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The Magazine of Hull & Humber Chamber of Commerce April/May 2012 Issue 07 **Transport &** Logistics page 20 IT HAD

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Hull & Humber Chamber: Local Leader and National Salvation!



Professor Bob Bennett of Cambridge University and the world's leading expert on Chambers of Commerce was the Guest of Honour on 1 March as Hull & Humber Chamber celebrated its 175th birthday.

The Lord Mayor of Hull Colin Inglis hosted a special reception in his parlour for current and past presidents, secretaries as well as board members of the Chamber. These included Derek Myers (Chief Executive 1985-95) who started work with the Chamber in 1962, 50 years ago this year. National BCC President, Martyn Pellew and Diana Johnson MP for Hull North who also spoke kindly and eloquently at the lunch about the Chamber: But perhaps Prof Bennett's comments on the Chamber's national contributions to British Chambers of Commerce's early years provided the newest insights in to our own knowledge of our predecessors' activities. See the extract of his speech below.

The creation of the Hull Chamber of Commerce (as it was named then) in 1837 followed the reform of local government in 1835. This opened up a golden age for civic improvement in which all the major Chambers participated. In Hull the leaders of the Chamber became major forces for improving the docks, railways, streets, technical education and infrastructure – challenges that continue today.

Another side of the early Hull Chamber was its contribution to the Chamber movement in the UK. Hull proved critical to the national Association's creation and its subsequent rescue from oblivion. The Chamber's president in 1859-60, Charles Norwood, became the first president of the Association of Chambers of Commerce (ACC) when it was founded in 1860. This became the modern BCC, within which our Chamber today remains an important member.

Norwood was one of the legion of Chamber leaders who became deeply involved in civic improvements, being critical to the dock expansion of Hull and in many other fields. He was also a Liberal MP for the city over 1866-85 and a member of London's India Docks Committee. He was a typical Liberal activist reformer of the period, leading civic improvement similar to the Chamberlains of Birmingham or Forwoods of Liverpool.

But Norwood's presidency of the ACC finished after one year in 1861, as demanded by the ACC constitution. He was succeeded by Sampson Lloyd, third generation of the Lloyd's banking family of Birmingham. Lloyd managed to remain as president for the following 18 years, though it is not clear how. He was described as a typical 'frugal Conservative' of the period who, as a local government leader in Birmingham, had mainly sought to keep down the rates. His views on bankruptcy were also aggressive, believing in severe penalties when many in the Chambers sought reforms. The divisions of opinion over bankruptcy led the Liverpool Chamber to resign from the ACC after its first year following tetchy exchanges with Lloyd. The other major city Chambers of Manchester, Glasgow and Edinburgh did not join for another 40 years. They were unhappy about the voice being offered from the ACC.

Hull was one of the few large cities, together with Lloyd's Birmingham, to continue in the ACC. But it was a mixed period, in which the London Chamber (only founded in 1882) called for 'more responsible hands' because the Chambers were 'being left behind'. The Lloyd's family biographer captures the dilemmas. Sampson Lloyd was a good speaker, but was not an activist: "people seeing him would go away refreshed, feeling well rewarded for their interview, even if the actual business transacted was of the slightest". This double-edged observation suggests Lloyd was best at 'jollying' the system along. But the Chambers needed activism to get their views to government; 'frugal Conservatism' was not enough.

Reforms were necessary, and it was Charles Norwood's return to the presidency of ACC in 1880 that appears to have begun the changes. He is the only individual to have held this position for two separate terms. By 1884 London Chamber was able to observe that 'a breeze of reform appears to be passing over our Chambers of Commerce ... and has come none too soon'.

Hull was also critical in the Chamber involvement in the UK's first corporatist period, when government sought to work, through policy committees, directly with businesses. Chambers formed the whole business membership of the government's Advisory Committee on Commercial Intelligence over 1898-1917. They had an important influence on UK international trade policy, treaties and tariffs. Sir Albert Rollitt, Hull Chamber president 1890-1, was one of the leading members of this committee from 1898-1912.

At this 175th anniversary it is important to recognise how the Hull and Humber Chamber plays not only local but national roles. The system of Chambers as a whole relies on the leadership of its large cities. They provide the critical expertise on the ground - and every now and then they provide salvation when required.

Robert Bennett, Prof. of Geography at Cambridge University, is author of Local Business Voice: The History of Chambers of Commerce, published by OUP last year.

Photographs courtesy of **www.hullnews.co.uk**



Professor Bob Bennett of Cambridge University

Message from the President

In this, the 175th year of the Chamber, we find ourselves in a period of major challenges but also of major opportunities.

Despite the continual political background noise of austerity, recession and the teetering Euro, fortunately, businesses on the ground don't have time for such navel gazing. We continue to focus on the crucial requirements of running and improving our businesses, adapting them to the changes of the economic environment and, hopefully, planning for future success.

On the Humber, we have a number of huge advantages when the 'going gets tough'. We have a depth and breadth of expertise across business sectors that most regions can only dream of. We have a drive and dynamism of spirit that has seen us either already place the region, or be well on the path to positioning ourselves, at the forefront of many business sectors such as pharmaceuticals, petrochemicals, logistics, shipping and green energy, to name but a few! These are not industries of the past either but sectors that have massive future potential and we should, and must, capitalise on them so that we can maximise the opportunities that they can deliver to our region. Within our grasp, quite literally, are hundreds of millions of pounds of investment and the creation of thousands of new jobs.

So where does the Chamber fit in with all of this? The answer is at the very heart of things, just as it has been since it was founded in 1837, ensuring that its Members are aware of what's going on in the wide-ranging businesses operating across our area and co-ordinating to maximise the benefits that Members can obtain from being part of our Chamber family. It's also exceedingly important to ensure that the Humber has a voice outside of our region, particularly when competition is so fierce to be heard in Westminster. The Chamber, along with its network of multi-disciplined businesses, our local political leaders and our MPs, continues to work very hard to make sure that the Humber, and what it stands to become, is clearly marked on the map of key government decision makers, both regionally and nationally. Beyond this, the Chamber also plays a very active role in training, through its dedicated training division, and the development of international connections through its International

Trade Department, facilitating both trade visits and internal Member networking events. The Chamber also hosts 20 very busy networking events for its Members each year.

A major achievement over the last 12-months is the critical role the Chamber played in establishing the Humber Local Economic Partnership (Humber LEP) which is now helping to coordinate and maximise the advantages that our region has, both in terms of attracting appropriate investment support from national government and also in delivering the right framework with respect to planning strategies and development opportunities in order to attract inward investment. Yes, the Humber LEP is an important vehicle for allowing us to cope with the challenges, such as unemployment and business closures, but it's also very much focussed on the long term success of our region and how we can best facilitate this. It's still early days but the award of nearly £6m from the government's Growing Places Fund, to help kick-start local investment projects, and the successful establishment of the largest Enterprise Zone in the UK are two major wins which the Humber LEP has secured in only its first few months of operation.

From a personal perspective, 2012 will be a year of delivery, or at least of laying the first vital foundations for the wider delivery of the true potential of the Green Port Hull project. The Humber already has the biggest advantage any area can have, ideal geography. It's now up to us to make sure that it has the resources required, both in terms of infrastructure and a suitably skilled local workforce, to maximise on the potential that Mother Nature has already provided. The green energy revolution shouldn't be seen as an opportunity for only wind turbine manufacturers, ports and shipping companies, because it is so much more than that. In 2012, we hope to obtain planning consent for the Hull development which, I am sure, will lead to many further enquiries from the wider supply chain. As existing businesses on the Humber, we are in the perfect position to seize these opportunities as they become available by getting in



on the ground floor. Delivery of a major Original Equipment Manufacturer (OEM) to the Humber is only part of what we have to achieve, the delivery of job opportunities to local people and contract opportunities to local companies is where the success really needs to be measured in the years ahead.

It is on this exciting note that I will close but not before taking the opportunity to wish you all a very successful 2012 and offer a final reminder that the Hull and Humber Chamber of Commerce stands ready to assist you in any way that we can.

Matt Jukes President, Hull & Humber

Chamber of Commerce.



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I.T. Workshop for the Non-IT

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The I.T. Workshop for the non-IT column is a way of providing you with some advice and tips as well as answering / demystifying topics you would like us to cover. Continuing the series, in this issue we're answering some questions on the use of the Internet on 'Mobile' devices.



The Use of the Internet on 'Mobile' Devices – Explained

I've heard the term Mobile App – What is it?

Firstly, a 'Mobile App' is a bit of software that typically runs on a phone. These are usually a modern phone that uses a powerful operating system, such as Apple's iPhone and Google Android handsets (e.g. Samsung Galaxy, HTC Sensation). There are lots of other types, but these are some of the most popular.

You also need to be aware that the term 'Mobile' also includes other hand held computers, such as the iPad (and other tablet PCs). This is an important point to remember later on in the article.

Rather confusingly, laptops are not considered to be mobile devices in this manner.

To clarify; the app is the software you run, and can be used just like other software you use day-to-day to carry out a specific task or function.

I run a business and everyone is telling me to 'go mobile'

- What are they talking about?

This really rather depends on your business. It's important to note that internet use is still growing, and one of the biggest growth areas is mobile internet use; people using web browsers or apps on their mobile device which connect to the internet.

As a minimum, you should check that your web site is viewable on a mobile device and that it can be easily navigated using different devices (as they have different screen sizes, they will behave differently). It's also important to remember here, that the connection from a mobile device to the internet may well be a lot slower than your computer, so large images and video files need to have particular attention paid to them.

If you are a retailer and you're not online, then you really must look to having an e-commerce offering a.s.a.p. If you've got an e-commerce store then the amount of attention you pay to mobile shopping depends on your current website statistics. You should have access to this data easily through web sites such as Google Analytics. If not, you must get this type of service enabled and visible to you. This information will tell you what your users want and how many people attempt to use your site through a mobile browser.

If there are a large number of people visiting then you really should make sure your site works on all of the popular devices. You may be seeing that you have a high number of people visit the site then drop off... this will probably be because your site does not work well in their device.

Again, the bare minimum for an online retailer is that your site can be used easily on a mobile device i.e. customers can purchase items.

'You need an app' is all I hear – Do I have to have an app?

No. In fact, in some cases this can be a very costly exercise. Apps only work on the operating system that they are written for. So iPhone apps will only work on iPhones. Mobile devices which use Google Android usually can run the same application, but again you need to test it and surprise, surprise: they don't all function in the same way.

In most circumstances, it might be better to get a website specifically developed for mobile devices. This is a simpler process than having an app developed and a website developer with good mobile skills will be able to create a website that works on all mobile devices. It's also simpler to get a mobile website live than it is an app live.

Getting in touch

If you've an area that you'd like us to cover in these I.T. workshops, please drop us a quick email explaining the topic you'd like us to cover. In particular, what aspects you're unsure of and we'll tell you what we think. If we use it in our article, we'll keep your details confidential.

itworkshop@bscsolutions.co.uk

About the Author: Simon Crosby



Simon's expertise is gained from many years' work in the IT industry and covers all aspects of IT projects and solutions. These range from requirements gathering, analysis, solution design and project management. He specialises in designing and developing internet-based business applications.

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www.hull-humber-chamber.co.uk

Profile: **Bob Nicholl** BA, FCIPD, FIC.



After a career spanning 30 years in human resources and business management, Yorkshire born Bob Nicholl decided to start his own Management Consulting business last year, which he now successfully operates from his office base in Beverley.

Bob specialises in providing interim HR support services to small/medium sized companies in the Yorkshire/Lincolnshire region on day to day issues - like employment legislation, employee relations, contracts of employment, recruitment and selection, training and development, and remuneration and benefits. Typically these companies will not employ their own HR personnel, as they find it much more cost effective to 'buy in' these services as required.

He also undertakes consultancy assignments with larger companies through his own company and also as a consultant partner in the London-based Lamberhurst Corporation.

Bob has held a total of three different UK based HR Director roles during his career and also has previous consultancy experience with the Hay Management Group. Prior to establishing his own consultancy, he was Director of HR Europe and India for a global chemical manufacturer, and before this, he held the position of HR Director UK/

International for a civil engineering and construction business. His experience includes business reviews and HR support, to company mergers and acquisitions. He possesses wide experience of leading change management programmes, developing and implementing performance management processes aligned to business objectives, and delivering 'tailored' leadership coaching and management development for companies. He has particular knowledge of designing and implementing remuneration and benefits frameworks, HR strategies and policies to support business plans, and company pension scheme reviews for both DB and DC schemes. Bob describes his approach as 'endeavouring to deliver cost-effective solutions for HR processes designed to support business needs, with an emphasis on commercial sense and a pragmatic approach'.

Bob is a graduate of the Open University and the INSEAD International Business School and is a keen believer that anyone applying the will and dedication to self development and hard work can achieve their business, career and personal goals in life.

In his spare time Bob is a keen golfer and follower of both rugby and football, his hobbies include astronomy music and antiques.

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Cash for Kids Helping the Needy

96.9 Viking FM & Magic 1161's Cash for Kids is a grant-giving charity which supports thousands of children from across East Yorkshire and Northern Lincolnshire that have special needs, are disabled, have life-limiting illnesses, have been abused or neglected or simply need a little extra care and guidance. Every single penny we raise stays right here in our region and provides a helping hand where it is needed most. Our aim is simple - let's help to make Children's lives just that little bit better!

Cash for Kids works with children with a number of medical conditions including cancer, autism, heart disease and cerebral palsy. We are also very unique in that we also support other children's charities such as the Teenage Cancer Trust and Wizz Kids. Thanks to the generosity of donors over the years we have been able to make thousands of grants and co-ordinate a number of high profiles appeals, such as that for Charlie Hook, a six year old boy with a rare form of childhood cancer.

In order to continue our work successfully we rely on the support of local communities and local businesses - we can't do it alone!

Working and creating local partnerships is really important to our team and we are very keen to help

businesses meet any CSR targets that they may have in the process. If as a local business you have any interest in supporting local children we would very much like to hear from you! Any questions around running high profile events, community projects, on-air campaigns, volunteering, sponsorships or donations then please get in touch.

Claire Taylor, Charity Manager is available on **01482** 593193 to answer any questions you may have- we would love you get involved in this amazing charity! Registered Charity Number: 1122062





Hull Students Develop Winning Marketing Plan

Four undergraduate students from Hull University Business School have won a competition sponsored by local company AAK UK to create and market a new personal care oil range.

Nathan Morris, Rebecca Stephens, Max Roberts and Laura Jibson won the top prize of £500, after presenting a marketing launch plan for 'Natura', a range of luxury bath and shower products.

Before the competition, representatives from AAK visited the business school and gave a presentation about the company, before asking teams to create a new personal care oil range and devise a full marketing programme for it.

Teams were judged on the strength of the initial concept, as well as the research, suitability of the product, and the feasibility of the marketing plan. Extra points were awarded for innovative ideas and the use of social and digital media in the marketing plans. About 55 teams entered the competition. Entrants were then whittled down to three teams, who visited AAK to present their ideas to the marketing department.

Catherine Hansen, Sales Manager/Product Manager UK for AAK, said: "The overall standard of entries was very high, but the team behind Natura really met the brief, delivering a strong concept, an innovative product and a credible, well thought-out plan for marketing the range.

"At AAK, we are always looking for ways to support bright young talent across the region, and working with Hull University Business School has been a pleasure. Judging by the quality of the students who entered our competition, the region's business future is in safe hands."

Dr David Harness, senior lecturer in marketing at the business school, co-organised the competition. He said: 'The aim of the project was to provide our students with an opportunity to solve real marketing problems, to stretch them and to give them insight into business. The students worked very hard to achieve these outcomes, which was reflected in the quality of the winning report and presentations. Our thanks go to AAK for this experience."

AAK UK, part of the AarhusKarlshamn Group, is based in Hull and operates one of the UK's largest edible oils refineries. Its products are sold throughout the UK and in over 35 countries worldwide.

Fleetright UK

Tracey Hammett and John Roberts are established Driver Trainers, dedicated to delivering high standards of tuition, instruction and facilitation. Many companies employ staff to drive as part of their job description, whether it is in company vehicles or an employee's personal vehicle. Assuming the vehicle is covered with the correct insurance, what happens if the employee is involved in a fatal crash? Who could be made responsible? www.fleetrightuk.co.uk has provided links to information you should be aware of. All businesses are doing their best to keep trading in these difficult times, but, can the business afford the possible penalties and adverse exposure a fatal incident would bring? If you have drivers it is very important training takes place to keep the Corporate Manslaughter Act at bay.

Driver Training can reduce blameworthy incidents; by attempting to change driver behaviour behind the wheel, the training can also reduce fuel consumption, wear and tear and incident repair bills. It may have been some time since employees have looked at a Highway Code, or realised that their own driving style may now not be compatible with the latest vehicle technology. As a company, this alone will be costing money. Tracey and John invite you to contact us for a chat about driver training for your company, the packages are bespoke so you will only pay for what your company needs.

fleetrightuk@fleetrightuk.co.uk

Acorn Fund Expands Services

Hull Business Development Fund has been approved, as one of four newly accredited lenders, to use the Government's Enterprise Finance Guarantee (EFG) Scheme.

Under the scheme, the Government provides a guarantee to the lender to enable it to support small businesses that cannot provide the amount of security usually required to secure finance.

Fund Manager Peter Sykes said: "We see a lot of businesses in Hull and the surrounding area which we think are good quality and perfectly viable but we can't support because they cannot provide adequate security. This accreditation means that we can now consider what are perceived to be higher risk propositions. Of course this doesn't mean that we will now just lend to anyone but that we can lend to businesses where the only thing that was stopping us previously was the lack of security."

Through The Acorn Fund, Hull Business Development Fund currently provides secured loans up to £25,000 to local SMEs which have had loan applications rejected by mainstream lenders.

Yorkshire Business Meets FSA National Targets Ten Months Ahead of Time



Kevin Ferriby, Managing Director of Informed Financial Planning

A Yorkshire firm of Chartered Financial Planners has added another string to its bow by announcing that it has met all the targets set by the Financial Services Authority (FSA) for the Retail Distribution Review (RDR) ten months ahead of time.

All six advisers at Informed Financial Planning (IFP) have now obtained a Statement of Professional Standing (SPS) from the Chartered Insurance Institute – an achievement which confirms the business is RDR ready.

RDR comes into effect in January 2013, after which time financial advisers will either give independent or restricted advice. In preparation for this date, businesses across the country have been working hard over the last few years to meet the high standards set by the FSA, which include completing a number of qualifications.

"The fact that we've met the targets set by the FSA well ahead of time is a fantastic achievement for the

business and is a true reflection of the hard work of the whole team at IFP," said managing director Kevin Ferriby.

"We recognise the important step taken by the FSA to ensure that consumers receive an appropriately qualified adviser and a defined standard of service.

"With this in mind, we've been working hard towards our commitments for RDR since 2004 and spent considerable time ensuring that clients understand exactly what they will receive from us in terms of an ongoing service," he added.

This recent achievement comes hot on the heels of a continued period of growth for IFP. The business, which began trading in 2004, has seen consistent growth and more recently extended to operate out of Leeds, Milton Keynes as well as its headquarters in Livingstone Road, Hessle.

"Being a firm of Chartered Financial Planners in Yorkshire reflects our dedication and commitment to delivering the best possible financial planning service to our clients. We are so happy to be able to continue our work at delivering this in the most effective way possible," said Kevin Ferriby.

Informed Financial Planning aims to help individuals and businesses identify and clarify their key financial objectives and then help them to build a secure financial future that allows them to make those objectives a reality.

Consort Security

New Chamber Member Consort Security are independent security consultants founded in August 1990. The company specialise in risk assessments, security audits and the reduction of false alarms allied to intruder, fire, CCTV and access control. We are instrumental in securing many historic and prestigious environments of national importance throughout the British Isles and alongside recognised work within the Museums and Heritage field, Consort has experience in varied commercial/retail and leisure projects.

Our task continues to be that of providing support and articulating practical advice (written and/or verbal) when considering the implementation of security requirements. This has resulted in the need to work with governing bodies, clients, insurers, loss adjusters and Police to establish a security strategy in a concise yet sometimes phased approach to accommodate budget restrictions and implications attributed to the introduction of security.

For further information please visit our website

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What Do You Do When Negotiations Break Down?

Everyone knows that sometimes we do not fully understand someone's message, so we proceed to make our own assumptions. This may result in people's ideas becoming confused and, in turn, small problems start to arise. Before long, your key issues have become clouded over; your business relations might be suffering as a result. This is where a mediator can help to get the issue resolved and put things back on track.

A skilled mediator listens effectively to each party in turn and, thanks to his/her neutral role, is able to establish what the key issues are.

The mediator finds out what the parties hope to achieve and looks at alternative solutions.

The mediator then shares information from one party to another at the right time to help restore the relationship.

By taking time to guide both parties through their perceived key issues, the mediator can steer the session towards a mutually acceptable agreement.

The main advantages of mediation are:

- I. It can save you a lot of time, energy and hassle
- 2. It can be set up within a couple of weeks
- 3. You have control of the outcome
- 4. You do not need to go to court.

Need to Mediate provides mediation services for individuals and businesses. If you could benefit from help in resolving employment issues or improving business relations then contact: T:01482 342634 M:07904958244 www.need2mediate.co.uk



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Major Step Forward for ABLE UK Marine Energy Park Project

Plans for a major new port development in the UK have taken a significant step forward.

The Infrastructure Planning Commission, which is responsible for handling projects of national significance, has accepted for examination the application for the development of the Able Marine Energy Park (AMEP) on the south bank of the Humber, including the construction of facilities for wind turbine manufacture, assembly and installation.

Covering more than 800 acres, the Able Marine Energy Park will involve the construction of more than 1,300 metres of new quays and, according to Able UK Executive Chairman, Peter Stephenson, will make a massive contribution to establishing the Humber as a world leader in the development of renewable energy technologies.

He said:"In total, Able Humber Port (AHP) covers almost 2,000 acres with a river frontage of more than two and a half miles. That makes it the largest site available for port-related developments in the UK

"We have already invested over \pm 50million at AHP, with the first phase involving the development of facilities for vehicle storage and distribution.

The second phase planning application for a logistics park and business park at the larger northern site was approved by North Lincolnshire Council in summer 2011. It includes plans for a wide range of developments designed to provide the services and logistics facilities needed for the continuing development of the port industry on the Humber.

"We are obviously very pleased that the very detailed work undertaken by ourselves and our consultants, including consulting with a wide range of interests, prior to us submitting the application, has cleared the first important hurdle in the Commission's processes.

"We have been greatly encouraged by the local support that we have received, in particular from North Lincolnshire Council and Total Refinery, by the constructive approach of the regulators and, of course, by the very real commercial interest in what will be a circa £450 million investment."

The South Humber Bank is the last remaining strategic development site fronting a deep water estuary in the UK and the largest employment land allocation in Yorkshire and Humber.

A D Smith, Chartered Certified Accountant

I aim to assist individuals and the smaller business (e.g. retired people, plumbers, electricians, charities, start ups) with tax returns, vat returns, financial accounts, help them to avoid interest and penalties and to make profitable decisions regarding costs and pricing. I am a registered auditor (more useful for charities which may need one), and a Chartered Certified Accountant. My years of involvement span more than 30 years. I am home based and offer a personal one to one service, together with being flexible. My previous experience has covered a range of work with small/medium manufacturing companies, small building companies, legal services, debt collection service companies (i.e. trade protection), small garages, general retail and catering, property letting and estate agency.

My audit experience has enabled me to understand how to record systems and controls as well as carry out audits.

Email: david@adsaccounts.co.uk Web: www.adsaccounts.co.uk

New Member -Gecko Wealth LLP

Gecko Wealth LLP is a unique consultancy which provides Chartered Financial Planning and tax planning solutions to high net-worth individuals and works in partnership with established businesses such as accountants, solicitors and sports agents to add value to their own client base. By utilizing this simple business model the firm hopes to be the No. I choice for clients and professional connections in Yorkshire.

As well as providing advice on mortgages, savings and investments, the firm is also working to raise awareness of the Government's new pension legislation which will begin to be implemented in 2012, known as the National Employment Savings Trust (NEST). This will attempt to increase pension ownership by making it compulsory for employers to enrol their staff in a pension scheme. Gecko Wealth is already in a position to provide a complete NEST service to reduce the administrative burden on employers.

Sales Director, David Tarbotton, is an investment specialist whose background in property and the stock market has given him a broad knowledge base. With an already established business and client base of high-net worth individuals, retirees and business owners, he recognised a gap in this market.

Steve Jenkinson, Managing Director, a Chartered Accountant and Chartered Financial Planner, specialises in working with dentists and corporate clients.



David Dunning, Operations Director, manages a team of eight advisers and specialises in later life clients, Inheritance Tax planning, Investment planning and corporate pensions.

Gecko Wealth Limited, 72 Lairgate, Beverley, HUI7 8EU Tel: 01482 678519

david.tarbotton@geckowealth.com www.geckowealth.com



Lack of Aviation Expansion Draining the Lifeblood from UK

While Britain dithers on aviation expansion, other European countries are forging ahead.

As an island nation, and one with such a magnificent history of trading with international markets, the UK's air links with its economic partners are essential. These vital arteries provide the lifeblood for the UK economy, allowing UK businesses to export their goods and services to the world and overseas companies to bring inward investment. This translates into jobs and prosperity for the whole country.

All of this, however, is currently under threat. While Paris, Amsterdam, Frankfurt and Madrid build more capacity at their hub airports, Britain dithers. New data reveals the true extent of the problem. More than two-thirds of business leaders in Brazil, India, China, Mexico and South Korea report that better air connections with other European cities would make them more likely to do business there.

In 2009, the British Chambers of Commerce (BCC) estimated that for every year expansion of hub capacity was resisted, the country's economy loses around £1bn. This must be compared with direct economic benefits of between £8.6bn and £12.8bn and wider economic benefits of £20bn for allowing extra runway capacity at Heathrow. The BCC survey data supports this, with 62 per cent of respondents saying they would only consider trading with the UK in the future if flight connections to their home markets are strengthened.

The current movement, however, is in the opposite direction, with the number of destinations served by Heathrow declining by around 25 per cent over

the past two decades. This trend will cause the UK to miss out on economic growth, as its inability to accommodate new routes to emerging markets is hampered. This is the view of 64 per cent of those who responded to the BCC survey.

While BCC members welcome the ambition displayed by the recent announcement on a possible four-runway airport in the Thames Estuary, this so far unfunded project will take 20 years to deliver. What is to be done in the meantime to solve the UK's capacity crunch?

The BCC is a strong supporter of measures such as high speed rail and better use of excess capacity at our regional airports. Indeed the former will bring Birmingham Airport to within a 38 minute journey of Heathrow, providing some much-needed alleviation there. Further phases to the North of England and Scotland will also bring our airports closer together, which could reduce the need for internal flights. At most, however, this will only release around nine per cent of slots at Heathrow – capacity that will be instantly consumed given current levels of demand, which see airlines selling landing rights for more than £30m per pair.

In less than a third of the time and for one tenth of the cost of an estuary airport, a new runway at Heathrow would show that the UK is serious about staying connected to the world through the extra capacity it would provide. Only then will the government's boasts about Britain being open for business ring truer.

John Longworth is the Director General of the British Chambers of Commerce of which the Hull and Humber Chamber are an Accredited Member.

Hull Day Meeting with MPs

Chamber leaders recently met with Hull's three Members of Parliament as part of its regular series of meetings with politicians to update them on the business communities' point of view. Alan Johnson in particular highlighted concerns about youth unemployment in the city and the need for coordinated action by stakeholders.

Updates on the work of the Humber LEP, renewables, the Humber Bridge tolls issue and its new board, as well as progress on the Castle Street campaign, in Hull, were amongst the many topics discussed.





Incoming Chamber Vice President Malcolm Joslin updating Hull MPs on the business views about marketing the Humber and the LEP.

Chamber Past President Captain Russ Garbutt leading Members through the Hull Day agenda.



Hull Council Leader Talks on Budget and Bridge Tolls

Hull City Council Leader Cllr Steve Brady, his Deputy Daren Hale and his Finance Cabinet Member Phil Webster joined the Chamber's Hull Area Council in January to discuss their budget proposals for the year.

The Council Leader admitted the budget proposals were 'boring' but that was a good thing with no major job losses to be announced. On capital allocation, $\pounds 5$ million has been set aside to support the Siemens wind turbine factory which he noted had been welcomed by business.

It was pointed out that Council Tax has been frozen because it "is the right thing to do for this year" although he refused to make a similar commitment for the future.

On Humber Bridge tolls, the Council highlighted it was also working hard alongside the Chamber and other partners to ensure all four Councils in the Humber were in full agreement, about the future of the Humber Bridge tolls and debt, in a way that satisfied HM Treasury in order to write off £150 million of the £332 million debt.

Steve Eastwood, Hull Area Chair of the Chamber, thanked the Council Leader and his colleagues for attending and identifying some of the Council's key budget and other issues in the year ahead.



Following the recent release of HSBC's latest Trade Connections forecast Ronald Martin talks about the future forecasts for UK trade and tells us how HSBC are committed to lending even more to UK SMEs in 2012.



Ronald Martin – HSBC International Commercial Manager Hull and East Yorkshire

In a tough domestic market businesses are now, more than ever, taking advantage of the new opportunities for growth that international expansion can offer. Our recent findings in HSBC's Trade Connections forecast shows us that UK businesses will see international trade growth accelerate from 2014 as the global economy ends a period of growth contraction. It also predicts that international businesses will recover more rapidly and earlier than previously expected and estimates that over the next 15 years, the UK is set to increase its international business activity by around 60%. This is despite the current economic climate and is exciting news, showing that the overall trend for international trade is positive, with growth acceleration coming sooner (in 2014) than previously forecast. With the UK set to increase its international business activity by around 60% over the next 15 years, the opportunity has never been better.

The economic picture for many countries in Europe remains difficult and, as a result, businesses across the UK are finding themselves negotiating a difficult path. And what we've been seeing is businesses which are looking beyond our shores to grow and are seeing success, and it is this type of forward thinking which continues to drive the UK's road to recovery.

Businesses in the Humber region have as great an opportunity as any other UK region to capitalise on this growth and the newly launched £4billion 'HSBC International SME Fund', which provides lending to SMEs with a turnover of up to ± 25 million, can enable businesses to tap into the international opportunities of trading with new markets.

It is anticipated that a small number of key sectors will experience significant growth in the coming years. Medicine, for example, is a sector that the Trade Connections report predicts will offer exciting opportunities and the medicine and pharmaceuticals sector in the UK is world class and global in its reach, with demand for medicine and pharmaceuticals increasing rapidly around the world. Its markets are particularly strong in Europe and North America and, accordingly, exports are forecast to grow annually, over the next five years, to Spain at 4.13%, to the Netherlands at 3.41%, to the USA by 1.59% and to Germany by 1.49%.

It is also anticipated that a number of new trading partners will increase in importance. The UK's largest export partners are Germany, the USA, Ireland and France. Export trade with Germany and the USA is forecast to increase annually over the next five years at the modest rates of 0.89% and 0.50% respectively.

Significantly outstripping that growth is the likes of Latin American countries Paraguay, Chile, Bolivia and Brazil, whilst, looking east, Cambodia and Vietnam are forecast to become key trading partners given their growing importance in the textile industry. We believe that exports to all of these nations will increase annually by in excess of 8.5% until the end of 2016. And, of course, you cannot ignore the economic superpower that is China. HSBC forecasts UK trade with China will grow by 8.41% a year until 2016.

All of these are positive steps, helping to raise the profile of the region and creating opportunities for Humber businesses in this increasingly internationalised global economy. HSBC is playing its part in growing the UK economy. In 2011 UK exports rose 13% and over the same period our export related business grew 33%, within which trade finance lending underpinning exports grew 91%. SMEs make a substantial contribution to the total value of exports and HSBC is in a unique position to support UK businesses who are, or who are about to, trade internationally.



Businesses Support Chamber International Trade Efforts

The Chamber's International Trade Centre is setting out to control costs and recruit private sector market experts as it works to compensate for cutbacks in Government subsidies.

The strength of the Chamber's international network was a key factor in staging a successful trade mission to Poland last year.

The same partners proved even more valuable in backing the Chamber's trade mission to Turkey, which runs from 14-18 May and has attracted significant interest.

John Good Group, which is supporting the Chamber through its subsidiary Good Travel Management, has taken a majority shareholding in a Turkish logistics company. AA Global has provided language and translation services to the motor giant Toyota, supporting its expansion in Turkey and the rest of Europe.

"The knowledge and expertise of the John Good Group and AA Global with regard to international trade generally, and the Turkish market in particular, is immense," said Pauline Wade, director of international trade at the Hull and Humber Chamber.

"There is less Government money to provide the sort of subsidies we have received in the past, which means support from the private sector is vital to the region's international trade aspirations." Delegates on the mission will visit Istanbul and Izmir and attend networking events and B2B meetings with Members of Chambers of Commerce in Turkey.

Alan Platt, managing director of the John Good Group, said opportunities in Turkey prompted his business to strengthen its own shipping and forwarding presence in the country.

"Having our own operation out there has given us better customer service and more control. Our business in Turkey is increasing significantly year on year," he said.

AA Global's Turkey-born CEO, Kirk Akdemir, added: "We are on board to help the Chamber with their international dealings and to help people do business with a market in Turkey that achieved double-digit growth last year."

The Hull and Humber Chamber is the only one in the region – and one of only a handful in the UK – to hold a five-star rating from the British Chambers of Commerce for its international trade services.

Activities include regular briefings in the World Trade @ I lunches, plus seminars on issues arising around tax, export documentation and other regulations.

Further details on the trade mission to Turkey are available from Lorraine Holt on **01482 324976**, email **I.holt@hull-humber-chamber.co.uk**



L – R Kirk Akdemir, CEO of AA Global; Alan Platt, MD of John Good Group; Yavuz Sokmen, Chief Executive of the Turkish British Chamber of Commerce

Export Translation Packs Proving Popular

Export translation packs, produced by AA Global Language Services in partnership with the Hull and Humber Chamber of Commerce's International Trade Department, are in high demand by companies wanting to increase their sales by finding new markets.

Designed to help new and existing exporters from the region to showcase their products or services professionally all over the world, whilst avoiding cultural misunderstandings, Export Translation Packs can be produced in any language for any country. Packs are individually custom-made for each company and include a letter of introduction or a press release, a company leaflet and business cards to ensure the best impression is made first time.

Underlining the importance of approaching potential clients in their own language and taking cultural differences into consideration, Kirk Akdemir, CEO of AA Global said "We are now seeing a positive change of attitude by British firms when marketing their goods or services overseas. Gone are the days of thinking everyone in the world would speak English, which is of course true to a degree, but more and more businesses are now seeking advice on cultural awareness and making the effort to contact their potential clients in their respected languages".

"One in five UK companies are losing business because of a lack of language skills and cultural awareness", said Lorraine Holt, Export Services Manager at Hull and Humber Chamber of Commerce. "We, at the Chamber, want to help our exporters and international traders win overseas contracts and increase business and, to do this, companies must place more importance on the value of language services and selling to your overseas customer in their own language. The International Trade Centre is very happy to be working with AA Global to share this message and help our international traders gain the upper hand with business opportunities by taking away any language barriers. These Export Translation Packs are invaluable when your business development and sales people go to visit new markets and/or new overseas customers."

Kirk Akdemir continued "UK firms are being told every day that we need more exports in order to come out of the recession. However, the competition is so fierce out there that companies often find themselves pitching against many others with similar offerings and prices. That is where language and cultural awareness plays a big role. Those who adopt the right approach tend to have the upper hand over their competitors. At AA Global we have a proven track record of helping UK firms gain advantage over their competitors for over 25 years. We are extremely proud to be working in partnership with the Chamber so that we can assist fellow Member companies break the language barrier in international trade."

Export Translation Packs are available from AA Global Language Services in any language. For more details or to order your packs you can email Larysa@aaglobal.co.uk or call 0800 0273 777.

Milestone for Construction Company with a History of Global Connections

Over 125 years Hall Construction Group has played its part in shaping the cityscape of Hull, the civil and commercial development of the wider East Yorkshire area – and even water distribution in the driest place on Earth!

The story goes that Francis Hall, who founded the business in 1887, sent two of his four sons around the world to research various aspects of the construction industry.

Reginald went to Australia and Charles, grandfather of the present Chairman and Managing Director, Martin Hall, went to the Atacama Desert in Chile.



The current Hall Construction Group management team. From left: Simon North (Operations Director), Martin Hall (Chairman and Managing Director), Mike Bowers (Company Secretary) and Neil Symmonds (Commercial Director.)

Known to be the driest place on our planet, and described more recently by NASA as 'a good simulation of Mars,' the Atacama was considered an ideal place to learn about moving water and building railways.

"Details of his two-year visit make for interesting



reading through diaries and photographs," said Martin.

"We still have his letter of appointment from 1912 – he worked for the Antofagusta Chile and Bolivia Railway Company."

The episode demonstrates a hunger for adventure, experience and a commitment to thorough research and planning that still forms part of the company's trademark.

Closer to home F Hall Builders evolved into F Hall & Sons, although only Charles and Reginald survived the Great War, and began to make their mark on the surrounding area.

Having built many of the large houses in Pearson Park, Hull, the company aimed even higher and constructed the Endsleigh Convent, becoming renowned for their work in education and, in later years, building schools at Kelvin Hall and Wyke, in addition to Hull Grammar School and St Mary's College.

Between 1930 and 1931 the company built Swanland Water Tower for Hull City Waterworks, later adding similar landmarks at Hornsea and Spaldington. They also built airfields and aircraft hangars at Arbroath in Scotland, Sherburn in Elmet – and Brough, near Hull.

There is a poignancy about the photograph on these pages of the general office block built by F Hall & Sons in 1939 for Blackburn Aircraft Ltd, a forerunner of British Aerospace and BAE Systems, as the site struggles to survive more than 70 years on. In the more modern age the company's high profile projects have included Costello Sports Stadium, Ennerdale Leisure Centre, (both in Hull), Hull Transport Museum, the ARCO National Distribution Centre, Bridlington Spa Promenade works and, as part of the Building Schools for the Future programme in North Lincolnshire, Brumby College.

Martin Hall, who joined the business in 1987 after serving as an officer in the Army, is the great grandson of Francis Hall. Martin's nephew Will Smith, a management trainee, is the fifth generation.

Under Martin's leadership, the business moved to set up dedicated divisions for construction, building services, special projects and plumbing and heating alongside Batty Joinery, which was acquired in 1968.

"Although Will joins the company as it competes



Swanland Water Tower, built by F Hall and Sons in 1930-31.



Work in progress on a new building for Allam Marine at Melton.

in a tough environment he also joins it at a time of opportunity," said Martin.

"We are working hard to grow the business outside the traditional area of Hull and East Yorkshire and we already have a number of clients within the M25 circle, which we see as an area of great potential."

The expansion is being driven by a commitment to quality and to customer service.

Sustainability is also a priority, with Batty Joinery having become a certified supplier of the Forest



Stewardship Council (FSC) and with investment in solar PV systems at the Batty Joinery premises and at the main Hall Group site.

"We have invested heavily in technology, health and safety and the training of our personnel so that we can give the best possible service to our clients," said Martin.

"We are proud to be one of the first holders in Yorkshire of PAS 99, an integrated management system which helps us manage our business more effectively and which has helped us win long-term framework agreements with local authorities, the NHS, Ministry of Justice and private clients.

"We have a business with a fascinating history, and we have the foundations in place to build a successful future."



A stunning new building for Kohler mira.

Keeping Up the Good Work with New Safety Award

The black and white images on the facing page give an idea of some of the local landmarks built over the last 125 years by Hall Construction Group.

They also illustrate how much we have progressed in terms of health and safety. Take a close look at the chap standing on the scaffolding at the Blackburn site at Brough – no highvisibility jacket and he doesn't appear to even have a flat cap, never mind a hard hat!

But that was 1939 – a different age – and Hall Group is now at the forefront of best practice in the construction industry.

The company recently won first place in the annual Hull Building Safety Group (HBSG) awards, which were introduced with the specific aim of improving safety in our industry.

Hall Group is also a member of the Contractors Health and Safety Assessment Scheme, which demands that a supplier must meet a buyer's health and safety standards. We hold platinum status with the Construction Skills Certification Scheme, set up to help the industry improve quality and reduce accidents. All our gas engineers are on the Gas Safe Register.

Our commitment to customers and site neighbours is demonstrated by our membership of the National House-Building Council, which works to improve quality in house-building to protect home-owners, and Considerate Constructors, which has a code of practice designed to address any area of construction activity that may affect the image of the industry. As members of Constructionline we display our pre-qualification credentials to the entire industry. We hold the ISO 9001 quality management system, the ISO 14001 environmental management standard and the OHSAS 18001 operational health and safety standard, and last year we brought them all together under the PAS 99 integrated management system.

"We don't compromise on safety or service," said Martin Hall.

"These standards are evidence of our commitment to continual improvement in the areas of quality, the environment and health and safety. They underline the core brand values of our business and send a powerful message to our customers."

Contact Hall Construction Group Limited Clay Street, Hull, HU8 8HE Tel: 01482 329204

enquiries@hallgroup.co.uk www.hallgroup.co.uk





Chamber Goole and Howdenshire Business Excellence Awards

Two hundred and thirty business people attended the second Chamber Goole and Howdenshire Business Excellence Awards on Thursday 1st March and were treated to a fantastic evening to celebrate business excellence. The event was held in Goole High School's superb Academy Conference Centre. It was pleasing to be able to host the Awards in the town of Goole in such impressive facilities.

The evening started with a champagne reception, before all guests were called through to the Conference Suite. Then came a 'welcome' speech by Garrey Haase, Chair of the organising committee, followed by an excellent three-course meal. The BBC's Harry Gration compered the ceremony itself, with short videos of each entrant in the various categories being shown.

A large number of companies were nominated or entered on their own behalf, which indicates a significant and encouraging level of confidence amongst the area's businesses.

The judges, Isabelle Greenwood of Greenwood Crabtree, Gareth Harle of Goole High School and Howard O'Neill, then President of the Chamber, had an extremely difficult task in deciding which companies should be the winners in each category.

The Awards were Sponsored by numerous companies, without whom such a successful and glittering evening could not have been organised. The Chamber and the Organising Committee are very grateful to these companies for their valuable support. A special thanks also to Goole High School. As well as supplying the venue, their students and staff created the videos relating to each participant's entry, plus the evening's programme of events.



Overall Winners Just Car Clinics

Each category of Award was Sponsored by a different company. These are listed below, together with the winners.

Learning and Development: – Sponsored by Goole College Winner: Just Car Clinics Limited

Innovative Business – Sponsored by Filplastic Winner: Page Consulting Limited

Contribution to the Community (Commercial) – Sponsored by Associated British Ports Winner: Flourish & Prosper

Contribution to the Community (3rd Sector) – Sponsored by Goole High School Winner: Goole & District Community Transport Group

Customer Service Excellence – Sponsored by Glews

Winner: The Blacksmiths Arms

Employee of the Year – Sponsored by TransAtlantic Winner: Alex Mellor of The Oaks Golf Club

New Business – Sponsored by Cobus Communications Group Winner: Chrissie Metcalfe Recruitment Limited

Business of the Year (fewer than 20 employees) – Sponsored by H.Walton Winner: Link agency

Business of the Year (over 20 employees) – Sponsored by Goole Times Winner: Wandahome (South Cave) Limited

Overall Business of the Year – Sponsored by the Hull & Humber Chamber of Commerce Winner: Just Car Clinics Limited

Other Event Sponsors were: Network 36 Michael James Opticians Greenwood Crabtree Heptonstalls LLP Solicitors Henderson Insurance Brokers Rebecca Jane Photography Goole College

For further information about the 2013 Chamber Goole and Howdenshire Business Awards, please contact Bruce Massie at the Chamber, telephone 01482 324976, or email b.massie@hull-humber-chamber.co.uk

Chamber AGM Lunch and Speed Networking



Howard O'Neill handing over his chain of office to new President Matt Jukes

The Chamber held three events in one day at the KC Stadium on Friday 2nd March. Firstly, seventy Members attended a Speed Networking event in the Wilberforce Suite. This was even more popular than usual – it was fully booked (due to space restrictioning numbers to 76) several days before. The Members each made around 20 contacts in an environment designed to maximise networking.

The Chamber's Annual General Meeting took place in the Raich Carter Suite. The primary purposes of this event are to elect the new Chamber President and to approve the accounts for the previous financial year. Matt Jukes of ABP became the President for the 2012 -13 year. Around 50 Members attended the AGM.



Chamber Northern Lincolnshire Business Awards – booking form available at www.northernlincolnshirebusinessawards. co.uk or telephone Chamber office direct on 01472 342981. After half an hour of relaxed and social networking in the Kingston Suite, I 30 Members listened to a speech by Matt Jukes about his year ahead as Chamber President. Matt covered Green Port Hull, in which he is heavily involved, and recounted how the Humber LEP is so important to the area's future. The guests then enjoyed a luncheon, followed by a speech made by Lord Haskins of Skidby. As Chairman of the Humber Local Enterprise Partnership, Lord Haskins outlined the purpose of the organisation and discussed its future, before taking questions from the audience.

The Chamber is very grateful to the National Apprenticeship Service (NAS) for being a partner for the event. Apprenticeships are a great way to improve the productivity, loyalty and quality of your



Owen Finn from Premier Building & Engineering Services Ltd & Lord Haskins of Skidby

Photographs courtesy of www.hullnews.co.uk

workforce and are available to employers of all sizes and sectors. Designed by employers for employers, they are a cost-effective way to deliver new skills and training. There are over 200 different types of Apprenticeships available offering, 1,200 job roles, and funding may be available to support the training.

To find out more about how your business can benefit from Apprenticeships call **08000 150 600** or visit **www.apprenticeships.org.uk**

This support enabled the Chamber to host a quality occasion to enhance the Members' day and the Chamber is very grateful for this support. Prior to the lunch, Anthony Knowles of the NAS gave a very informative and persuasive outline of his organisation's activities and encouraged the business people present to take on Apprentices.

So a busy day for dozens of Chamber Members, including numerous new companies. The numbers attending were excellent and many contacts were made.

For information about future north bank networking events please contact Janice Harrison on **01482 324976** or email **j.harrison@hull-humber-chamber.co.uk**

For south bank events please contact Anne Tate in the Grimsby office on **01472 34298**1 or email **a.tate@hull-humber-chamber.co.uk**

Chamber Events Diary 2012

Members' Speed Networking and Lunch

Friday 27 April 2012 Country Park Inn Sponsored by CO2Sence

Northern Lincolnshire Business Awards
 Friday 18 May 2012
 Grimsby Auditorium

Members' Speed Networking and Lunch
Friday 25 May 2012
Blundell Park, Grimsby Town Football Club

Chamber Expo 2012 Tuesday 12 & Wednesday 13 June 2012 The Bonus Arena, Walton Street, Hull Exibition & Display Sponsor – John E Wright Communication Sponsor – The One Point Campaign Sponsor – Mail News & Media

Members' Speed Networking and Lunch Friday 29 June 2012 Holiday Inn Hull Marina

Members' Speed Networking and Lunch
Friday 13 July 2012
Glanford Park, Scunthorpe United FC

Chamber St Leger Festival 2012 Ladies' Day Thursday 13 September 2012 Doncaster Racecourse, Leger Way, Doncaster Sponsor - Shere Pint

■ Members' Speed Networking and Lunch Friday 28 September 2012 Beverley Racecourse, Beverley

Chamber Bridlington & Yorkshire Coast Business Awards 2012 Friday 5 October 2012 The Spa, Bridlington

■ 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

The Humber - It's All About Being in a Right Place

One of the longstanding challenges for business in the communities lined along the Humber is the perception that they are 'out on a limb'. That getting to them is difficult.

Such a view may once have been true but today it is no more; recent years have seen dramatic improvements as those responsible for road, rail, sea and air have invested heavily in transport infrastructure.

The investment is money well spent because the area's location midway between London and Edinburgh potentially brings a market of more than 40 million people within a four-hour drive of the Humber Bridge.

The cities of York, Leeds, Sheffield and Lincoln are all within a one-hour drive and the area has some of the least congested motorways in the UK, providing easy access to the rest of the country, crucial for the area's ferry operators as they serve both the passenger and freight markets. The same is true of Humberside Airport.

Also working hard to improve the transport infrastructure are the rail operators, whose commitment to a high quality network supports the area's economy.

This special feature examines some of the challenges featuring those working in the transport sector.



It's Full Steam Ahead at First Hull Trains

From a standing start on 25 September 2000, First Hull Trains now carries more than 750,000 passengers a year on 90 services a week between Hull and London. With 100, mostly local, people employed from the company's Europa House HQ, First Hull Trains is now firmly rooted in the city from which it originated.

What makes First Hull Trains very different is that it is one of the few train companies in the country that operates on a wholly commercial basis – a non-franchised train operator which receives no government subsidies whatsoever. It is, perhaps, for this reason that its approach to service delivery may seem unusual when compared to its franchised counterparts.

In 2011, Cath Bellamy joined First Hull Trains as the organisation's first female MD. Cath is a business and industry professional with a big reputation for delivering a safe and on-time railway – one that is underpinned by fantastic customer service. The former MD of Chiltern Railways played a pivotal role in driving significant growth, improvements in punctuality and industry-leading customer satisfaction at her last company and is determined



to replicate that model and improve Hull's service further wherever she can.

In her first few months with the company, Cath found that managing a smaller railway company brings a number of challenges. Not least, a tiny fleet of trains in need of a mechanical overhaul to bring greater levels of reliability and punctuality.

In the past 12 months, the company's four trains have all been completely refreshed inside and out as part of a ± 2.4 m overhaul and at the start of this year the entire fleet of Class 180s started a ± 5 m mechanical,



Fact Box

First Hull Trains serves:

- Hull
- Brough
- Howden
- Selby
- Doncaster
- Retford
- Grantham
- London King's Cross
- 90 times a week and certain trains stop at Stevenage too
- The journey is 210 miles and the fastest train takes under two hours and 30 minutes from originating station to destination.

To find out more, visit: www.hulltrains.co.uk or call 08450 710 222.



electrical and engineering modification programme.

Work on the trains includes improvements to the provision of on-board heating and air conditioning, the fitting of newly re-furbished bogies to improve ride quality and enhancements to ensure that electrical supplies are constantly maintained within the passenger areas of the train. Overall, the programme involves 15 'mini-projects' on each train unit, with the work taking approximately three weeks per train and the whole programme is due to be completed by early summer 2012.

It's certainly paying dividends already with the company recording the East Coast Main Line's best performance for reliability and punctuality in late 2011/early 2012.

First Hull Trains has long been recognised as a pioneering business and in many ways its approach to customer service and new initiatives, such as complimentary meals for first class customers and free wi-fi throughout every train, underscore this point of view. These are just a few examples of the things people say make a big difference when travelling with First Hull Trains.

But many customers believe that it is the company's people that really marks it out from its competitors. One piece of feedback First Hull Trains receives regularly, indeed daily, is that its "staff are fantastic". A business that's broadly 50 per cent women, 50 per cent men, First Hull Trains is certainly leading the way in equal opportunities. All staff are trained to a very high standard.

Last year, in a survey undertaken by independent rail watchdog Passenger Focus, First Hull Trains was rated the best UK train operator for customer service, underlining the view that its team is full of exceptionally talented people who recognise that good old fashioned customer care is an integral part of their job, not simply an extension of it.





And the team's talents don't stop there. Last year they produced a ground-breaking safety DVD for training and development purposes that is now being rolled out across the industry as best practice.

This year, First Hull Trains is launching new menus and a mobile telephone and internet-based ticketing system that will make life much more simple before people even board one of the company's trains.

So, in summary, what makes this small train operating company stand out from the rest? Many things. Firstly the company is committed to doing its best for Hull, East Yorkshire and the other stations it serves en-route to London King's Cross. Secondly, it offers great value for money tickets and unique services. Thirdly, it employs incredibly talented staff who are friendly and love what they do. Finally, it actively plays an important part in the region's socioeconomic success.

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First Hull Trains Business Travel

- Booking rail travel can sometimes be a complicated affair - Why so many different fare types? What is off-peak and peak? Who goes where and when? Are there any travel restrictions? When is the best time to book?
- These are just some of the questions rail travellers ask every day – but not those who use the services of the First Hull Trains Business Travel team.
- Our dedicated Business Travel team are on hand to help with your requirements, and make the booking and organising of your rail journey just as stress free as your time on board.
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or email: hullbusinesstravel@firstgroup.com or visit: www.hulltrains.co.uk/business

Innovation the Key as Ports Company Looks to the Future

As with many businesses in the logistics industry, the need to innovate is ever-present. That is certainly true of Associated British Ports (ABP) on the Humber, whether it be moving into the renewables field or investing heavily in new terminals.



Matt Jukes ABP Port Director Hull & Goole

The move into offshore wind has come via ABP's involvement with Siemens plc and together they have submitted applications to Hull City Council to prepare Alexandra Dock for the proposed Green Port Hull facility, which would be a major centre for the manufacture of wind turbines.

Matt Jukes, ABP Port Director Hull and Goole, sees it as a crucial venture, saying: "Developing Green Port Hull for Siemens represents a once in a lifetime opportunity for both the Port of Hull and our city to take the leading role in the UK's green energy revolution.

"Our teams have put in a huge amount of work on the project and I am pleased that we have submitted these applications which will see the complete transformation of Alexandra Dock, with Hull firmly positioned as a centre of excellence for renewable energy, and generating unparalleled opportunities for the city and region."

ABP and Siemens expect consent and commercial contracts to be secured later this year with on-site construction lasting until late 2014 when the venture will be open and operational.

It's just one initiative under way on the Humber for ABP, which is Britain's largest ports group, handling 120 million tonnes a year and employing nearly 2,000 staff. ABP owns and operates 21 ports, including Goole, Grimsby, Hull and Immingham.

Grimsby is among those facilities seeing dramatic improvements as ABP presses ahead with the development of the Grimsby River Terminal (GRT), the largest ever capital investment in the Port of Grimsby.

More than ± 25 million will be invested by ABP in the new terminal on the River Humber, offering significantly improved access to the international automotive industry.

Specialist car-carrying ships currently berth in Grimsby's Alexandra Dock, which is accessed through the Port's original Royal Lock, built in 1852. The lock entrance limits ship size to a maximum of 800 cars.

The GRT will offer lock-free access for two vessels carrying up to 3,000 vehicles, significantly increasing the Port's capacity and making it more attractive to carriers. It will link directly into the Port's extensive car storage facilities.

Supporting the project has been a new long-term agreement with Volkswagen Group UK Ltd. The largest car manufacturer in Europe and the largest seller of cars in the UK,Volkswagen has been a customer at the Port since the early 1970s, delivering brands such as Volkswagen,Audi, Skoda, and Seat.

ABP Port Director Grimsby and Immingham John Fitzgerald said: "It is fitting that such a long-term customer is key to this exciting new phase in the history of the Port of Grimsby.

"This new contract strengthens our close working relationship with VW Group and builds on the

combination of Grimsby's specialist car-handling facilities, with the expertise of GBA Group's staff.

"This has successfully attracted the world's leading car carriers to the Humber. The development of the terminal will allow us significantly to expand and will bring new job opportunities in coming years."

Robin Slough, Head of Vehicle Operations, VW Group, said: "Grimsby is at the centre of our UK logistics strategy. Its excellent links enable efficient distribution to our customers in most of England and Wales. We are delighted to support ABP's expansion project by committing our traffic to the Port of Grimsby for the long term."

Work on the new terminal is well under way with the first ships expected to berth at the new facility in autumn 2013.

Amid all the talk of innovation, the company also has a strong sense of its heritage and is this year

celebrating Immingham's centenary. It was on July 22 1912 that the village of Immingham welcomed King George V and Queen Mary.

The King officially opened the dock complex and this year is seeing a programme of events, including the first ever Port of Immingham Community Open Day on Sunday 22 July, when the public will be able to see Port operations for themselves and enjoy a wide range of activities celebrating the Port's history.

John Fitzgerald said:"The Port and Town have grown together, transforming a Humber backwater into a global trading centre. Industries attracted to the Port have bought vital employment to the area and worldclass expertise has developed.

"We have so much to be proud of in Immingham's first 100 years, but will be looking forward to the developments, people and achievements of our next century."



A barge, operated by Dutch-based Muller Dordrecht, at work on the Humber



An artist's impression of the GRT



The map created to mark the centenary of Immingham docks



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DFDS Finds Humber the Natural Hub

DFDS is one of Europe's leading shipping lines and The Humber has been an integral feature of operations since their services began in 1866.

DFDS Seaways PLC, with its UK headquarters at Immingham, North East Lincolnshire, works in partnership with customers to deliver tailored logistics solutions through the port, where it has invested in portside infrastructure, warehousing and highly skilled operational teams to serve its modern vessel fleet.

Managing Director Sean Potter said, "The Humber is an excellent location; our daily liner connections with the Continent, Scandinavia and onward to the Baltics are just three or four hours away from 90 per cent of the UK's major centres of population, with the Humber and operations serving Rosyth, Newcastle, Felixstowe, Harwich and Tilbury, DFDS offers an excellent UK east coast gateway to markets for business."

"We continue to develop and since the integration of NorfolkLine under the DFDS Seaways, have been able to offer customers a greater choice and more flexibility. DFDS's resources and investment in operating systems provide a consistent service that enables traceability across our network from the UK to Russia; from Norway to Spain."

"DFDS's daily shipping and warehousing solutions deliver economic and strategic solutions for a variety of customers and product types," says Sean Potter. "Good access close to customer markets is literally driving our success and giving a competitive, costeffective advantage by reducing road and rail miles, including fuel costs for our customers serving the Continent, Scandinavia and the Baltics. At all DFDS ports, self-drive and unaccompanied customers alike have the peace of mind they are in the hands of a well-managed, proven operator with the most efficient portside handling systems in place for fast turnaround. Immingham's rail traffic volumes of commodities such as steel, forest products and containers are significant too."

"As well as dependable scheduled services, Immingham attracts third party vessels, heavy lift cargoes and deep-sea vessels such as volume car carriers, thanks to the partnership with ABP to develop DFDS Immingham Riverside Terminal, the £40 million outer harbour opened in 2006. DFDS is a large employer, with some of Britain's most professional stevedoring and operational teams, complemented by IT systems and customer services staff of the highest callibre", says Sean Potter.



Alistair Campbell is DFDS Seaways PLC's Terminal Operations Director in the UK.

"Immingham handles half a million trailers, containers and 'maffi' units annually. This volume of traffic - which has seen steady growth over many years - contributes to Grimsby and Immingham's proud claim to be Britain's number one port in tonnage." says Alistair.

"DFDS's own IT department developed our specialist 'InfoBridge and Group Terminal Management Systems' technology as the backbone of our operations management. A key feature is that customers have direct connection with DFDS to streamline the handling of vast volumes of traffic. Customers know that with every unit booked, DFDS is primed with full information about the cargo type and its destination and real-time track and tracing data means units can be progressed throughout the journey. State of the art systems scan port traffic arrivals and departures and stream cargos to specific handling bays. This has dramatically improved terminal turnaround and reduced haulier downtime at the terminal."

"The Humber is a natural hub for industrial and consumer freight activity," added Alistair. "With movements between the UK, Continental Europe and Scandinavia of all types of cargoes, from automotive and steel, to paper and forest products, chemicals and food to heavy and out-of-gauge cargo, such as wind turbines growing consistently. Warehousing logistics play a major part in DFDS Seaways' Immingham Operations, handling one and a half million tonnes of industrial and consumer commodities a year."

lan Penistone, DFDS Seaways PLC Shipping Logistics Operations Director, speaks proudly of the achievements of the Immingham team. "We have a good balance of traffic through Immingham and are a leader in a number of fields. DFDS has consistently invested in its vessel fleet for dependable shipping of a wide range of cargo, including industrial commodities, such as steel and forest products, where we have specialist portside warehousing and logistics skills." DFDS Terminal handling systems are impressive; 600,000 tonnes of paper annually pass through Immingham, where giant clamp trucks handle large paper reels, to load onto rail wagons for delivery to high volume print customers."

"The multimodal steel terminal has road and rail access too; 35 tonne magnetic gantry cranes safely handle coils of strip steel and maximise storage in the temperature-controlled warehouse."

"Large volumes of strip steel are used in the automotive sector," says lan. "DFDS provides just in time quality dependent distribution and it is very satisfying to send steel coil to a car producer and then see the product in the form of gleaming finished vehicles on their way to market. Coil, rod and plate are handled as RoRo or conventional cargo and we handle third party shipping of most commodities."

"It is crucial to listen to what our customers want and we work closely with them to meet their specific needs."

Sean Potter agrees, saying, "Dependable, reliable sailings are important to our customers and we strive to deliver tailored, dependable and robust solutions for customers to meet their volume needs."



"Altogether DFDS offers 27 departures a week between the Netherlands and the UK from Immingham, Felixstowe and Newcastle. DFDS operations at Newcastle and Rosyth offer the shortest routes to the Netherlands and Belgium from Scotland, the North West, North East and Northern Ireland, whilst operations at Harwich and Tilbury connect the South and East of England to Scandinavia. As well as DFDS cross-channel services between Dover and Dunkirk, the company has just announced an expansion of the recent joint venture between DFDS and LD Lines of France and now offers additional frequent crossings between Dover and Calais, Portmouth and Le havre, Newhaven and Dieppe and Marseille and Tunis in North Africa." added Sean Potter

Images courtesy Identity Creation for Business

Substantial Growth Opportunity for Humberside International Airport



Humberside International Airport will see substantial opportunity for growth over the next few years as their ideal geographic location provides much needed North Sea and International connectivity for the business and leisure passengers within the region.

With KLM three daily services to Amsterdam Airport Schiphol offering seamless connections to hundreds of destinations worldwide, Eastern Airways' four daily departures to Aberdeen, a wide range of holidays flights each Summer season and over 1000 helicopter movements a month to and from the North Sea gas installations, the airport presents a logical choice for the majority of Humber-based organisations looking to spread their influence and transact business across the world.

Paul Litten, Head of Business Development commented "Whilst all regional airports have seen a downturn in tour operator traffic



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over the last couple of years, as the world-wide financial situation affects holiday spending; at Humberside Airport we see a steady growth in passenger numbers with our high quality partners supporting the regions' business operations".



Eastern Airways, which has four departures each weekday to Aberdeen, with onward connections to Stavanger, Wick and Stornoway. is a major player at the airport. Further, they have a range of charter customers including major international companies in the energy, aerospace and automotive sectors, blue-chip organisations, sports teams, music industry and a wide range of other business and private clients. it also provides corporate shuttles with the provision of dedicated aircraft. The airline is also consistently rated as one of the UK's most punctual scheduled airlines and has a fleet of 29 aircraft, flying from 21 airports in



Norway, France, Belgium and the UK.

KLM connectivity via Amsterdam Airport Schiphol provides both business and leisure passengers with a truly worldwide choice.Thanks to KLM services, customers can connect to the Americas, Asia, Africa and the Far East from their local airport, Humberside Airport. On board, you will experience comfort, impeccable service and an extensive range of entertainment, ensuring you reach your destination, relaxed and refreshed.

"We need to spread further the message that a KLM flight from Humberside to Amsterdam Airport Schiphol and then boarding a plane to your final destination is both quicker and cheaper than taking the well-worn and expensive route to Heathrow and Gatwick! Over 1.2 million people live within a 30 minute drive of our airport and the opportunities for a more relaxing journey is clear to see."

Further expansion of the airports helicopter business also seems to be on the cards. "We have around 1000 helicopter movements per month, operated by CHC and Bristow who fly out the vital off-shore gas workers



to a range of rigs and support vessels in the North Sea. Indeed, Humberside Airport is the second largest helicopter port in the UK. And this is before the well-publicised off-shore wind farms start construction."

Indeed, further to ensure the airport future-proofs its development, a range of substantial investments have been made over the last 12 months. A recent £1.2 million ILS replacement to facilitate greater operational flying in poor visibility has just been successfully installed, together with improvements to lighting and apron parking, particularly as the airport now attracts a larger array of private jets, shuttling VIP and business passengers to the region.

For more information regarding commercial activity at Humberside Airport, please contact Paul.litten@humbersideairport. com

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Humberside Airport on the Up

There's an air of optimism around Humberside Airport, caused by the increasing numbers of business travellers passing through the terminal.

Management at the airport are so confident about the upturn that they are planning an expansion of their services over the next few years to cope with the projected demand.

Despite the optimism, the big challenge for the team continues to lie in persuading people that Humberside's offer of thrice-daily daily flights to and from Schiphol Airport in Amsterdam represents a gateway to the world and makes more sense than using the likes of Gatwick and Heathrow.

Humberside needs to see an increase in business passengers numbers because it has paid a high price for the recent upheaval in the competitive holiday industry, caused by the collapse of some of the major companies and a move from those that remain to send the majority of passengers through larger airports.

Paul Litten, Head of Business Development at Humberside Airport, said: "The holiday industry remains very important to us, and we do have a busy summer programme of flights to the likes of Majorca, Bulgaria and Turkey, but holiday passenger numbers have fallen dramatically in recent years.

"One of the problems is that the major holiday companies tend to send their passenger through bigger airports, rather than regional airports, even though that is more inconvenient for people. I think the situation will turn back in our favour in a few years, but for the moment we have gone from 500,000 passengers a year to 300,000.

"However, our big hopes for the future lie in increases in the number of business travellers."

The big advantage for Humberside is its location. Paul said: "We see great opportunities in business travel and we are very positive about that.

"A key part of that is our location. There are a large number of people living and working within half an hour's drive of Humberside Airport, whether it be on the North Bank or the South Bank and into North Lincolnshire or West towards Doncaster. We provide a way in and out of the UK for them if they want to do business.

"Not only do we have a large catchment area but we are also close to the coast and we have one thousand helicopter flights in and out of Humberside



per month. There are some vast gas fields in the North Sea off the Humber and big names like Centrica and BP are running operations out there.

"It makes sense for them to fly their people out to the sites by helicopter, either people who live in the area or who fly in by airplane then switch over to helicopter.

"That side of our business is really growing and I can see the number of helicopter flights going up in the next year or so.

"That is before we even talk about offshore wind and the opportunities it offers for us, with companies flying smaller pieces of equipment and teams of engineers out to the sites."

Another key part of the increase in business travel is the airport's link to Schiphol in Amsterdam, one of the world's largest airports.

Paul said: "Our link to Schiphol gives passengers easy access to the rest of the world. Our message is that if you live in this area, it does not make sense to make the journey to somewhere like Heathrow, either for business or for a holiday, when you could go abroad via Humberside Airport instead.

"We say to business people 'think of the long journey down to Heathrow to go to somewhere like New York, think of the M25, think of the overnight accommodation you may have to pay for depending on what time your flight is, think of the cost of the meals. That could add £450 onto the price and you have not even left the UK.' Not everyone is prepared to pay that.

"We offer an alternative; a 25 minute journey to Humberside Airport, a short flight to Schiphol and passengers can get anywhere in the world. It's ideal for companies sending employees to visit clients abroad or bringing them in for visits to the area. We're 25 minutes from their offices.

"We are already seeing an increase in people using the KLM service from Humberside to Schiphol then catching connections. KLM figures show an increase and that 85 per cent of those passengers are business travellers."

Indeed, figures for KLM shows that significant numbers of people fly out of Humberside to business destinations including Beijing and Shangai in China, Hong Kong, Dubai, Johannesburg and Cape Town in South Africa, Lagos in Nigeria, the base for a huge oil industry, European destinations including Oslo and Stavanger in Norway, also major oil communities, and American cities including Houston and Los Angeles.

In addition to those destinations, Humberside also has a regular Eastern Airlines service to Aberdeen, one of the UK's major oil and gas centres and one which has strong links with companies working in the Humber region.

There's another reason to use Humberside. In 2010, it was named the best for customer service in Europe and ninth in the world.

Paul, a Council member of Hull and Humber Chamber of Commerce, said: "People can make the short journey to us and be on their way fairly quickly and find it a pleasant experience that's much better than some larger airports. Humberside Airport is convenient in many ways.

"That's our message for local businesses and we can see ourselves expanding and that has to bring investment into the area."





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Visit Chamber Expo 2012!

Bonus Arena, Hull, Tuesday 12th and Wednesday 13th June 2012

For the sixteenth successive year, the Chamber is hosting Chamber Expo 2012. This is the largest business event in the Humber region, with 100 exhibition stands and around 2000 business people in the building over the two days.

Chamber Expo is essentially an exhibition and represents a huge networking opportunity, offering you the chance to build up your contacts and gain business.

This year Chamber Expo 2012 is again part of Business Week. This consists of 40 business events covering many areas of commerce and held at numerous venues on both sides of the Humber. Business Week is a unique concept, designed to encourage and enable business, and several other regions and cities are considering copying the idea – proving our area can be at the forefront of commerce and industry – imitation is the best form of flattery!

The Bonus Arena is the ideal venue for Chamber Expo 2012, featuring huge car parking space, plenty



of catering and with room for all the stands to be located on one floor.

There will be three Speed Networking sessions – one on the Tuesday and two on the Wednesday. These alone attract around 300 business people. There is also a network lunch over at the KC Stadium with around a hundred guests on the Tuesday. The opening ceremony takes place at the main entrance at 12noon on Tuesday 12th June, with the Expo remaining open until 6pm that day.The event is open for business on Wednesday 13th June from 9am to 5pm. Just turn up any time between these hours on either or both days.

Stands are available for hire. These give you the opportunity to showcase your products and services

and enhance the networking with the other standholders and visitors, giving you sound display base and meeting point for the two days.

The Chamber is very grateful to The One Point (Communications Sponsors), John EWright (Exhibition and Display Sponsors) and Mail News & Media (Campaign Sponsor). Their valued support allows the Chamber to provide a first class event which helps significantly to promote commerce and industry in our region.

To visit, registration is not necessary and car parking and entry are free.

For further information, please contact Bruce Massie on 01482 324976 or email at b.massie@hullhumber-chamber.co.uk



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Apprenticeship Grant for Employers Recruiting 16 to 24 year olds

The National Apprenticeship Service will provide up to 40,000 Apprenticeship grants to small/medium sized employers recruiting 16 to 24 year olds, with a value of $\pm 1,500$ to encourage new employers to take on new apprentices.

A new Apprenticeship grant of £1,500 is payable in two instalments, for up to 40,000 eligible employers who commit to employ one or more 16 to 24 year old apprentices for the first time. Employers will receive two prompt payments – £750 when the apprentice reaches week eight of their Apprenticeship programme with a further £750 paid at month 12 of the programme.

The payment is a grant and is exempt from VAT.

Priority will be given to small/medium sized employers with less than 250 employees who recruit an apprentice for the first time or who have previously employed an apprentice more than three years ago and now wish to employ additional apprentices over and above their traditional level of recruitment. The AGE funding is available now until March 2013 for employers who are able to offer a job opportunity to a young person they recruit. Funding started from 1 April 2012. Eligible employers who have employed a new apprentice from 1 February 2012 will be able to apply for the grant subject to meeting all of the criteria.

- Large employers (more than 250 employees) are not eligible for support through this initiative, but will be encouraged to take up within their small/ medium enterprises (SME) supply chain.
- Up to three grants can be made to any one employer, however, the employer must commit to the total number of apprentices they wish to take on through the grant at the upfront agreement stage.

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For further details please contact: Carol Gill on 01482 611896 or email: c.gill@chambertraining.com





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Originally formed by two former Google employees back in 2001, the company initially worked with just a handful of companies from its London HQ, most noticeably Harrods and Nike.

Very quickly, Cagey Media developed a strong reputation for their cutting edge Search Engine Optimisation Campaigns, that literally had their clients flying at the very top of the search engines within weeks! This unprecedented success took the company from just the original founders to over thirty employees within the first year of trading. As the trading conditions changed, Cagey Media has gone on to add a formidable Web Design and Development team, capable of producing the most visually stunning web creations, as well as the most intuitive eCommerce solutions imaginable.

As a result of the ever-changing financial crisis, in 2007 the company re-located to new offices in Yorkshire, and has continued to practice ethical white-hat Search Engine Optimisation techniques for many hundreds of businesses throughout the UK. More recently, a new regional Asian office in the Philippines opened in 2010, allowing the company to enter into the Asian marketplace which has resulted in an enormous growth in the number of Asian and particularly China-based clients looking to break from the restrictions of Baidu, and look to impose themselves on western search engines. This led to Cagey Media being chosen as the preferred SEO supplier for a major Chinese Media company, who were ground-breaking in the desire to have a truly global presence free from the restrictions of the Great China Firewall.

This marked a significant shift in Chinese online marketing strategy and we are delighted to be a major part of this new era in trade between Asia and the rest of the world.



More recently in 2011, due once again to expansion, the company moved premises into its current home. The



former synagogue was converted into stylish offices that allowed for greater expression.

Ten years after its original formation, Cagey Media continues to deliver creative solutions for every client, regardless of their location, providing flexible and fluid strategies that can develop and grow as your business does. Using a combination of tried and tested techniques along with the latest cutting edge ethical tactics, we aim to deliver sustainable, long term results for all of our clients.

Wherever our clients are based, we work closely with them to produce dynamic strategies with ambitious but achievable goals. Our company structure of Account managers and Technical Specialists ensure that every account Cagey Media takes on is managed to ensure the balance of expectations and results are maintained through the project duration.

At Cagey Media we are constantly researching and testing techniques to benefit our clients, with search evolving at such pace it is essential to ensure that such advances are passed onto our clients to ensure we maximise results. If you require assistance or information regarding any of our services, or to find out more about how we can help you create and deliver a power SEO Campaign, contact Cagey Media today.

Design

Web Design is a critical component of a website's success. Without the right navigation and user interface, traffic that could have been converted into sales or new user sign-ups can easily be lost if your site is hard to navigate and unclear in its layout.

When we get approached to design and build a new site for a client we first start by getting a clear picture of what the client is aiming to achieve with the end product. Only when we have a clearly defined goal for the end user experience will we move forward with our initial designs and concepts

Optimise

SEO is an acronym for Search Engine Optimisation. It refers to the procedures, efforts and thought processes behind improving a site's visibility in search engine

results pages (SERPs). A relatively young idea, optimising websites for better visibility in the search engines began to gain momentum in the mid-90s. As it became clear that sites higher-up in the SERPs reached larger audiences, received more traffic and ultimately made more money, the interest in this new idea was spreading quickly.

Develop

We have had great success in recent years in developing dynamic web systems for a range of clients, from small three man businesses to multi-national companies. Often we are approached to build and deploy custom web systems with an assortment of unique features from multi-level customer management systems to banner network management tools. Whatever you need, we can build it.

All our code is compliant with open standards and runs on top of the best server technologies on the market in world-leading data centres around the globe. We love to code, we eat, drink, breathe and dream code.

Manage

Outsource your website management to us and we'll ensure your site is always online and functioning at its best. With the latest server technology and coding standards your site will be accessible to anyone, anywhere in the world.

We host your site on a cluster of servers with cloud technology allowing your site to scale in times of high demand without skipping a beat or costing you any extra.

When we manage your site, we continually update it with new web develop technologies, making sure it works in new browsers.

Please contact: Switch Board: 0844 41 45 455 E-mail:customer.services@cageymedia.com








East Yorkshire Biofuels is a renewable fuel company creating clean burning biodiesel from used cooking oil. The majority of the biodiesel we produce comes from used rapeseed oil or sunflower seed oil.

The fuel will run in any diesel engine, including high pressure common rail injector systems, and can be blended with mineral diesel at any ratio, from 1% biodiesel to 99% biodiesel

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A clean, green, sustainable product costing less then traditional mineral diesel.



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Hull and Humber Shares Expertise with Canadian Businesses

Hull shipping and international trade lawyer John Habergham of Myton Law is one of a group of speakers from this region who addressed Canadian companies at an educational trade mission at the Canadian High Commission in London on Monday, March 26.

A Hull and Humber Chamber of Commerce, Industry and Shipping initiative, the event saw experts from this region talking to Canadian delegates about matters including UK market entry strategies, food labeling regulations and banking issues. Myton Law's John Habergham tackled legal issues.

During the 2010 Clipper Race visit to Canada and via subsequent European Commission funded projects, the Hull and Humber Chamber established a relationship with Canadian partners and the Government of Nova Scotia based on shared specialisms in the agri and food sectors.

The team of speakers, each identified by the Chamber for their knowledge of trading in the UK and Europe, addressed Canadian enterprises, including a cranberry farm business, a winery, a fish and seafood processor and a fruit growers' cooperative. Delegates travelled to the UK for the event, which was opened by the Canadian High Commission's Trade Commissioner for Agriculture, Food and Beverages.

Commenting on the event Pauline Wade, director of International Trade for the Hull and Humber Chamber, said, "This was a good opportunity to bring the expertise of the Humber region to the attention of our Canadian counterparts and we hope it enabled the Chamber and Member businesses to develop closer working relationships with Canadian companies, with the possibility of a future trade mission from our region to Nova Scotia."

"Myton Law was delighted to be able to support this Hull and Humber Chamber initiative. I outlined the various legal vehicles that are available for importers, highlighting the pros and cons of each – simple sales purchase contracts or forms of longer term arrangements such as agency or distribution agreements," added John Habergham, a director of Myton Law.

Myton Law is a specialist provider of legal advice to the



international trade, shipping, transport, engineering and insurance sectors, based at The Deep Business Centre on Hull's Humber river front.

Keeping in Control of Your Cash Flow - How Invoice Finance Can Provide a Solution

By Mark Storey, Bibby Financial Services' Managing Director for Yorkshire

More and more businesses across Yorkshire are broadening their horizons when it comes to reviewing the finance options available to them. According to the latest quarterly statistics from the Asset Based Finance Association (ABFA)* one form of finance which is increasingly being used by small and medium-sized businesses is Invoice Finance.

What is invoice finance?

When you are running a business, cash is king. Of all the challenges facing small and medium-sized businesses generating cash and keeping it flowing can be two of the toughest. If your cash flow is suffering while you wait for your customers to pay their invoices, it may be appropriate to approach an invoice finance company.

Generally speaking, invoice finance takes two main forms. The first option for many businesses is factoring; a flexible funding and collections facility. Factoring helps to bridge the cash flow gap between raising an invoice and getting paid, giving businesses an immediate cash-injection and then an ongoing supply of working capital against the value of outstanding customer invoices as they are raised.

Using a factoring facility, businesses also benefit from the provider's credit management and collections service, saving them valuable time, as the provider will chase and collect outstanding invoice payments on the firm's behalf.

The other main option is invoice discounting; a flexible funding-only solution. Unlike factoring, the business maintains control of the sales ledger and continues to collect payments from its customers against outstanding invoices.

What does it cost?

There are two fees involved: The first is for the cost of the finance. This compares favourably with the cost of a typical bank overdraft.

The second is for the service you receive which, on average, is between 0.5% and 3% of annual turnover, but it depends on the number of customers you deal with and the number of invoices you raise. Compare it against the cost of your existing credit control team and the savings you will make.

Never decide on cost alone, consider the quality of the service you receive and ensure you are comparing like for like.

Choosing a suitable provider

There are now in the region of 50 different companies offering invoice finance facilities in the UK, including bank-owned providers, independent companies like Bibby Financial Services and boutique firms which provide services for just one or two niche industries.

Typically, firms are introduced to a supplier through their bank, a broker, financial adviser or accountant. However, we are also seeing increasing numbers of businesses getting in touch directly with us to discuss whether invoice finance would suit their financial needs. To help you choose a suitable factoring company to work with your business you should ask the following questions:

- Are they a member of The Asset Based Finance Association (ABFA)?
- What percentage of your invoices will be approved by the invoice financier and therefore funded?
- Who will look after your account and do you have access to the decision-makers?
- How will the invoice financier work with your customers? Will they communicate by phone, mail or both?

Are there any hidden charges?

Through the depths of the last recession we have seen from our almost 4000-strong client base just how important securing funding has been, not only in terms of businesses surviving but also in building for growth. Many firms like the flexibility offered by invoice finance as it can help them to manage the peaks and troughs most businesses experience, without having to renegotiate a long-term financial arrangement.

As a company that has the interests of small and medium sized businesses at heart, Bibby Financial Services will continue to support businesses in Yorkshire with our flexible invoice finance solutions, helping the region's firms play their part in driving economic recovery towards growth.

To find out more about invoice finance, please visit: www.bibbyfinancialservices.com

*ABFA quarterly statistics, Q3 2011, published 6.12.11 - total advances from invoice financiers to businesses up 9% compared with the same quarter last year.

Fuelmate Creates Bespoke Product for Buying Group

Leading national fuel card business Fuelmate has signed an exclusive deal to help Lincolnshire farm-owned buying group Woldmarsh Producers Ltd get access to discounted diesel.

Fuelmate, which is part of the 140-year-old Hullbased family group J.R. Rix & Sons Ltd, has created a 'Woldmarsh' branded fuel card that can be used on forecourts throughout the UK.

The card has been specifically designed by Fuelmate to suit the needs of Woldmarsh members and is not available from the company as an 'off the shelf' product.

It is part of the Yorkshire firm's commitment to supplying bespoke solutions to companies and organisations throughout the UK that help them realise the best deals on fuel, as prices continue to rise.

Fuelmate manager Johnny Vintis said that, while the deal offers significant savings to members, this could be further increased with a larger uptake.

Louth-based Woldmarsh Producers Ltd has more than 800 members who farm over 270,000 hectares of land from North Yorkshire to South Lincolnshire, the Midlands and the Isle of Man. Mr Vintis said: "The more members who take on the card the greater the savings for everyone involved.

"The feedback we've had so far is that a lot of Woldmarsh's members are very interested and are looking forward to adopting the card. We have already seen a large number of members sign up"

Katie Jarvis, agricultural sundries and communications manager for Woldmarsh Producers Ltd, said they had approached Fuelmate after deciding a fuel card would benefit its members.

She said: "The interest from our members has been significant and we are expecting a strong take up. Anything that goes some way to reducing their fuel bills will be warmly received in the current climate."

Fuelmate is part of the J.R. Rix & Sons Ltd group of companies along with Rix Petroleum, the largest company in the group, which supplies commercial diesel to farmers and hauliers and residential heating oil to households across the UK. Fuelmate offers an extensive range of cards, including BP Plus Bunker, PB Plus, euroShell CRT, Keyfuels, Texaco Fastfuel, TotalCard and UK Fuels.



From left, Katie Jarvis, agricultural sundries and communications manager for Woldmarsh Producers Ltd, and Johnny Vintis, Fuelmate management, with the new branded fuelcards.

Take on an Intern and Secure a £1,000 Bursary

Employers can secure a $\pm 1,000$ bursary to take on a new recruit after the University of Lincoln extended its Graduate Internship Scheme.

The University can offer the bursaries to organisations which provide internship positions lasting between three and six months.

The scheme is open to employers of any size, sector and location who can offer a suitable role to a recent graduate of the University of Lincoln. To be eligible, the intern's role should pay at least the minimum wage and involve graduate level work.

More than 150 internships have been arranged since the scheme was first launched in 2010 and the University is now inviting enquiries from employers interested in taking on new talent in 2012.

The University's Careers and Employability Team will support the recruitment process by publicising vacancies and identifying suitable candidates.

Employers then go through their standard recruitment process and agree their own terms and conditions directly with the intern. Once a contract is agreed, the University can then offer a £1,000 bursary to cover some costs. Bursaries are available for each intern, so organisations with more than one vacancy can be eligible for more than one bursary.

Mark Stow, Careers and Employability Services Manager at the University of Lincoln, said: "Our graduate internship scheme has been hugely successful in recent years.

"For employers, it's a low-risk, low-cost way to see how a graduate can inject fresh ideas and expertise into the organisation.

"For graduates, it's a way to take that all-important first step on the career ladder and gain valuable experience of the workplace.

"In fact, many employers who have participated in the scheme have gone on to offer their interns permanent positions."

For more information on the University of Lincoln's Graduate Internship Scheme, contact Mark Stow on email: mstow@lincoln.ac.uk phone - 01522 837829; or Lesley O'Donnell on email: Iodonnell@lincoln.ac.uk phone - 01522 837828

Jim Doyle -JAD Financial Management Services Limited

I can add value on a non-executive basis at little risk as a freelance director.

The international financial management experience I can bring to Chamber Members and the Renewables Supply Chain has been gained at Board level since 1986, within many SME industrial sectors, including Electronics, Food, Leisure and Health.

Wind Energy suppliers that are facing the challenge of revenue and capacity growth can tap into my experience of strategic expansion. They would also benefit from my commercial knowledge outwith the confines of a traditional finance and IT function. I have had Board Director experience of Treasury, Refinancing, FX, Turnaround Situations, Distribution, Property Dealing, Commercial Insurance, Purchasing and HR Retainers.

Clients would be encouraged to undergo an initial 'gratis' review of their Tax issues that I can arrange with a respected accounting partnership.

Contact details: www.jadfms.co.uk or please phone 07903 114890.

A Local Success Story to Shout About!

Having enjoyed exponential growth over the last 12 months, Paragon Data Services (PDS) doesn't intend to rest on its laurels. Ambitious directors at the Hull-based network infrastructure and AV solutions firm now have their sights firmly set on driving the business forward even further in the coming year.

Indeed, the recent appointment of dynamic executive Helen Bennett is set to ensure PDS customers enjoy a new-found experience with the company. Managing director lain Bland says Helen's appointment is a key milestone for the award-winning firm.

Responsible for day-to-day sales and customer service, a vast amount of PDS customers will undoubtedly deal directly with Helen and she is committed to ensuring the whole process, from the start of an order through to completion, runs smoothly.

"I am very excited about my role at PDS," said Helen, who joins PDS with over 10 years' experience in sales and customer service. "I will also be investigating new markets and overseeing aspects of the company's marketing. There are some very exciting times ahead at PDS and customers won't be disappointed by the innovative new approaches we are taking to providing top quality services."

Paragon Data Services is a true one stop shop for cutting-edge technologies, designed to ensure both local and national businesses have the technical capacity to run effectively.

Despite the incredible growth figures at PDS, with an unprecedented 35% increase in profit in the last financial year and a 60% increase in staff levels, lain Bland says the company's ethos remains the same no matter how large or small a contract might be.

He said:"We are 100%

committed to ensuring customers receive the same service whether they are spending ± 50 with us or $\pm 500,000$, hence our rationale behind Helen's appointment, which will ensure consistency across everything that we do when dealing with orders and guarantee a high level of quality for all customers."

Helen's appointment also coincides with another exciting new venture, which will see PDS acquire a new office in the South of England, dedicated to handling AV work in that part of the country. It comes after a surge in work within that division of the business over recent months and is testament to the fact that PDS also remains committed to servicing clients in exactly the same way, no matter which part of the country they are based in.

The directors at PDS say they are proud of the fact that, in the last year, they have taken on contracts as

"I will also be investigating new markets and overseeing aspects of the company's marketing. There are some very exciting times ahead at PDS and customers won't be disappointed by the innovative new approaches we are taking to providing top quality services."



far afield as Poland, yet ensured the customer has been just as satisfied with the finished product as they would have been if they were located right here in Hull.

In addition, the company is working on some exciting projects closer to home with work on the new Humberside Police headquarters, in Clough Road, due to start any day. Meanwhile, PDS is currently carrying out its third and final contract on a series of Building Schools for the Future (BSF) developments which are being delivered by Balfour Beatty. PDS has now started work on The West Hull Primary Learning Village, comprising of the merger of two primary schools, which is situated on the same site as the Sirius Academy and Ganton Special School project which PDS worked on last year. The company also carried out the cabling work at Kelvin Hall School, in Bricknell Avenue, west Hull.

> The BSF work also saw the appointment of three apprentices, creating jobs that have enabled young ambitious trainees to work for PDS on high profile projects in an apprenticeship capacity.

> > On another exciting note, PDS is in the early stages of a project in China, which would involved the delivery of a large fibreoptic network for process control. Watch this space...





How many local businesses can truly claim all of this about the last year...?

an increase in turnover by 20%

an increase in profit by 35%

staff levels up by 60%

adding more than 100 new customers to the portfolio

successfully completing contracts in Poland, France and Spain

working in all four corners of the country – England, Ireland, Scotland and Wales

Paragon Data Services can!

Call (01482) 581155 or visit www.paragondataservices.co.uk to find out how we can make sure your business stands head and shoulders above your competitors when it comes to AV solutions and IT infrastructure.

Brush Up on Staff Dental Health

The Government has recommended that dentists join GPs and other health professionals in discussing their patients' overall health and lifestyle during appointments.

With oral health greatly affected by diet, exercise, smoking and drinking habits, the British Dental Health Foundation hopes the initiative will encourage more people to consider how their lifestyle could impact on their oral health.

Chief Executive of the Foundation, Dr Nigel Carter, said: "Taking the time out to discuss a patient's smoking habit, alcohol consumption levels or poor diet could save lives, as all of those are associated with the risk of developing mouth cancer.

"If the healthcare profession, and particularly the dental profession, discussed with their patients how their oral health could be improved, I firmly believe we would see the number of people developing dental diseases fall across a period of time."

Research has shown that sugary foods and drinks can damage oral health, while studies have proven that people who stay fit and healthy are 40 per cent less likely to develop gum disease.

Mouth cancer remains a major issue in the UK with cases rising by 46 per cent since 1997. It is estimated that 30,000 people will die from the disease in the next decade unless more is done to change their lifestyles.

According to dental health experts, less than half of all adults have an acceptable oral hygiene routine, with the average time spent brushing just 45 seconds as opposed to the recommended two minutes. More worryingly still, figures from the Adult Dental Health Survey also revealed that a quarter of adults skip brushing altogether at least once a day.

Poor oral health has links with poor all-round health. Serious illnesses such as head and neck cancers, for example, are much more likely to be diagnosed in patients suffering from advanced gum disease.

Dr Carter said: "There is an increasing body of clinical evidence of the systemic links between poor oral health and some of the biggest causes of serious poor health and death in the UK. Gum disease may contribute to the furring of the arteries, which can cause heart disease. People with gum disease are also nearly twice as likely to develop diabetes."

Employers who encourage employees to lead a healthy lifestyle and look after their oral health could create a more productive workforce and potentially reduce absenteeism.

Westfield Health's Chamber Primary Health Plan, which is available to all Members of Hull and Humber Chamber of Commerce, includes a dental benefit which enables employees to claim back the cost of private and NHS check-ups and treatment, up to set limits.



Jeremy Revell, Managing Director of celebrity agency Revellation, introduced the Chamber Plan for his staff. He said "As an employer, you have reassurance that your staff are more likely to attend dental check-ups and other important health checks because they know that the plan is helping to cover the cost.

"They may even go more regularly as a result – and the better staff feel, the better they will perform."

For more information about the Chamber Plan, visit www.westfieldhealth.com/chamber or call 0845 602 1629, available 8am to 6pm, Monday to Friday.

About Access Helps Businesses Maintain Open-Door Policy

New Chamber Member About Access is winning recognition nationally for its work to ensure public and private sector organisations are genuinely open for business.

The company, based in Anlaby, near Hull, is a leader in advising on accessibility of premises and making sure they can be used by disabled people.

Operating nationwide, About Access recently completed two contracts for property audits for the Virgin group – studying the premises in Crawley, Sussex, of Virgin Atlantic and Virgin Holidays.

Managing Director lan Streets was also appointed by the Access Association as its representative on BSI Standards, the UK's national standards body, to advise on appropriate designs for buildings and their surrounding areas.

"Virgin is probaby the highest profile business we have worked with and the projects demonstrate that we can operate at the highest level," said lan. "The appointment by the Access Association is a real honour because they are highly respected in the access field, but that shows the progress we have made."

lan, who is also a member of the National Register of Access Consultants, launched About Access in 2006. The company works with organisations of all sizes around the country in the public and private sectors, and on all property types from listed properties to those still on the drawing board.

"Businesses generally are aware that their premises must be accessible to disabled people but many organisations do not know what to look for," said lan.

"Sometimes it is not about physical barriers but has more to do with procedures and policies, so our work ranges from assessing the physical features of a building to reviewing customer service."



For further information contact: lan Streets, Managing Director, About Access Ltd Tel: 01482 651101 Email: ian@aboutaccess.co.uk Website: www.aboutaccess.co.uk

Hull's Shipping Expertise Supports Inland Waterways Industry

Hull's shipping expertise is supporting the UK's growing inland waterways and commercial boat industry.

City-based The Insurance Partnership and specialist shipping law firm Myton Law, both based in Hull, have been working with the national Commercial Boat Operators Association to provide a dedicated insurance scheme and standard conditions of carriage.

The UK's waterways carried 41.4m tonnes in 2009, the latest statistics, including tonnages by ship to inland ports. Manchester's Tyndall Centre for Climate Change has said that moving freight by water is more fuel-efficient and environmentally friendly per tonne per mile, with barges producing only 25 per cent of the carbon gases of lorries.

The CBOA represents the UK's major inland waterways operators, including narrow boat, barge and small sea going vessel owners. Its members are active in the four main rivers/estuaries of the Thames, Humber, Mersey and Severn. The CBOA has nearly 100 members, including associates.

Work undertaken for the CBOA by Hull's The Insurance Partnership and Myton Law is aimed at ensuring members' insurance provision and conditions of carriage are up to date and fit for purpose, as the industry targets further business growth from companies considering freight carriage on our waterways, in order to meet environmental goals.

Peter Hugman, chairman of the CBOA, said, "We are confident this comprehensive approach to insurance and management of contractual obligations will provide



greater clarity and peace of mind for all our members and their customers. The Insurance Partnership's expertise in insurance and the experience of Myton Law in legal transportation matters have been of considerable value in this review."

Paul Buckle, of The Insurance Partnership said, "The CBOA is an association with nationwide recognition and we are delighted to be able to provide a bespoke insurance package for its members."

Myton Law's John Habergham said: "Based on up-todate law and, in particular, international conditions for the carriage of goods by sea, the new standard Conditions of Carriage will help to protect both CBOA members' and cargo owners' interests by establishing a fair balance between each of their responsibilities."

Myton Law is based at The Deep Business Centre on Hull's Humber river front, and provides legal advice to regional, national and international exporters/ importers, ship owners, port operators, logistics companies, insurers and insurance brokers.

Grimley Smith to Design Polymer Demonstration Facility

Grimley Smith Associates (GSA), Consultant Process Engineers in North Lincolnshire, has won a contract with Plaxica to design a biopolymer demonstration facility that Plaxica is planning to build at Wilton International on Teesside.

Plaxica is a technology and licensing company focused on the production of next generation biopolymers and platform chemicals from renewable resources, such as sugarcane, cereals and cellulose.

The proposed demonstration plant will use energy efficient processes to produce second generation high performance polylactic acid (PLA) based materials.

Nearly all existing polymers – including the high volume materials PET, polystyrene, polypropylene, polyethylene and PVC – are derived from petrochemical feedstocks. Plaxica's PLA polymers are expected to match or exceed the properties and application of these petrochemical based polymers, while offering a lower environmental footprint compared to conventional oil-based plastics and fibres.

Mike Smith, Operations Director at GSA, said; "GSA are delighted to have been awarded such a unique and prestigious project. The growth of second generation biotechnology processes in the UK has been significant in recent years and we are delighted to be associated with such an innovative project."

Mark Sutton, Chief Operating Officer for Plaxica said: "We are excited to be working with GSA in their capacity as the front-end engineering partner for our biopolymer project. The award of this contract marks an important step for Plaxica as we move our technology through demonstration to commercial implementation and licensing."



Local Market Research Specialist SMSR Selects KC Contact Centres as Outsourcing Partner

KC Contact Centres has been selected by local market research specialists SMSR to carry out telephone surveys on its behalf.

The five-year contract, worth ± 1.3 m, will see KC Contact Centres conduct around 50,000 telephone research interviews for SMSR clients each year.

KC Contact Centres provides outsourced customer service, sales, research and directory enquiries services to a range of public and private sector clients including BT, MFI, and Hull City Council, for whom it handles more than 15,000 calls per week.

Established in 1991, SMSR specialises in conducting social research for public sector organisations including councils, police forces and Primary Care Trusts. SMSR provides both quantitative solutions such as postal, telephone, and face-to-face surveys, citizens' panels and online research; and qualitative solutions such as focus groups, community engagement events and in-depth interviewing.

Its decision to outsource telephone surveys to KC Contact Centres means it's able to handle increases in demand from its growing client base more efficiently.

Darren Hornby, Project Director at SMSR, said: "We've been very successful in winning new clients in recent years and this has led to a significant increase in the amount of telephone-based market research we do. We felt the time was right to outsource this aspect of our operations to a specialist partner who can deliver all the benefits of best practice contact centre services, allowing us to focus on what we do best, which is delivering top-quality social and market



(L-R) Tony Jopling, KC Contact Centres senior team leader Julie Harrison and Darren Hornby

research that meets our clients' needs.

"An important factor in choosing KC Contact Centres as a partner is their focus on great customer service. We've been able to transfer our call centre operations and call centre agents to them smoothly, confident in the knowledge that calls will be handled on our behalf with the utmost professionalism."

Tony Jopling, Head of KC Contact Centres, said: "This is an important contract for us. SMSR are wellrespected experts in their field and we hope that our partnership with them will lead to us winning more work from market research companies so that we're able to grow our business and recruit even more local people."

Last year, KC Contact Centres became one of just 10 call centres in Yorkshire to be awarded the Global Standard for quality service by international industry body the Customer Contact Association (CCA). It is ranked 7th in the list of top UK public sector call centres for customer service and is the highest-ranked outsourced public sector contact centre. It is ranked amongst the top 40 of the UK's 6,000+ call centres.











arco







Andrew Jackson The Law Specialists

'Banana Skins' Poll Identifies Top Threats to Banks

The risk of another global recession and a renewed banking crisis is high according to a new survey of the dangers currently facing the world's banking industry.

The Centre for the Study of Financial Innovation's annual Banking Banana Skins survey, produced in association with PwC, puts macro-economic risk at the top of the list of 30 possible risks to banks. The poll is based on responses from more than 700 bankers, banking regulators and close observers of the banking industry in 58 countries.

The poll also shows that anxiety about the outlook for banks is at its highest level since the survey was started 13 years ago. Many respondents expect to see further bank failures and nationalisations.

The main cause of anxiety is the eurozone crisis which contains the threat of sovereign default by several countries. The shock of a euro collapse would hit banks not just in Europe but in all major regions of the world. Bankers in countries as far apart as the US, Canada, China, Argentina and Australia put the euro crisis at the top of their list of concerns.

A first consequence of a crash would be large credit losses, which appear at No. 2 on the list. But these would be followed by a funding crisis with banks cut off from access to liquidity and fresh capital (No. 3 and 4).

Complicating the picture is the increase in political interference (5) and regulation (6) of the banking industry. Although regulatory initiatives are intended to bring about a solution to the banking crisis, they are also adding cost and distraction to banks, and making it harder for them to supply credit to the economy.

Concern about the ability of banks to manage their way out of the crisis is also high: weakness in corporate governance (9) and risk management (10) are both seen as Top Ten risks. A fast-rising risk is business continuation (up from No. 21 to No. 12), i.e. the ability of the banking system to survive the failure of a major financial institution.

"The picture painted by this survey is very bleak," said David Lascelles, the survey's editor. "It shows a fragile banking system beset by major threats and uncertainties."

Mark Hannam, head of financial services in the North at PwC, said: "Banks are clearly worried about the dangers posed by continued turmoil in the eurozone, the threat of a further credit squeeze and uncertainty created by continued regulatory changes.

"Against this backdrop, many banks will struggle to generate adequate returns across their business. Banks will be forced to reshape their businesses and further job losses across the sector seem inevitable as banks seek to drive down costs."

For the first time, the Banana Skins survey shows the risk outlook to be better in the emerging economies than in the industrialised world. Respondents from regions such as Latin America, Africa, Asia and the



Far East ranked their prospects more positively than North America and Europe, thanks to stronger growth, though they felt vulnerable to global banking shocks. However, the survey also showed mounting concern about the prospects for China as its economy slows and its banks face growing pressures.

Banking Banana Skins 2012 is available (£25, \$45, €35) from CSFI, 5 Derby Street, London WIJ 7AB. +44 (0)20 7493 0173. info@csfi.org.uk

"Banks are clearly worried about the dangers posed by continued turmoil in the eurozone, the threat of a further credit squeeze and uncertainty created by continued regulatory changes."

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At VIP Communications we can look after all your business mobile solutions.

As one of the UK's leading independent, business mobile communication providers, VIP Communications (Hull) Ltd have built an enviable reputation amongst our clients, all of whom benefit from the company's genuine commitment to meeting their individual needs.

With over 20 years experience, our in-house team of dedicated account managers and technical support staff pride themselves on delivering the highest possible level of customer care, specialist advice and bespoke solutions for business users around the country, ranging from small independent companies to large blue chip organisations.

Based at our Priory Park West head office, VIP Communications supports the latest proven mobile solutions available on the market providing mobile handsets, mobile tablets, mobile data solutions and much more to businesses throughout the UK.

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The VIP Communications Business Specialist Team are responsible for managing all of our accounts and each customer is assigned their own Personal Business Specialist to monitor and maintain administration reporting and planning as well as regular monthly fraud checks.

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(w) www.vipcommunications.co.uk

Call Jason Wood on;

(t) 01482 445665 and quote BIM1

(e) sales@vipcommunications.co.uk

VIP Communications (Hull) Ltd, Kennett Building, Owen Avenue, Priory Park West, Hessle, East Yorkshire, HUI3 9PD.

New Delivery Fleet Helps Alpine Fine Foods Gear up for Expansion Drive

A food wholesale business is poised for further expansion after sealing a deal which will upgrade its entire delivery fleet.

Alpine Fine Foods has taken delivery of nine new refrigerated vehicles under a three-year contract with Hull-based neighbours, Beerhouse Self Drive. Nine more vehicles will be delivered in the spring.

The transaction will enable Alpine to expand its area of operation by providing a wider reach for its range of ambient, chilled and frozen products, including raw meats.

"We've taken nine new vans and Beerhouse will also have an extra vehicle in reserve. They're only round the corner, so we'll be covered when a van goes in for service," said Peter McAlpin, who set up Alpine Fine Foods with co-director Darren Peacock nearly 11 years ago.

"It's a significant fleet upgrade and it will support our plans to expand along the M62 corridor during the first quarter of this year."

The move comes less than a year after Alpine secured backing from the Hull-based investment businesses MWS Group Limited and JSJ Partnership Limited.

Since that deal, Alpine has increased staffing levels by 10 to 59 at the company's premises on the Sutton Fields Industrial Estate in Hull, as it has developed a customer base that includes health and education establishments, staff canteens and a wide range of leisure and hospitality businesses.

"We cover everything from burger vans to Michelinstar restaurants," said Darren, who looks after the sales. "It's a really varied customer base and what we're working on now is the geography. Our business has been built on a commitment to offering the products and purchasing power of a large organisation while maintaining the service levels of a local, independent business.

"The initial investment last year enabled us to fulfil our aspirations for growing the business and filling the gap in the market that we'd identified. The expansion of the fleet means that we can now do more, with quicker turnaround of products, for customers across a wider area."

Phil Moses, sales director at Beerhouse Self Drive, said the new vehicles were sourced to a precise specification, with the refrigeration unit under the bonnet.

"This design is ideal for the sort of work that Alpine do – out all day, stopping and starting and making multiple drop-offs," said Phil.

"These vans have more space than the original fleet and they're more economical to run. The fleet package that we have put together suits Alpine because they need to keep their fleet up to date and reducing down-time is critical. As a local supplier we're perfectly placed to help them do that."



Importers Wholesalers Distributors



From left: Pete McAlpin (Alpine Fine Foods), Mike Gibbin (MWS Business Management), Phil Moses (Beerhouse Self Drive), Darren Peacock (Alpine Fine Foods).

Niche Commercial Law Firm Opens

A new niche legal practice has recently been set up in Hull providing commercial and corporate legal services specifically for small and medium sized businesses.

Downing Legal was founded last year by Phil Downing, a corporate solicitor from Hull who has spent the last 15 years working for large and medium sized law practices in Leeds.

"By keeping overheads to a minimum, we are able to offer the same service as larger commercial law firms whilst keeping costs at a realistic and sensible level. In these tough times for owner-managed businesses, we have found that no nonsense, personal and cost-effective legal advice is what businesses want." commented Phil.

Downing Legal's services include dealing with setting up and buying and selling businesses and companies, shareholders' and partnership agreements, buying out a shareholder or partner after a dispute, group reorganisations and all forms of commercial agreements – including supply agreements, terms and conditions of sale/purchase and franchise, agency and distribution agreements.

For a no obligation chat call Phil on 07903 293 888 or email him on phil@downinglegal.co.uk



Eight Ways to Raise Business Finance in Today's Economy

The economic world we live in today has changed dramatically over the last few years. Many lending streams have dried to a trickle, in fact all areas of commercial finance have seen a fall except asset based finance.

In the current climate there is a real need to raise working capital to fund new orders, take advantage of business opportunities or just sustain normal business trading, but it often feels impossible to raise finance on acceptable terms. So what are the options open to SMEs today?

Option I Government Grants and Support

Both central and local government provide support to businesses both financially, in the form of grants, and through access to expert advice, information and services. The Business Link website 'Business Support Finder' is a very good place to start.

Option 2 Friends and Family

Often seen as a cheap and easy option for raising capital investment. While it may provide much needed finance, it's imperative to be aware of pitfalls when dealing with family. Terms and conditions should be clear, agreed and understood to avoid problems further down the line.

Option 3 Bank Overdraft

The default method of financing many businesses, which may not always be the best solution:

- Banks can withdraw the facility at any time
- Credit limits are inflexible and often restrictive, limiting the ability to trade
- Banks require restrictive covenants and personal guarantees

Option 4 Enterprise Finance Guarantee (EFG)

Intended to meet the needs of businesses which are unable to offer the required security. Available to both start-up and established businesses, the EFG will back 75% of a loan between $\pm 10,000$ and ± 1 million with repayment terms between three and 10 years. Businesses should have a solid business and cash flow plan in place to demonstrate repayments will not be missed.

Option 5 Releasing Funds from unpaid invoices Cash flow is the life blood of every business and businesses which use invoice finance have recorded double digit turnover growth compared to the previous year. This demonstrates that companies which use this type of finance are successfully growing and trading, which in the current economic climate is extremely positive.

Selective Invoice Finance - is an invoice-by-invoice facility without any long term commitments. Available to all business with a turnover in excess of £50,000 where up to 90% of an individual invoice can be released within a few days, making this a flexible, innovative and transparent form of finance.

Invoice Finance term facility – often used by businesses who need the credit control service offered by the financing company; a factoring facility will enable a business to finance its operation on an ongoing basis.

Option 6 Asset Based Lending

One of the fastest growing sectors in business finance, asset based lending raises finance from new or existing assets. Almost all assets are eligible and a call to a good independent broker will let you know how much your business can raise.

Option 7 Commercial Property Finance

The market for commercial mortgages and short leasehold finance has been depressed, but is showing signs of picking up. This straight forward form of long-term finance is most often used for capital investment.

Option 8 Angel Investment

An angel investor or business angel is an investor who provides financial backing for start-ups or entrepreneurs in exchange for equity. A business angel can often also provide much-needed mentoring and advice. If you're interested in finding out more, the British Business Angels Association is a useful source of information.

Any business looking to raise finance for investment or just to boost cash flow should know their own market and at the very least be able to demonstrate how funds will be repaid. Ideally businesses will have a business plan and cash flow forecasts in place to show they are serious about funding future growth.

About the author: Malcolm Piper is a director of Tandern Invoice Finance who are direct funders to businesses throughout Humberside and Yorkshire.

Tandem Invoice Finance Limited 0845 6188 515 www.tandemuk.com

Waldeck Appoints Managing Director

Waldeck Engineering has appointed Fraser Mercer as its new Managing Director.

Fraser is a highly experienced construction professional and has nearly 30 years' experience in design, project management, contracts, construction, business growth and management.

Prior to his appointment as Waldeck's Managing Director, Fraser held a consultancy role with Waldeck to assist and support the company's management team. He was previously Managing Director of a large regional contracting business that he grew to in excess of £100m. Fraser brings with him a considerable network of contacts and clients, particularly from the West Midlands region, which has already led to Waldeck securing new business opportunities.

He said: "My past experience has prepared me for this new challenge, and I plan on working tirelessly further to cement the Waldeck name as one of Britain's top engineering companies."

Waldeck, which won Consulting Engineer of the Year at the Builder & Engineer Awards 2011, has offices in London, Northampton, Peterborough, Nottingham, Sheffield, Lincoln, Sleaford, Grimsby and Hull.

ProTouch Security

ProTouch Security Ltd, based in Scunthorpe, is one of the leading security and event management companies in the UK, delivering security solutions to businesses and private clients.

With a 500% increase in growth over the last year, ProTouch Security Ltd provide a comprehensive range of security services including door supervisors, response teams, mobile patrols, health and safety managers, event management, installing and maintaining security systems, as well as more specialised close protection security.

Established in 2008, and headed by ex-forces Tommy Atkin, their reputation has rapidly grown, and they are able to offer practical and effective solutions that can be tailor-made to meet the client's requirements and budgets.

"Security is an issue that everyone is more aware of nowadays, and with the experienced team I have, we can offer all types of security including response teams, mobile patrols and health and safety managers," explains Tommy.

As one of the leading security companies in the UK, ProTouch Security's operatives are all SIA trained, have at least NVQ Level II Spectator Safety, and are put through First Aid courses. The company itself is a safe contractor approved company, ensuring that all legislation is met.

"We place great importance on investment in training," continues Tommy. "All employees are trained to a high standard to ensure that our clients benefit from excellence in quality and service."

With an impressive client list that includes event management companies, charities, football clubs, SMEs and blue chip companies, ProTouch Security work on a variety of projects of varying sizes. They also look after security for corporate companies, allowing them to concentrate on running their business without any security worries. This includes being able to undertake any associated administration work such as liaising with licensing agencies and emergency services, emergency planning and training requirements.

Tommy takes great pride in their high level of customer service, with each client having their own dedicated account manager available round the clock, should any issues arise. If a project suddenly changes direction, ProTouch Security can adapt their security measures accordingly.

As well as being a highly-regarded security company, ProTouch Security also has a strong commitment to its local community, and there have been a number of initiatives that the company has created to engage with the local community, both on a social and business level.

ProTouch Security Ltd has offices in Scunthorpe, Mansfield and London.

T:0800 998 7 988

www.protouchsecurity.co.uk

New Members

Alan David Smith **A D Smith, Chartered Certified Accountant** ANLABY 01482 650405 *Chartered Certified Accountant*

lan Streets **About Access Ltd** HULL 01482 651101 A Disability Access Consultancy

Robin Allen Britcon Ltd SCUNTHORPE 01724 280022 Building Contractors, Civil Engineering, Construction & Specialist, Rods/Highway Construction

Sue Young Consort Securities Ltd FLAMBOROUGH 01262 851329 Security Consultants/Security Risk Assessment

Katherine Carmichael Divine Energy Solutions Ltd HULL 01482 215051 Solar & Renewable Solutions

Philip Downing Downing Legal KIRKELLA 07903 293888 Solicitor

Mrs Tracey Hammett Fleetright UK HULL 07752 258293 Fleet Driver Training

David Tarbotton Gecko Wealth Ltd BEVERLEY 01482 678519 Chartered Financial Planner & Tax Consultants

Steve Puckering Global View Systems Limited HULL 01482 319489 Research & Development

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Richard J Oliver Heal & Oliver Ltd LEEDS 07957 421621 Project Management/Sustainability Consultants

Allison Robinson Heritage Asset Finance Ltd HULL 01482 669333 Asset Finance and Property

Peter Fleming Indigo Spot Limited - Interim Finance Support HULL 07856 200296 Intermim Management

Paul Varley Lloyds TSB Commercial HULL 07764 287191 Banking

Les Richings LRT Ltd BEVERLEY 01482 872521 Dangerous Goods Consultancy & Training

Hayley Robinson Maker Mark Promotions Ltd SCUNTHORPE 01724 781321 Promotional Gifts and Branded Merchandise

Lee Turton Mossvalley Management Ltd BRIDLINGTON 07426 473647 Business Management Consultancy

Mike Webb **Natural Sports Nutrition** BEVERLEY 07500 848293 Food, Performance Meals, Fuelling Active Lifestyles

Duncan Garwell **Parrot Driver Training Ltd** HULL 01482 811123 Driver Training Roy Boyington Placebook Minicabs North Killingholme 01469 541600 Private Hire Taxi Services

Bob Nicholl **RFN Management Consulting Ltd** BEVERLEY 01482 864256 Human Resource & Management Consulting

Samantha Park Samantha Park Mediation BROUGH 01482 669029 Commercial and Interpersonal Mediation

Jon Pinkney Simply Employment DRIFFIELD 01377 256928 Recruitment Agency

David A Smith Six O Cars HULL 01482 606060 Private Hire Taxi Office

Scott Morse Specialist Surfacing Ltd SCUNTHORPE 01724 868700 Roads, Highway Construction

Richard Barker Sudomatic HULL 01482 508601 Appliance Repair and Servicing

Sandra Ackroyd **The Echoes Foundation & EPTS** HULL 01482 505589 Registered Charity & PAT Testing Service



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LastWord

Name Company Job title

Kara Ellison KRL Group Ltd. Business Development Manager

Kara is Business Development Manager at KRL Group Ltd based in Willerby. KRL Group are specialists in providing document solutions for any size of business. Nowadays, a photocopier is not just a photocopier, they print, scan, email and beyond. KRL make it their business to help other businesses manage their costs and become more efficient. To find out more, visit the company at Chamber Expo 2012 or visit **www.krlgroup.net**

What did you want to be when you were young? An FBI Agent, I was addicted to The X Files! Then I remember being told that you had to be an American citizen so I changed to the MI5 but that didn't seem as exciting.

What could you not live without? My mobile phone. Last year on holiday my phone broke and it was frightening how out of touch with the rest of the world it made me feel.

If you could build α house anywhere in the world where would it be? Ibiza. Whether you want to party or relax, this island has everything you need and is full of culture if you know where to look. Plus, I don't enjoy flying so a two- hour flight is perfect for me.

What makes you angry? The fact that in the 21st century there are still people in the third world dying of starvation! It angers me even more when you hear about the salaries such people as bankers and footballers are earning.

If you could invite any two people to dinner who would they be and why? The first would be my late Grandad. He was a fascinating man and he led such a colourful life, but there is so much I don't know about his past, his childhood and his travels, so there would be a lot of questions I would ask him. My second guest would be Daniel Craig. He wouldn't have to speak, I could just look at him!

What is the best thing about this area? The people. I'm Hull born and bred and though I may sometimes get some stick for my accent when I am out of town I wouldn't change it for the world. For the most part, Hull people are down-to-earth and grounded and no matter how successful they have become they don't forget where they came from.



If you only had a $\pounds l$ left in the whole world what would you spend it on? As much chocolate as I could afford with $\pounds I$ which wouldn't be a lot nowadays!

What is in your opinion the greatest invention ever? Apart from the mobile phone, the internet. Anything you need to know at your fingertips. Merge the two together and internet on your phone is even better. Checking the weather for the weekend is my most Googled subject right now!

What is most valuable lesson you have learnt in life? That there is always more to learn and you will never know everything, but keep trying!

If you could come back as an animal in your next life what would it be and why? A meerkat. They are great animals! I saw some once at a zoo abroad and was really shocked at how small they were. They have their own personalities and always lookout for the others in their pack.

Parrot Driver Training



Aimed mainly at the corporate market, delivering driving instruction for learners and ongoing fleet training and assessments for those who can already drive.

Learner Drivers

All of the training is scheduled intensively to maximise the students' ability to pass the test and to minimise disruption to the employer. Typically it takes an average learner, taking regular hourly weekly lessons, 6 - 12 months to pass the current UK driving test. As all of our training is intensive, we can normally have students test ready within two weeks.

Fleet Training

The fleet training we offer is also scheduled intensively. More and more companies are now starting to recognise their own legal responsibility and the importance of knowing how safe and competent their staff are when driving the company vehicles. Whether it's a car, van or LGV, we can assess the drivers ability and attitude to road safety and awareness. If any problems are identified, they can usually be rectified quickly and effectively without the need for further training. The cost of assessing a driver can nearly always be offset against the savings in fuel economy and reduced accidents. Driving techniques are constantly being updated and revised to try and keep up with the UK's ever-increasing traffic. A driver who passed their test in 1985 will probably be confident and quite experienced, but how outdated are the driving techniques they use?

Ask yourself this; when was the last time you read the Highway Code?

Duncan Garwell 01482 811123 duncan.garwell@live.co.uk www.parrot.me.uk

Westfield Health

We are pleased to announce the introduction of two free additional services Members can receive as part of the Chamber Primary Health Plan, provided by Westfield Health. Details of these benefits are below:

Best Doctors - Best Doctors is a medical second opinion service that uses an exclusive database to match expert medical knowledge directly to Members' medical conditions. Medical conditions covered include cancer, major trauma, burns, stroke, renal failure, major organ transplant, lung and bone disorders, Multiple Sclerosis, diseases of the nervous system, such as Alzheimers or Parkinsons, and any other conditions causing you major discomfort or <u>disruption to</u> a healthy and productive life.

Westfield Rewards (Asperity) - Asperity provides a selection of retail discount schemes to its Members.

This excellent benefit can save employees $\pm 100s$ on purchases and is used by Westfield Health themselves.

If you have any queries in the meantime regarding the Chamber Primary Health Plan or want to discuss the service updates in greater detail please contact Bruce Massie at the Chamber on **01482 324976** or at **b.massie@hull-humber-chamber.co.uk**

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