than those that don't export

Exporters consider direct growth to be the biggest benefit of doing exporting; 38% of entrepreneurs said exporting led to a level of growth not otherwise possible.

Productivity and innovation increase too.

Accessing potentially millions more customers in overseas markets can increase sales volumes and reduce unit costs.

## The demand for innovative, quality British products and services across the world has never been greater.

However, recent research carried out by KPMG and YouGov has revealed that a third of UK SMEs have no interest in exploring overseas markets.

#### What are the key problems that prevent/ put off businesses from starting to export?

Businesses considering exporting often have concerns over complexity, or a fear of the unknown. However, exporting presents such businesses with a set of roughly uniform challenges including:

- Cultural and language differences
- Different legal and regulatory institutions
- Knowledge which market, what approach to take
- Substandard infrastructure
- Economic/political turmoil

- Resources staff capabilities, staff dedicated to overseas marketing
- Upfront financing

All of the above can be tackled in turn and managed with the appropriate level of planning. Contact the Chamber of Commerce as your first point of call and they will be able to provide the advice and assistance you require to overcome these perceived barriers to exporting.

The UK's ambition is to double exports to £1 trillion and increase exporters by 100,000 by 2020.

#### How to Make Export Growth a Reality

Top 10 Tips for Small Businesses thinking about exporting for the first time

#### Understand the value of your product or service

To begin, anyone considering selling overseas for the first time needs to understand the value of their product or service and be clear as to why it would be desirable abroad.

#### 2. Develop an export strategy or action plan

Ask yourself, "what would my business gain from exporting?" Define how you will enter the foreign market. Finalise human resources and marketing strategy and allocate an adequate budget to cover export start-up costs.

#### 3. Market selection

Market selection is key, business owners should prioritise markets that have a demand and are suitable. Currency, geographical location and language may make some markets more suitable than others to begin with.

#### 4. Market Research

Once you have selected your potential markets, gaining market knowledge is the



next priority. Conduct research to understand the prospective markets; the size of the opportunity; the key players and competitors, and any potential partners. A good way of doing this is through visiting trade fairs, attending local events and networking with others who have done the same.

#### 5. Explore routes to market entry

Explore the various routes to a new market and understand the best way to present your products or services. One business may be best going through Agents or Distributors, whereas another may suit an e-commerce route.

#### 6. Understand cultural and linguistic differences in the new market

This is crucial and can be a costly mistake if it isn't considered properly. Take a look at AA Global's 'Mind your language – and your manners' article, on page 30, to understand the importance of appropriate intercultural communication and adapting your approach accordingly.



#### 7. Protect your IP

Business owners need to check that all designs, trademarks and domain names are registered and secure within their markets over the short and long term.

#### 8. Build a bank of expertise

It is important to engage with as many organisations that support selling overseas as you can. Your first point of contact should be the Chamber of Commerce. UKTI, UK Export Finance, banks, lawyers and freight forwarders can also help. Remember to consider internal knowledge and support within your business

#### 9. Make sure you can deliver

Ensure you can upscale production and the correct logistics are in place to do so.

#### 10. Remember the bigger picture

Areas that people sometimes forget include managing currency risks, getting paid on time, guarding against non-payment, understanding all of the documentation required (see 'The Importance of Export Documentation' article on page 30), and getting the Customs side right.

Contact the Chamber's International Trade Department for further advice and assistance regarding exporting, overcoming barriers to export and making export growth a reality.

Tel: 01482 324976

Email: itc@hull-humber-chamber.co.uk

"Global trade is vital to the UK's economy, with £481bn worth of goods and services exported overseas in 2012. Britain's status as a leading trading nation was built on the strength of its export industries and it remains one of the most competitive in the world"

## Seizing the Opportunities in High Growth and Emerging Markets

The UK's drive for export growth must focus on emerging economies. Its historic reliance on mature, advanced economies has been a key factor behind its recent underperformance, therefore the UK needs to reorientate its efforts towards those economies that will be more robust sources of demand in the future.

Emerging markets have outperformed others over the past decade and are likely to continue growing strongly in the near term. Over the next five years, the IMF forecasts that emerging markets will grow at an average annual rate of 7.7% against slower growth for advanced economies of 4.4%.

#### Chambers open doors to doing trade overseas in high growth and emerging markets

Hull & Humber Chamber of Commerce is part of the extensive roll-out of activity with overseas partners. It is a cornerstone of the UK Government and British Chambers of Commerce partnership to strengthen the role of the private sector in growing British trade overseas.

By 2018, the UK will have a global network of British Chambers of Commerce and business groups in over 40 high growth and emerging markets overseas.

These partners are already providing practical business support, giving our Member companies a seamless end to end journey.

British Business Centres have opened in Poland, Hungary, Czech Republic, Slovakia, Slovenia, Romania, India, Vietnam, Thailand, Mexico, UAE, Brazil and Turkey.

Teams are working in partnership with UKTI in these markets, where it was recognised by UK Ministers a couple of years ago that UK business is not seeing the levels of trade that our competitors were securing. British Chambers in these markets are fully geared up to offer a platform of support, with experienced companies already active in the market – they can tap into their contacts, expertise and use their offices as a base to launch their business.

Hull & Humber Chamber has hosted experts from the Overseas Business Networks from South Africa, India, UAE, Poland, Slovakia, the CEE, Singapore and Malaysia and will be bringing representatives from the Britain in South East Asia networks to our region on 3rd March to showcase the huge opportunities that exist in this market for Yorkshire and Humber businesses.

For more information, please contact Lorraine Holt at the Chamber at **l.holt@hull-humber-chamber.co.uk** 



Overseas Business Networks from Dubai came to Yorkshire and Humber to highlight the numerous business opportunities for local companies in this high growth market



Overseas Business Networks from the CEE region come to Hull to meet with regional companies. (From left to right) Patrick Ney, British Polish Chamber of Commerce; Lorraine Holt, Hull & Humber Chamber; Chris Plant, British Slovak Business Centre

### Q & A with East Yorkshire Exporter

#### - From the Wolds to the World

Lorraine Holt from the Chamber's International Trade Centre recently met with Tom Mellor, Director of Wold Top Brewery, to find out how the company started on their export journey and what advice would they give to new and existing exporters from the region.

#### LH: What got you into exporting?

**TM:** There is a massive market for our beer, which is a premium beer, and the bottled market is huge both here in the UK and overseas. Our initial strategy was to look at markets close to us, to which we could easily go over to and service, for example, France and Belgium are slightly easier than Venezuela. We also looked, and continue to look, for markets that understand our product, a premium beer, and its level of sophistication.

#### LH: Where are you exporting to and have you faced any particular challenges?

**TM:** One of our main markets is Italy, which we got into by participating in a Chamber of Commerce town twinning initiative five years ago. Originally we found that just getting the market knowledge of a particular region could be difficult and challenging but that is where the Chamber of Commerce and UKTI come in, we have found them to be very helpful.

### LH: Wold Top is currently involved with the Taste of Britain campaign in Poland (part of the Overseas Business Networks Initiative), can you tell us what interested you in this campaign and the experience you have had so far?

**TM:** Any initiative that pushes British food abroad has got to be a good thing. The Taste of Britain campaign is a great initiative that educates the overseas population on British food and drink and shows them that we don't just eat fish and chips and Yorkshire Pudding, we do have a discerning pallet!

I attended a Hull & Humber Chamber World Trade @ 1 event with the British Polish Chamber of Commerce to find out more about market entry into Poland and the CEE campaign. We did decide to participate and so far our involvement has included commissioning research and sending our beer over to Poland for tasting sessions. We also recently spent three days in Warsaw and Krakow meeting potential buyers. As a result, we have definitely made some good contacts who we are going to be sending samples across to and expect these to lead to more contracts for Wold Top. Our products are going to be showcased in Polish supermarkets, giving everyday people the opportunity to see and try our beers as well as other British food and drink products.

The whole programme has been very well structured and organised and nothing has been too much trouble for the Chambers of Commerce involved.



#### LH: What advice would you give to companies either not already exporting or just starting to look at international markets?

**TM:** Just get as much advice as you can, particularly from the Chamber of Commerce and UKTI. It is easy enough to find where to go for help and advice, particularly with the Internet – it has never been easier!

Don't be overawed. Exporting can be time consuming but anything worth doing wouldn't be easy, would it? Those that say exporting is difficult, won't make it anyway.

I wouldn't say that exporting is a 'must' for everyone. Those businesses selling perishable products will find it slightly more difficult than we have done as our products can be kept at ambient temperatures. However, there are plenty of logistics providers locally who can help.

**LH:** What would be your top tip for UK business looking to trade overseas?TM: If you want to export, you will find a way of doing it. There is loads of advice around and it is always nice to talk to someone in person or over the phone – the Chamber of Commerce and UKTI are both very good for this.

#### Mind Your Language - and Your Manners!

The Chamber's choice for translation and interpreting services is an expert at showing businesses the importance of walking the walk, as well as talking the talk, when operating internationally.

Kirk Akdemir, Chief Executive of AA Global Language Services, warns that any amount of commitment to mastering foreign words and phrases can still end in catastrophe if you overlook the customs and traditions of your prospective overseas clients.

Kirk said: "It is obviously a big help if you can communicate with your international business contacts in their own language. As the former German Chancellor Willy Brandt said, 'If I am selling to you, I speak your language. If I am buying, dann müssen sie Deutsch sprechen.'

"But effective communication is about more than language skills. In some meetings you might want to relax and put your feet up, but in some cultures it is considered most offensive to display the soles of your shoes, even if you just rest one foot on your other knee.

"In some places it is considered poor etiquette to begin a meeting without first exchanging pleasantries and chatting generally, even about the weather but preferably about family and other interests. It helps to break the ice and build trust and will help you develop a good relationship."

Kirk launched AA Global in Worcester more than 25 years ago and expanded into Hull three years ago to support an expanding caseload in the north of England, building a team of 14 permanent staff and nearly 5,000 freelance translators and interpreters worldwide.

In addition to meeting the translation and interpreting requirements of many public sector bodies, AA Global has a strong private sector client base and is a key supporter of the

Chamber's International Trade Centre.

Pauline Wade, the Chamber's Director of International Trade, said: "Conducting business in the buyer's language enables businesses to gain ground, especially when entering the fastest-growing markets of such emerging economies China and Brazil.

"But as Kirk said, there is more to the art of communication than getting the language right. AA Global has demonstrated the range of its expertise for Chamber Members on visits to such markets as Malaysia and Turkey. The service has been invaluable and, as the Humber gains importance internationally, AA Global is helping businesses pursue the opportunities to enter new markets."

Tel: 01482 308777 Email: info@aaglobal.co.uk Website: www.aaglobal.co.uk

AA Global Language Services Ltd Global House, 5 Humber Place, Hull HU1 1UD



#### The Importance of Export Documentation

Supply your exports in full, on time, at the first attempt and ensure your timely receipt of payment.

Export documentation plays a vital role in the supply chain of international trading as it facilitates the smooth flow of goods and the supplier's timely receipt of payments for deliveries across national frontiers. A number of essential documents accompany every shipment and all of these documents must be properly and correctly completed.

Export documentation is complex: the number of documents to be completed can be numerous; the number of concerned authorities to whom the relevant documents are to be submitted can also be numerous; and many of the documents required differ from country to country.

Incorrect documents may lead to delayed Customs clearance and the possible non-delivery of goods to the Importer/Buyer.

The Importer/Buyer may subsequently receive the correct documents after the arrival of the goods at the destination port. However, unwanted charges may now have been incurred - costs such as warehouse storage fees, expensive demurrage costs and additional container hire penalties.

More importantly, the Importer/Buyer may

experience lost sales and may think twice before placing a repeat order or even importing from the same supplier/exporter again.

It is therefore, advisable to seek the help of shipping and forwarding agents who will assist the Exporter to complete the documents correctly, in addition to arranging the UK transportation and export shipping. Essentially, every Exporter should have an adequate knowledge about export documents and procedures - further market specific information and assistance is available from the Hull and Humber Chamber of Commerce.

On the basis of the functions to be performed, export documents can be classified under four categories:

**Commercial Documents:** including purchase orders, pro forma/commercial invoices, bills of exchange, bills of lading, letters of credit, marine insurance policy, manufacturing practice certificates, free sales certificates and certificates of origin etc.

Regulatory Documents: required for compliance with the rules and regulations governing UK export trade transactions and the requirements of governing authorities in the importing country. Requirements such as foreign exchange regulations, customs formalities, pre shipment export inspection, approved exporter status, import/export licences, product registration, etc.

**Export Assistance Documents:** application documents which are required for claiming HMRC assistance under the various export assistance systems in operation. Presently these refer to drawbacks of Central excise and customs duties, inward/outward processing relief, packing credit facilities, approved exporter status (AEO), etc.

Documentation required by importing Countries: required by the importer in order to satisfy the requirements of his local government authorities. These include certificad/legalised documents, certificates of origin, consular invoice, quality control certificate, certificates of analysis, free sales certificates, preference certificates, good manufacturing practice certificates, etc.

The exporter must understand and follow strictly both the document requirements of the UK export regulations and the specific requirements of the importing country.

For further advice and expert assistance with International Trade Documentation please contact the Chamber's International Trade Centre at

itc@hull-humber-chamber.co.uk or on 01482 324976.

#### \$5m Case Win Highlights Value of Trade Contracts

A recent case involving a \$5m consignment of steel emphasises the importance of a sound sales/purchase contract when trading internationally, says Hull based Myton Law.

Myton Law, which specialises in international trade, shipping, transport and insurance law, managed the dispute for a Yorkshire importer when the vessel owner transporting the steel to the UK was not paid by a Russian charterer which had chartered the vessel and then disappeared. The vessel owner threatened to exercise a lien over the goods though Myton's client had paid for them and was contracted to supply them on to its customer within a defined timescale.

By reverting to the client's sales/purchase terms, it was possible to persuade the foreign seller,

who had commissioned the charterer, that the obligation was on them to deliver the goods safely - the agreement was for the cost of goods and freight so if the goods did not arrive the seller would breach the contract.

At the same time Myton was able to highlight deficiencies and vulnerabilities in the vessel owner's own carriage contract to persuade them that firstly, their remedy lay with the seller rather than Myton's clients and secondly, that they should bear some of the financial pain arising out of the charterer's disappearance.

Overall, Myton was able to extract its client out of a difficult situation with minimal exposure.

"The successful outcome of this fast moving case saw our client receive the consignment and fulfill their commitment to their customer. Wisely, the client had well worded terms in place, which ultimately secured their position. The case is a reaffirmation of how essential it is to have a sound contract," says Myton Law's John Habergham.

For advice on international trade terms or disputes contact Myton Law on **01482 382080**.

www.mytonlaw.co.uk



International trade and shipping lawyer John Haberaham of Myton Law



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Myton Law is a niche firm located on the Humber with expertise covering international trade, shipping, marine, transport, logistics, engineering and insurance law.

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### A Helping Hand for Businesses Breaking into New Markets



Let's imagine you are a local cheese producer with a loyal client base in your local market. During your busy day you come across an article that mentions recent research into the benefits of accessing new international markets, and how international businesses are more likely to grow and less likely to enter into a default. How will you apply this to your business?

Recent figures reveal that companies planning to export are more positive about future prospects than those with no export plans. In fact, all other things being equal, a company is three to four times more likely to fail if it restricts itself to its home market, compared with a business with clients overseas. Exporting essentially means that businesses are not putting all their eggs in one basket.

This won't come as a major surprise to our cheese producer. They understand the benefits but will probably be reluctant to export – research\* shows that one of the biggest blocks to trading internationally is a lack of understanding about how it is done and where the opportunities lie. Luckily, there are many cost-effective and efficient ways to overcome the initial 'fear'.

a five-point plan for every SME owner to expand abroad. The plan can be developed via **www.santandertrade.com**\*\*, a free tool for Santander Corporate online banking customers which helps businesses find out: where there is demand for their products or services; specific clients/suppliers they should be speaking to, how to connect with these clients; how to complete a

We at the Santander Group have come up with

secure transaction; and finally how to grow their presence in any given territory.

So our cheese producer can discover the top importers of its product in the world, as well as their fastest-growing markets. Crucially, they can also access a contact list – names, addresses and phone numbers – of the key importers of cheese in key territories.

The website provides details of the big upcoming trade fairs worldwide in the relevant industry, allowing businesses to contact potential clients then follow-up warm leads at trade shows and exhibitions. It also offers support guides for international trade procedures such as local laws and cultures as well as calculators to help with charges, taxes and duties.

The Santander Group can also provide support through its network of 14,000 branches worldwide (more than any other UK bank), and its network of alliance partners. For example, in United Arab Emirates our alliance with Abu Dhabi Commercial Bank, the SME banking experts in the region, will allow us to facilitate new contracts and trading relationships between our clients through an upcoming joint trade-

More and more businesses are benefiting from the opportunities offered by international expansion. We hope that with these free tools for Santander corporate customers, there will be not only be Wensleydale cheese being enjoyed in Sheffield, but also more of it being devoured in Seattle, Schagen and Sligo. Now all you have to do is take that first step.

To access Santander's Trade Portal visit santandertrade.com or for more general information on support for SMEs, santandercb.co.uk

- \* Based on research conducted by Santander, September 2013
- \*\*Santander Trade Portal offers a set-content, database and tools provided and managed by Export Entreprises S.A. Santander provides access to its client companies but is totally unrelated to the contents and services provided which are, fully, the responsibility of Export Entreprises S.A.



Jon Gillgrass International Director, Santander Corporate & Commercial 07525 824 231 jon.gillgrass@santander.co.uk



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## Leading Regional Law Firm Looking Forward to Another Exciting Year

Pepperells Solicitors one of the Humber Region's most well-known law firms are looking forward to building upon their successes as they move forward into 2015. Pepperells with offices in Hull and Scunthorpe recently incorporated Myer Wolff Solicitors a well-known Hull law firm, into the Pepperells organisation.

Pepperells now have around 100 staff in the Humber Region offering their private and commercial clients access to an even wider range of legal services. In addition to Tim Durkin, the current president of the Hull and Humber Chamber of Commerce and the Myer Wolff team, new staff have recently joined the firm including lan Lanch a leading Family Lawyer and Steve Baggott a well-known Criminal Defence Lawyer.

Pepperells Solicitors have built their reputation on providing their clients with professional, dependable and affordable legal advice coupled with an excellent level of client service. The Firm was recently shortlisted for two Law Society Excellence Awards.

Pepperells further enhanced their reputation for innovation by participating in Humber Business Week in June by creating and running "The Investment Games" a competition where local entrepreneurs with a good business idea could apply and compete for up £50,000 of investment and/or business support. The competition was a great success and two local businesses were created as a result, including Pepperells Sports which provides sports coaching for individuals and

organisations. The 'Investment Games' will be once again a key feature of Business Week in 2015.

In order to deliver the highest standards of service to their clients, Pepperells Solicitors made a significant investment in Information Technology equipment and the wide range of skills required to manage IT solutions.

The ability to offer these managed solutions has led to the formation of a new company, Pepperells Business Solutions.

Pepperells Business Solutions works with customers to create a competitive advantage using rapidly emerging technologies such as Internet commerce and Intranet tools, ensuring a versatile and reliable platform for customer's information systems that can adapt to changing business priorities. These solutions are provided without long term commitments and significant upfront costs and instead by affordable monthly payments.

"Pepperells Business Solutions have been supporting and maintaining our IT systems for some time now. As our IT systems are fundamental to our business it is essential to have an IT Partner who we trust and can rely on. Pepperells Business Solutions' are innovative, professional, knowledgeable and the level of service far exceeds any other IT companies that we have dealt with."

We would not hesitate to recommend Pepperells Business Solutions to other companies."

John Reid, Director, John Reid Trucking Ltd



Ben Pepperell the Managing Partner of Pepperells said: "It's a very exciting time for Pepperells as we continue with our aim of providing our clients with excellent service and expanding the range of services that we can offer them."

Details of the wide range of services offered by Pepperells Solicitors are available at **www.pepperells.com** or by contacting either of our offices: Hull **01482 326511** or Scunthorpe **01724 871999** 

For information regarding Pepperells Business Solutions please visit **www.PepperellsIT.co.uk** or please contact Alex Dobson on **01482 481954** or **alex@pepperellsit.co.uk**.

For information regarding Pepperells Sports please visit www.pepperells-sports.co.uk or contact info@pepperells-sports.co.uk or call 01482 481951





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## Wilberforce's Legacy Alerts Businesses to Exploitative Labour

The Wilberforce Institute for the Study of Slavery and Emancipation (WISE) has set up a specialised unit of supply chain experts, social auditors and hands-on business advisers to help businesses identify and address modern slavery risks in their supply chains.

This is extremely good timing given that the UK is at the forefront of European efforts to address exploitative labour practices and modern slavery in business supply chains. It introduced the 2004 Gang Masters (Licensing) Act, which aims to regulate the agencies that place vulnerable workers into exploitative agricultural work and the shellfish collecting and packing industries and is,

now, developing the Modern Slavery Bill, which aims to consolidate the current offences relating to trafficking and slavery.

We should know more about the bill by the end of the year, but in the meantime WISE will be running its practical risk assessment to help businesses navigate complex supply chains.

For further information please contact Cristina Talens on **07742891929** or email **c.talens@hull.ac.uk** Wilberforce Institute for the Study of Slavery and Emancipation (WISE) Find out more at

www2.hull.ac.uk/fass/wise.aspx

## International Trade Events Diary March 2015

#### 2nd March

Trade & Investment Mission to the Gamers Conference, San Francisco, USA

#### 3rd March

Britain in South East Asia Roadshow

## 5th March

Introduction to Exporting

## 31st March

Doina Business in Saudi Arabia

To keep fully up-to-date with the events, trade missions and training courses run by the ITC, please email itc@hull-humber-chamber.co.uk to be added to our mailing list.



ADVERTORIAL BUSINESS INTELLIGENCE

# Child Dynamix Celebrates its 10th Birthday with the Opening of a New Preschool!

The Local Charity have been creating environments and delivering activities which enable Children and Young People to identify and realise their aspirations and potential for the past 10 years!

This year will see us continue to expand our services across the Humber Sub-Region. In December the Charity was successful in their bid to open a new Preschool in Scartho Grimsby. Jane Stafford MD said "we are thrilled to be celebrating our 10th Birthday in 2015; we have worked through some very challenging economic times so to be celebrating by opening a new Preschool is amazing!"



Over the past 18 months Child Dynamix has overseen the expansion of its existing community childcare provision in Hull to support the Governments ambitions to provide quality Childcare for every 2 year old in the Country. Hull local authority looked to its childcare partners to take up the challenge of providing for the increase in demand for places. In Hull the number of 2 years olds eligible for places is 2,100 and Hull

has the second highest take up of the places in the Country. We are planning to grow our community childcare settings across the region over the next three years, and wrap some of our other services around these provisions to further support and improve the options and possibilities for Children and Young people and their families. The charity also provides Play work, Youth work, Family Support, and Community Sports activities.

For more information about the work of the Charity and 10th Birthday celebrations see our website **www.childdynamix.co.uk** or follow us on Twitter **@childdynamix** or like us on Facebook!



Child Dynamix is a registered charity and company limited by guarantee. Charity number 1109642

## Marshall Motor Group, the New Name for BMW and MINI in Grimsby and Scunthorpe

We would like to take this opportunity to introduce you to Marshall Motor Group – the new name for BMW, MINI and Motorrad in Grimsby and Scunthorpe. Whilst the name has changed from Astle, the location remains the same, as does the professionalism and outstanding level of customer service.

Marshall's history stretches back for over a century. With 75 sites across the country, Marshall Motor Group is one of the largest and most successful family run businesses in the UK, with the experience to deliver the high standards a BMW and MINI driver demands. You can expect exclusive new BMW and MINI offers and an extensive choice of Approved Used Cars, plus dedicated Sales & Aftersales teams with an emphasis on providing genuine value for money.

Commenting on the acquisition, Daksh Gupta, Chief Executive at Marshall said: "This is an historically important acquisition for Marshall which fits perfectly with our stated strategy to grow with the right brand partners in the right locations. We are incredibly proud to be partnering with



L-R: Glynn Westcott — BMW Sales Manager, Paul Wooding — Head of Business, Heather Robertson — Marketing Manager, Roger Brearley — MINI Sales Manager, Neil Murray — Service Manager, Mark Camburn — Parts Manager, Graham Lutwyche — Bodyshop Manager.

BMW and MINI for the first time and look forward to building a strong relationship with what is

undoubtedly one of the most desirable prestige brands in the market."



## Nine New Destinations Ready for Take Off at Leeds Bradford this Summer

Leeds Bradford Airport is pleased to confirm the addition of nine new holiday destinations for Summer 2015 from Yorkshire's gateway airport flying with seven major leisure airlines and tour operators

As the peak holiday booking season takes off, LBA is offering exciting new summer routes featuring a relaxing beach holiday or an exciting city break. For those travellers who have a property overseas the new flights will provide more flight choice and frequency to Greece, Turkey, Malta, Italy and Spain.

Jet2.com and Jet2holidays are offering four new routes from LBA to Malta, Tunisia, Greece (Cephalonia) and Turkey (Antalya) providing a total of 42 destinations this summer.

Monarch and Cosmos Holidays have introduced Naples (Italy) offering a direct flight to gain easy access to Sorrento, Capri and the Amalfi Coast. Meanwhile the addition of Alicante (Spain) widens

their choice of summer flight only and holiday routes to 10 from Leeds Bradford.

The UK's largest tour operator Thomson and First Choice have introduced new all-inclusive holidays and packages to Crete, Omega Holidays have commenced a Lakes and Mountains programme flying to Friedrichshafen, whilst Ryanair have reintroduced services to Riga, the capital of Latvia, offering a new city break option for this summer.

Tony Hallwood, Leeds Bradford Airports' Aviation Development Director commented;

"January is the peak time for holidaymakers to start choosing and booking their summer holiday and with exciting new destinations on offer there has never been a better time to choose Leeds Bradford, flying locally from Yorkshire."

For more information on the new summer 2015 routes from Leeds Bradford Airport visit the destination section on our website

www.leedsbradfordairport.co.uk.



## 40th Anniversary Calendar has a New Dimension

Systematic Print Management are looking forward to 2015, a year in which they will celebrate their 40th Anniversary.

As a business renowned for producing their own calendar, the pressure was on to create a memorable, modern calendar that reflects the heritage and creative team behind this successful family business.

Systematic clients and contacts will not be disappointed. Testament to how print, design and marketing have changed beyond recognition since 1975, the calendar features augmented reality, adding an extra level of engagement to this practical and eye-catching giveaway.

Twelve hand-drawn illustrations by Systematic's Studio feature parts of the UK in which the business provides end-to-end print management solutions. Within them there is a compulsive 'Where's Wally?' style search for team members. The calendar then has various points at which any smart phone or tablet can enable access to interactive content.

Managing Director Chris Robey explained: "Augmented reality is relatively new and really exciting. Essentially, a tablet or smartphone will recognise a printed image and this will then trigger elements on the screen, via sound, video or illustrations.

"Our unique calendar shows how we can help our clients take advantage of its potential, too."

Before recipients enjoy this live Systematic experience, they will see illustrations of annual events or activities showcasing the local, regional and national coverage of the business, which include Hull's Freedom Festival and The Lord Mayor's Show in London.

It is no surprise that the business is focusing on people and local areas, having won the Heart of the Community Award for Lincolnshire in 2013. Another accolade the company is proud of winning is the UK's Print Management Company of the Year 2014, as voted for the in IPIA Awards.

There are a limited number of Systematic Calendars available upon request.

FEATURE: LEGAL SERVICES

BUSINESS INTELLIGENCE

## Using Mediation to Resolve Your Disputes

A dispute in your personal or professional life can have devastating consequences if not resolved quickly. Some will hope that the issues will resolve or go away, some want their 'day in court'.

For many, neither happens, the issues escalate causing stress and pressure and/or the cost of going to court is beyond their means so they aren't able to take action.

Those who go to court may find they 'win' their case but not costs, leaving them significantly out of pocket as they refused to consider mediation as the first course of action.

For some time now, mediation has been recommended by the courts, mediation is a low cost, confidential 'win win' approach to resolving a dispute. Around 80-90% of mediations are successful.

Arranged at a mutually convenient time and date (within weeks rather than months/years as with litigation), mediation allows both parties to explore practical options to resolve the dispute, e.g. in contractual disputes the parties may wish to return to a productive working relationship saving the good name of the company(s). In a personal dispute, e.g. building works, neighbour/boundary disputes most parties would agree that to be able to return to a stress free life at home as soon as possible is appealing, especially if selling a house!

With mediation, both parties share the costs which are generally cheaper than litigation, especially if mediation is considered before the start of any



litigation. Many involve a solicitor but increasingly parties are approaching a mediator direct.

The time and venue can be arranged to suit both parties and it may be possible to arrange for the mediation to take place in the evening or at a weekend so your working life is not affected, this of course is not possible with litigation!

Sue Bayram is a Civil and Commercial mediator based in North Lincolnshire and working nationally.



## Civil and Commercial Mediator, able to mediate on a range of issues including:

- Contractual disputes
- Partnership disputes
- Work place/management issues
- Building works

- Neighbour/boundary disputes
- Non payment of debt
- Clinical negligence
- Personal injury



Based in North Lincolnshire, working nationally

For more details, or to discuss if a dispute would be suitable for mediation, contact Sue on **01724 784148**, mobile **07951 075939** 

Email Sue on Sue@SueBayram.com







www.suebayram.com

## Safeguarding Your Business for Tomorrow

As a business owner you have worked hard building up your business. But have you considered who would run your business if you are no longer able to do so?



In December 2013 the Formula 1 driver Michael Schumacher suffered a serious head injury in a skiing accident. What if this was you? If no prior planning has been done, the only option would be for a relative to apply to the Court of Protection for a Deputyship Order. This can be costly and time consuming. However, business owners can make a Lasting Power of Attorney to appoint one or more people to manage their property & financial affairs or health & welfare, thus allowing your business to continue to operate.

Have you ever thought about retirement? Business assets attract valuable tax benefits for both Inheritance Tax and Capital Gains Tax purposes. By taking early action you can maximise these benefits. Will you sell your business

or pass it on to your children? Sometimes business owners do not know what their future plans will be. This is where trusts can play a valuable role. The trustees can decide who will inherit the business when you retire while preserving the tax benefits. This can be particularly useful if your personal assets exceed the IHT nil rate band of £325,000.

Graham & Rosen Solicitors are proud to operate the only specialist trusts department in Hull to advise business owners about the options open to them.

For further information contact Philip Evans on **01482 323123** or **pre@graham-rosen.co.uk** 



# WHAT'S YOUR SUCCESSION PLAN?

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FEATURE: LEGAL SERVICES

BUSINESS INTELLIGENCE

## Lasting Powers of Attorney – the Facts

Lasting Powers of Attorney replaced Enduring Powers of Attorney in October 2007 as a result of the Mental Capacity Act 2005. There are two types of Power to suit different circumstances and needs: a Personal Welfare Power and a Property and Affairs Power.

- A Personal Welfare Power enables you to appoint someone to make medical decisions on your behalf, including the decision of whether to maintain or withdraw life-sustaining treatment, when you are unable to do so yourself – and it is legally binding.
- A Property and Affairs Power enables you to appoint someone else to handle your financial affairs and deal with your property – it is legally binding and it does not stop you handling your affairs yourself while you remain able to do so.
- You can revoke any Lasting Power of Attorney at any time but if you do not, they last indefinitely and do not need to be renewed.
- A Lasting Power of Attorney gives complete peace of mind to you and your loved ones if there is any risk that you will be unable to handle your own affairs in the future.

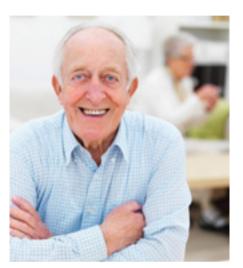
Beetenson and Gibbon's Private Client Department consists of an experienced team of Private Client lawyers who will be happy to answer any questions that you may have on:

- Lasting Powers of Attorney
- Wills, Tax Planning and Estates
- Living Wills
- Office of the Public Guardian (formerly Court of Protection) issues

We offer a friendly, personal service and we are happy to talk to you on the telephone or to visit you at home or in hospital to discuss your needs.

Call Miriam Barber, Joanne Kingston or Caroline Watson on **01472 240251** for an appointment at Louth or Grimsby.

www.bgsolicitors.com



## What can a Solicitor do for my business?

Short answer: A lot, especially when you choose to work with a firm like BG Solicitors LLP, dealing exclusively with all aspects of company and commercial and business law on a departmental basis. So any time you need help, advice, information or an impartial confidential standing board for ideas and concerns, here are six excellent reasons to contact us:

- **Expertise** Our relevant solicitors and lawyers are specialists in business law, each also has their own particular area of expertise.
- **Experience** Between us we have amassed, literally, decades of business law experience; so even if a situation is new and unfamiliar to you, the chances are someone here has dealt with such a matter before.
- **Solutions** We are here to help you solve problems, not create them. We are not here to tell you why things cannot be done, we are here to find an answer.

In our corporate commercial department we deal, not only with business start-up, company formation, partnership and contracts but we can also deal with copyright and intellectual property matters, advice on debt recovery, site acquisition and development on either a freehold or leasehold basis.

**Time** – We take on issues that can distract and divert you and burn up precious time, leaving you free to get on with what you are best at; running your business and making money.

**5 Independent** – We are an independent firm, beholden to nobody but our clients, so you can be confident that our advice is completely impartial and unbiased and puts you, the client first.

**Guarantee** – We have full professional indemnity insurance, so every transaction we conduct and piece of advice we give comes with a watertight guarantee.

In addition with our colleagues in our Litigation Department we can offer a full suite of alternative dispute resolution services involving not only arbitration, but also mediation services designed to settle any business or intercompany dispute quickly, efficiently and without the delay and cost involved in court proceedings.

If you need advice and assistance or help with any business, property or commercial matter, contact William J M King Corporate Partner on 01472 240251 or at william.king@bgsolicitors.com

**BG** Solicitors LLP



## **Holiday Pay Check**



In what was one of the most eagerly awaited employment law cases of the year, the Employment Appeal Tribunal in Bear Scotland v Fulton decided that workers are entitled to be paid overtime pay when they are on holiday.

Workers who work overtime as part of their contracts should receive holiday pay entitlement that reflects their normal rate of pay. Where a worker works regular overtime, consideration needs to be given to what their normal pay is. This should be assessed over a period of time and holiday pay should reflect their normal average pay.

This is a major decision and one which could have a great impact on businesses. It now leaves it open to workers who are required to work overtime to bring claims against their employers for unlawful deductions from wages, which could potentially be very costly.

The Tribunal indicated that the claims must be made within three months of the last underpayment or last in a series of deductions where there was not more than a three month gap between holidays.

The Department for Business Innovation and Skills (BIS) announced in a press release in December that it was 'taking action to protect UK business from the potentially damaging impact of large backdated claims'. The government has since taken action to reduce potential costs to employers by placing a cap of two years on claims for holiday pay for any claims lodged on or after 1 July 2015.

Businesses would be advised to check contracts of employment, holiday policies and holiday pay calculations, and take advice if you are concerned that this ruling could affect you.

Tom Bernard, Howells Solicitors, tom.bernard@howellsllp.com 01482 317 420



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## Is your business compliant with employment laws?

We're here to help...

Being unprepared can be a costly mistake. Howells are here to help avoid the pitfalls associated with this complex area of law, with services including;

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- Assistance with grievances, disciplinaries, redundancies and Employment Tribunal proceedings
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# In-House Financial Director Without The Permanent Overhead

An in-house Financial Director needs to go beyond the regulatory requirements for book-keeping, accounts production and audit. Simply, a Financial Director should provide a forward looking perspective rather than just reporting on what has happened historically.

This is done by focusing on performance, risk and financial controls to assure colleagues regarding the ability of the company to achieve its objectives and plans.

However, here comes the paradox. A Financial Director can create overheads which not all companies can afford. This is where BtO Associates can help you.

BtO Associates offer tailored resource and charging structures to suit your company requirements. We can offer a range of services from a one-off consultation for a specific issue through to establishing a longer term relationship providing regular assistance.

BtO Associates was founded by qualified management accountant Andrew Green in 2002. Andrew has a wealth of experience of finance, accountancy and risk management. He has led business turnarounds, cost reduction and change programmes. Andrew's approach is based on value and outcomes, developed whilst working in various business sectors and with companies of all sizes from sole traders through to PLCs.

Using BtO, Andrew now wants to use his experience and knowledge to assist micro and small businesses within the local community to help them achieve their objectives by providing relevant and valued assistance.

If you need accountancy and business support structured to suit your business, contact Andrew at **a.green@btoassociates.co.uk** or call **0800 2289702**. Alternatively visit **www.btoassociates.co.uk** for more information.

# Construction Recruitment from Strength to Strength

Tower Staff Construction was formed by Gary and Michelle McMullen. Gary decided to start up the business, based in Grimsby after being made redundant as a Tower Crane Operator in 2010 from Kier. Michelle, gave up her job as a driving instructor to work full time in the office dealing with accounts and resourcing.

With Gary having 12 years of experience as a Tower Crane Operator the business specialises in this sector and the trades and labour that are connected within the construction industry.

Gary and Michelle started under a wing of another company to aid with the financing of this business. But in March 2014 decided to pull away as a standalone LTD company and the business has gone from strength to strength ever since.

The company now employs an additional 2 members of staff in office, has over 40 staff working for their clients and are looking at moving to a new premises in the near future. The database currently has over 4000 candidates that are just waiting for the right job opportunity for them.

The first few years in business are known to be the hardest, TSC have become very successful in a short space of time and have strong growth plans for the future with a forecast of an additional 50% increase in the next 12 months. Gary and Michelle are proud to be part of a growing local & national covering business, and the team they have built.

Tel: 01472 350498 www.towerstaffconstruction.co.uk gary@towerstaffconstruction.co.uk Facebook: Tower Staff Twitter: @TowerstaffLtd





## "People are Our Greatest Asset"

SPS Group Services is a leading provider of security, cleaning and property maintenance services.

Tony Beharrell, Group Chairman, and Christine Turner, Group MD, founded the group in 1992. Tony's son, John, is Group Services Director and also heads up the Security division, whilst in her role as Office Manager, Michelle, Christine's daughter, shows a flair for the operational skills that have made her mum successful.

SPS, or Single Provider Solutions, helps companies to eliminate the headache of dealing with multiple suppliers whilst reducing operational costs. Michelle empathises with operations, business support, accounts and practice managers, whose jobs are made easier by having one contact and one invoice to deal with: "We strive to eliminate issues we wouldn't want to deal with ourselves."

Tony said: "Client satisfaction and business retention is the best measure of our success. Technology plays a part, but the quality of service delivered by our people – our greatest asset - plays a bigger one."

Staff retention is also high, with each member receiving internal training. John added: "Our 'people first' ethos trickles down through our training. Our staff appreciate and want do their best for our clients as much as we appreciate and want to do our best for our staff. We believe this differentiates us from our competitors."

The last word goes to Christine, runner-up in the 2014 Women of Achievement Awards: "Our customers are treated equally, but not the same. Different people have different needs. The same applies to businesses. We value this diversity and respond to it."

T: 01482 226570 | E: info@sps-group.net www.sps-group.net Tweet us at @spsteam



## Hidden Ingredient for Growth

PAGE Consulting Ltd is well known in the Yorkshire and Humber region for its abilities to 'work behind the scenes' to transform the performance and profitability of its Business Clients using its award winning Business Growth programme.

A family owned and run business based in the region, PAGE Consulting Ltd has been providing exceptional business coaching and training to business owners and their leadership teams for nearly 12 years

PAGE Consulting Ltd helps companies to achieve rapid and sustained growth by providing a clearer understanding about the way high growth businesses do things. Its team of coaches and trainers assist clients to remove the barriers to growth that they face.

Steve Page, Founder and Managing Director said: "We are delighted to have been selected to be Growth Coaches with the Governments new funded 'Business Growth Service' and also for the company to be awarded a place on the Greenport Growth Business Support framework. These are 2 excellent opportunities to reach out to ambitious companies in the region who want to grow."

PAGE Consulting Ltd has grown significantly in recent years. The founding family members Carole, Kerry and Robert (Steve's wife, daughter and son) all still have some involvement in supporting and directing the business, they have each learned how to achieve high business growth for themselves and have branched out into starting their own businesses that they now successfully run.

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## New Year, New Challenges

As I write, Christmas 2014 is just a faint memory. The last virtual ink is drying on the tax return and the end of the tax year is just over the horizon.

## With a slight lull before the start of the new tax year it is time to consider, what next?

Most companies will now have been made aware of their Auto-Enrolment staging date, and with 45,000 companies due to 'stage' over the next 12 months and 50,000 per month from January 2016, if your business is going to require help in completing its regulatory requirements, you need to act now! Depending on the size of the business the whole process can take up to 6 months from beginning to end.

Prior to the end of the tax year, a business may want to consider making additional pension contributions on behalf of directors or key employees from profits to help reduce the amount of Corporation Tax payable by the business. Company contributions made into personal pensions of up to £40,000 will reduce the profit of the company by £40,000 resulting in a Corporation Tax saving of £8,400 (assuming a Corporation Tax rate of 21%). It is important to note that any contributions will need to be paid by 31 March 2015 in order to qualify for the Corporation Tax deduction.

In addition the directors or key employees will now have an additional £40,000 in their pensions and, as this has been paid directly to the pension and not as salary, no Income Tax or National Insurance contributions will have been deducted prior to payment.

A recent development in the world of pensions was announced by George Osborne last year and comes into force in the new tax year. From the 6th April people aged over 55 will be able to access the full amount of their personal pensions as a lump sum, albeit subject to taxation at their highest marginal rate. This offers a greater level of flexibility than has ever been available in pensions, so watch out for a spate of pensioners in their new Lamborginis but no income to pay for the petrol.

If you feel that you would potentially benefit from advice on any of the issues raised above, please feel free to contact Informed Financial Planning on **01482 219325**.

IFP are are a leading firm of Chartered Independent Financial Advisers with offices in Hull, Leeds and Barnsley. We have established an enviable reputation with both our clients and other professionals with whom we work, for delivering in depth, expert advice and a personal service in a friendly manner, tailored to each individual.



PATRONS NEWS BUSINESS INTELLIGENCE



# £5m Training Academy at Humberside Airport

Humberside Airport has taken stock of three Hawk fighter jets in preparation for the new £5m Training Academy at Humberside Airport.

The jets will give students an opportunity to gain first-hand experience ready for a career working for BAE Systems alongside the Royal Air Force.

The new training academy will provide 60 apprenticeship opportunities each year resulting in 150 jobs in the next three years.

Work has started to build the new training academy that will comprise a hanger, the Hawks, Dominie aircraft, classrooms and practical training workshops. In the meantime an existing hanger at the Airport will be used to house a temporary training academy until the new one is built. Students will be accommodated on the Nightel complex.

The first cohort of 15 students could arrive as early as March 2015 for their 'on aircraft' phase. BAE Systems has agreed to take on up to 15 students each year from the new Humber University Technical College in Scunthorpe – which will specialise in engineering.

The BAE Systems Hawk is a British single-engine, jet-powered advanced trainer aircraft. Operators of the Hawk include the Royal Air Force (notably the Red Arrows display team) and a considerable number of foreign military operators.

Once qualified, the students will become part of the BAE Systems team, working alongside the RAF in supporting the fast-jet fleets at RAF Coningsby, RAF Valley and RAF Marham. The trainees could eventually transfer to bases abroad to support international Export programmes.

Cllr Liz Redfern, leader, North Lincolnshire
Council, said: "This latest development signifies
yet another milestone in this hugely important
project that will give young people a wonderful
opportunity to gain valuable experience, and
prepare them for future work opportunities in the
Royal Air Force. I am delighted that BAE Systems
has agreed to take on around 15 Humber UTC
students each year."

David Ashton, BAE Systems, Head of Resourcing and Training Capability, Aircraft Maintenance and Support, BAE Systems, said:

"Work is progressing well as planned and the ground is being prepared ready for the new hanger which will be completed no later than October this year. It is great to see the Hawks at Humberside Airport. They are fantastic pieces of engineering and will be used to provide vital training for the students as part of their apprenticeship with us."

Paul Litten, Commercial Director, Humberside Airport, said: "The arrival of these aircraft marks the next important step in the development of the academy. Clearly this is a very exciting time for us and the construction of the new facility is now well underway. We look forward to welcoming BAE and Resource group into the airport community in 2015."



Lynnsey Pilmer of Tiger Events, receives the new Patron's plaque from the Chamber's Bruce Massie to mark their rebrand

## Chamber Patrons Rebrand

Chamber Patrons Tiger Events, the Hospitality and Event coordinators at the KC Stadium in Hull, recently underwent a positive rebranding exercise. Previously trading as KC Stadium Conference & Events, the company felt that the new name better reflects their offer and aligned themselves with Hull City Tigers to market their non-match day business nationally to the well-known stadium.

The Stadium features 14 conference rooms providing the facilities for event organisers to arrange anything from seminars, exhibitions, celebrations and meetings.

Now an award winning venue, it has the capacity to provide adequate and flexible space for events, weddings, conferences and fine dining, offering visitors a pleasurable experience.

The variety of rooms can accommodate meetings, lunches and dinners from 10 to 450 people.

All rooms have natural daylight, air conditioning and complimentary Wi-Fi access.

The Circle Restaurant and the 28 executive boxes on the second floor all overlook the pitch with impressive views of the 25,000 seater stadium.

The stadium has 1,000 free car parking spaces, a dedicated conference reception and is furnished to the highest specifications in order to provide a setting to match the prestige and importance of any event.

During this rebrand Tiger Events have launched a bespoke website, which highlights further the flexibility of the stadium **www.hulltigerevents.com.** For further information call us on **01482 358 327** or email **sales.events@hulltigers.com** 

# Grimsby and Immingham First ABP Ports to Sign Formal Learning Agreement with Unite

The port of Grimsby and Immingham has become the first in the Associated British Ports (ABP) group to sign a formal learning agreement with trade union Unite. The agreement will see the appointment of a dedicated Union Learning Representative and will make it easier for employees at the port complex to access education and training opportunities.

It is hoped that this Learning Agreement will be the first of many for the ports operator, whose investment in training per employee is currently 30% above the UK average.

The Learning Agreement sets out ABP's commitment to lifelong learning and its desire to help its workforce access education and training that will allow them to develop their existing skills and learn new ones. It is hoped such opportunities will help workers progress within the company and deliver an improved service to customers, or even embark on a new career.

ABP's new Union Learning Representative is Immingham Bulk Park Site Coordinator Andy Griffiths, who will act as a link between the company and Unite.

Andy will be instrumental in identifying and organising training and will provide his colleagues with advice on available opportunities, as well as guidance and support for anyone taking a course.

He will also be responsible for setting up learning spaces on the port estates to ensure that accessing training is as easy as possible for his colleagues.

"We identified a need for increased learning opportunities for staff here in Grimsby and Immingham and, following talks with Unite, we decided to team up to put an agreement in place and ensure that we did it properly and had a structure in place," said Andy.

"It will be my job to be the 'face' of the agreement and I'll be responsible for engaging with colleagues and advising them on appropriate training, highlighting opportunities generally among the workforce and identifying learning spaces and setting up steering committees."

ABP Director Humber John Fitzgerald said: "A business relies on its staff, and here in Grimsby and Immingham we're no different. If we can give our workforce the chance to develop and increase their skills base we give them confidence and we empower them. They know we are willing to invest in them and in doing so, they see we feel they are worth investing in and that if they want to grow and progress, we will help them do that.

"The freedom afforded by education should never be underestimated and it's very satisfying to be able to offer these opportunities to colleagues, especially as it's alongside an organisation like Unite, which has a fantastic reputation as a provider and facilitator of lifelong learning. I'm really looking forward to seeing the impact this agreement has on our workforce."

The agreement was signed at an event held at the Port of Grimsby, which was attended by ABP union representatives as well as the Unite lifelong learning team, which included their Head of Lifelong Learning, Kenny Barron.

Mr Barron said: "Learning agreements such as this one are more than just signatures on a piece of paper; it's about the future, about having faith in your employees and your colleagues and more than that, it's good business.

"The benefits of lifelong learning are well documented – it increases productivity and morale and encourages progression. Unite believe in flexible learning, and learning for all regardless of age, background or job title.

"We are also committed to curriculum development to ensure training opportunities are always current and meet the skills requirements of not just the employee, but the employer. We are excited to be working closely with ABP in Grimsby and Immingham and seeing the benefits this agreement will bring to the business and its staff."















































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19<sup>th</sup> March First Time Manager

26th March Selling & Negotiating

31st March Telephonist/Receptionist

5<sup>th</sup> March Introduction to Exporting

30th April Introduction to Importing

14th May International Trade—Part One

21st May International Trade—Part Two

3<sup>rd</sup> September Introduction to Exporting

1<sup>st</sup> October Documentary Letters of Credit

15<sup>th</sup> October Introduction to Importing

22<sup>nd</sup> October International Trade Documentation—Part One

12th November International Trade Documentation—Part Two



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\*Further courses are available and additional course dates may be included throughout the year upon employer request

\*Course dates may be subject to change

For further details and bookings, please contact:

Carol Gill on 01482 611896 or email c.gill@chambertraining.com

Chamber Training (Humber) Ltd, 34-38 Beverley Road, Hull, HU3 1YE

www.chambertraining.com

## Open for Entry - The 2015 Northern Lincolnshire Business Awards

## The 2015 Northern Lincolnshire Business Awards is now open for entry.

Run by the Chamber, with partners GSMG, entries are welcome from any company based in Northern Lincolnshire. With a wide range of categories there is bound to be an Award for every size and shape of company.

For more information and to enter visit **www.nlincsba.co.uk**.

The Awards Dinner and Gala Presentation Evening (Black Tie) will be held at The Baths Hall, Doncaster Road, Scunthorpe, DN15 7RG on Friday 15 May 2014.

For information and to purchase tickets please visit **www.nlincsba.co.uk** 



# Chamber Bridlington & Yorkshire Coast Business Awards 2015

The Awards will, again, be held at the magnificent Spa Bridlington, on Friday 16th October. The event will be a fantastic evening of entertainment, good food and great company. Now in its nineth year, the event is expected to be a sell-out, with 560 business people present at the Spa to witness hard work and success being both recognised and rewarded. As a leading business event in the area, it provides networking and recognition of achievement opportunities that add genuine value to our business community

Entertainment will be provided by Robin Campbell and Martin Quinn, who will be playing bass guitar and piano, as an easy listening instrumental music duo. They will be performing during the champagne reception. Robin will later lend his expertise to the sound production for the performance of our triad of tenors, who include Ben Kerslake and Andrew Bain, as well as Martin Quinn.

A Lifetime of Achievement Award will be presented to a deserving business person from the region.

A total of eleven companies and business people will be presented with awards as winners of the various categories, with one company being announced as the overall winner of Business of the Year 2015.

Over 450 guests are already booked on the 2015 Awards – a measure in itself of the popularity and success of the event. So please make your booking if you wish to attend!

A video, plus further information, including about booking for the 2015 Awards, can be viewed at

#### www.cbycba.co.uk

For further information, please contact Geof Humphrey, of Nexus Proficient, on 01262 603 777, or mobile 07528 522 592 or email nexusproficient@gmail.com



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LAST WORD **CHAMBER EVENTS** 



Alessandro Caruso

Alessandro Caruso Architecture

Managing Director and Principal Architect

What was your first job and what was the pay packet?

As a son of an architect, I remember breathing the dust of a construction site for as long as I can remember. My first job in the family business was Office Junior and the weekly pay was at the time 5,000 liras, equivalent to nowadays £10, which I used to fill my motorbike with petrol for a weekend and spent the rest of the week with a pushbike.

What do you always carry with you to work?

My iPhone which allows me to access contacts and emails wherever I am and my notebook to sketch out any ideas and take notes during client and consultants' meetings.

What is the biggest challenge facing your business?

Time, I love what I do and I would like to do even more but there are not enough hours in a day. Some days I pass from a meeting to the next with great design ideas that I struggle sometimes to put on paper fast enough.

If you were Prime Minister, what one thing would you change to help business?

More opportunities and less red tape for new businesses. It is great to work with PQQ and demonstrate credentials but sometimes it feels a rather beaurocratic process that could be avoided.

What can you see from your office window?

We have just started to operate from our new office and the views are not great so I added a wall mural with views over a bay in Thailand. Perhaps, something to look for in our next family holiday.

If you could do another job what would it be?

An Aircraft Pilot, it is a dream ever since I was a child and I have been close enough to achieving my own licence. It is for me very similar to the work I do as it takes a multitude of minor adjustments to the route to get to destination.

As a business person, what are your three main qualities?

Diversified experience, persistence and optimism.

What was your biggest mistake in business?

I have learned a lot every step of the way but I do not classify any of the experience as mistakes.

What advice would you give to aspiring entrepreneurs?

Keep trying and talk with fellow entrepreneurs, it's creative and fulfilling.

Who do vou admire most in

Steve Job for his determination to remain true to his values.

## **Chamber Events Diary 2015**

**Chamber Annual Dinner** 

AGM/Members' Speed Networking and Lunch

**Chamber Budget Breakfast in Association with Streets Chartered Accountants** 

**Members' Speed Networking and Lunch** Friday 24 April 2015 Hallmark Hotel, North Ferriby

**Northern Lincolnshire Business Awards** 

Chamber Expo 2015

Members' Speed Networking and Lunch

**Members' Speed Networking and Lunch**Friday 17 July 2015

St Leger Ladies Day with The Chamber

Members' Speed Networking and Lunch

Chamber Bridlington & Yorkshire Coast Business Awards

Members' Speed Networking and Lunch

Members' Speed Networking and Lunch

Take advantage of your Chamber Membership by attending the wide range of events we organise to help you to meet potential clients and develop valuable business relationships Please note that dates are subject to change. An up-to-date events diary is available on our website: www.hull-humber-chamber.co.uk

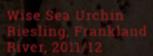


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Intense aromas of orange blossom and fresh lime with lively citrus notes. Great Southern is a region of Western Australia ideally suited to produce lively Rieslings James Halliday awarded this wine 95 points and selected it for his list of the Top 100 Australian Wines in 2011.

## Måcon-Villages, Beauvernon, Thorin, 2010/11

Chardonnay from selected villages in the Côte Mâconnaise is employed to make this unoaked, fresh, citrussy wine.



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## Châteauneuf du Pape, Bois de Pied Bedal, Organic, Ogies, 2011

Full-bodied this classic wine from the southern Rhône Valley is made of a blend of organically grown grapes including Grenache, Syrah and Mourvèdre. Dark, ripe fruits show on the palate along with a hint of pepper and spice.

Pied(/

## Barbaresco, Enrico Serafino, 2007/08

The village of Barbaresco makes well-structured wines with velvety palates with an intense nose of ripe fruit, violets and spice.

## Salentein Malbec, Valle de Uco, Mendoza, 2010

Deep red-purple
coloured wine; very
intense nose with notes
of ripe blackberry,
blueberry and
redcurrant, with subtle
hints of violet. Barrel
aged for about a year in
a mixture of new and
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