

SHROPSHIRE BUSINESS

Issue 1

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COMPUTER PIONEER

Lindsay Bury interview

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**Beyond
Brexit**

**War on
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Round-table
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Mark Bebb
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NICK JONES
Principal

Tel: 01743 240968
Email: nick.jones@sjpp.co.uk
Web: www.njwealthplanning.co.uk



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Magazine editor:
Carl Jones
editor@shropshirebiz.com

Online editor:
Henry Carpenter
henry@shropshirebiz.com

Advertising:
sales@shropshirebiz.com

General enquiries:
info@shropshirebiz.com

ONLINE
Web:
www.shropshirebiz.com

Twitter:
@shropsbiz

Facebook:
facebook.com/shropsbiz

LinkedIn:
Shropshire Business
(shropshirebiz.com)

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Topics that really matter to local firms

There's something utterly beguiling about Shropshire; the people, the places, and the wonderfully supportive business networking community.

But don't ever mistake its picture-postcard beauty and the sometimes easy-going demeanour of its people, for complacency, or a lack of driving ambition.

Because Shropshire is home to some of

the UK's most dynamic, innovative, creative, and internationally successful companies – driven by a breed of remarkable people, who are achieving incredible things.

We reflect this determination to succeed in the first issue of Shropshire Business, an independent, editorially-led magazine written by the local business community, for the local business community.

Too often, Shropshire is relegated to little more than a post-script in the achievements of the wider West Midlands region. It rarely receives the headline-grabbing attention it deserves in regional and national business publications.

Shropshire Business is different. Compiled by a team of media professionals who have lived and worked in the county for decades, we're only concerned with stories and issues happening right here within the county boundaries, or which have a direct impact on local companies.

From manufacturing to money management, food and drink to farming, technology to training – and many more places in between, we are turning the spotlight onto the topics that really matter in our economy.

And we're not just a printed product. Our magazine is backed up by a new website,

www.shropshirebiz.com, a dynamic and comprehensive online portal for business-to-business news and views.

We hope it will quickly become your first port of call for a snapshot of the local business scene – be sure to send us all your news, blogs, and commentary, to keep us abreast of what you are doing.

If this magazine tells you something you didn't know about our business community, or puts you in touch with a potential new supplier on your doorstep you never knew existed, that will be a big tick in our box.

Let's not give our custom to Land's End or John O'Groats when there is an alternative

right here in Shropshire.

Let's not talk our economy down amidst all the Brexit-driven uncertainty when there is much to celebrate.

Let's all work together to remind ourselves what a great success story Shropshire truly is – and play our part in ensuring that it continues to thrive.

Carl Jones, Editor



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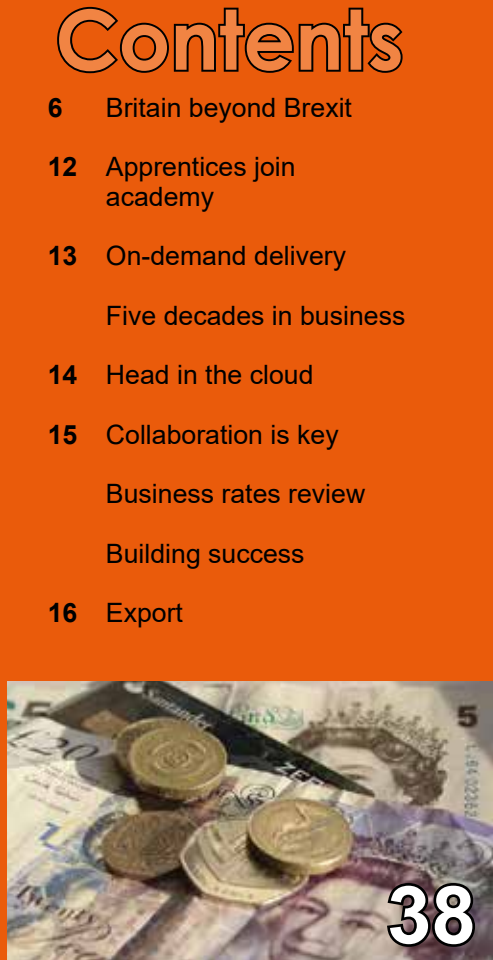
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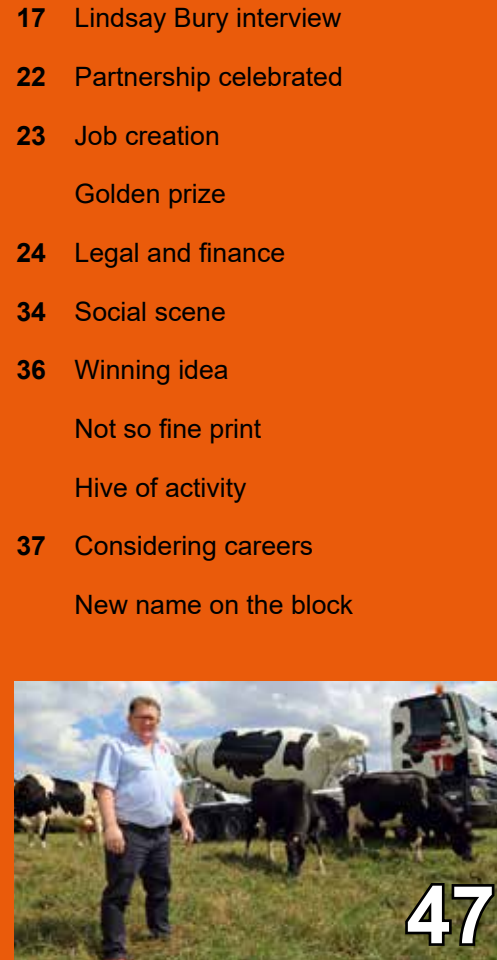
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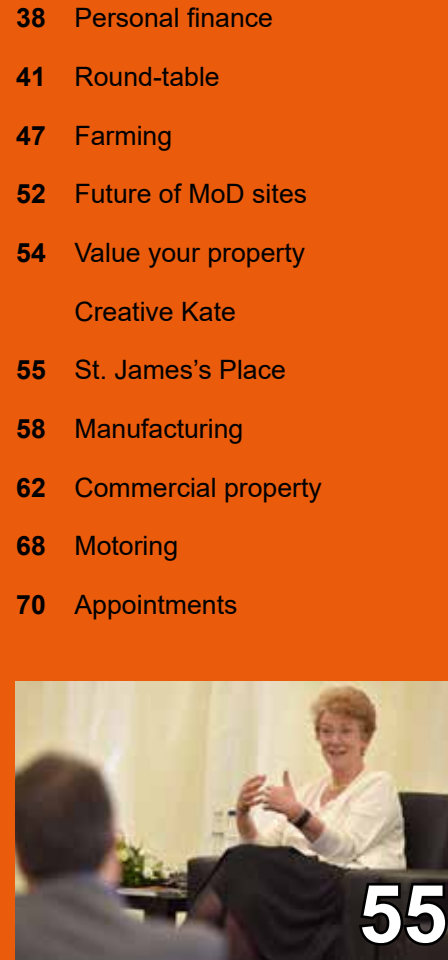
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Britain beyond Brexit

By Carl Jones

It wrecked relationships, triggered a mass 'unfriending' epidemic on Facebook, and provoked placard-waving protesters onto the streets in a mixture of frustration, anger and disbelief.

But what has the UK's decision to leave the European Union meant for the Shropshire business community? The general consensus appears to be not much... yet. Shropshire and Telford & Wrekin were more Eurosceptic than the UK average, with 63.2% backing Brexit in Telford & Wrekin, and nearly 57% in the rest of the county.

But there's no doubt that, had it been left to our captains of industry, the Remain vote would have won June's ballot by a landslide.

That's hardly surprising, because uncertainty is the enemy of business, and is precisely what our departure from the European Union is bound to bring.

Not just yet, though. For the past five or six months, we've been stuck in a vacuum, watching and waiting as the nation's leading politicians come and go quicker than the average premier league football manager.

The smart money now seems to be on an early 2017 triggering of 'Article 50', signalling the start of the UK's formal withdrawal; a process which could take up to two years to complete.



Edmund Coxhead

In the meantime, Shropshire companies have to plan for what they know is on the horizon – even though they don't know when it will be, or exactly what form it will take. Is the UK's entry into the Single Market really welded to a guarantee of free movement for EU citizens, for example? That's one of many, many key points which have yet to be clarified.

Edmund Coxhead, Partner of Shropshire-based PCB Solicitors, believes the referendum result is likely to have little short-term impact on current legislation, which shapes laws such as Working Time Regulation and Health & Safety in the workplace.

"Nobody knows for sure how the UK's exit from the EU is going to impact businesses.

"However, it is unlikely that existing employment laws which implement EU minimum requirements will be fully revoked by the Government, especially in the short-term.

"In some areas of the law, the UK actually goes above and beyond what is required by EU legislation.

"For example, providing an additional 1.6 weeks of annual leave on top of the four weeks paid holiday stated in the EU, so it would be highly unlikely that this will change.

"Not only that, but many fundamental employment laws within the EU simply supplement rights already present in the UK before the EU legislated them, including the Equal Pay Act 1970."

Nevertheless, small businesses across Shropshire are being urged to prepare for a potentially rocky economic ride as the UK begins to negotiate its exit from the European Union.

Laurie Riley, managing director of Dyke Yaxley



Accountancy firm Dyke Yaxley, which has offices in Telford and Shrewsbury, says the majority of small businesses put no plans in place for a Brexit ahead of the referendum – because they expected the UK to vote to remain.

"The result of the vote came as a shock to many – but now is the time to plan, plan and plan some more," said Dyke Yaxley managing director Laurie Riley.

He's urging small firms to tackle the short to medium term fallout of the referendum by following the advice of Kirsty McGregor, founder and Chairman of The Corporate Finance Network. She says:

"Don't rely on your gut instinct or good luck. "If you never normally use financial projections, start to use them right now.

"Consider how all your major costs and income could be affected and forecast your profitability and your cash flow.

"A business that has a clear view of the possibilities in the future (even if there are a few different scenarios) will give confidence to the banks and suppliers alike."

Laurie adds: "It's important for Shropshire's small businesses to consider their purchases and the short term impact of their cost – and, where possible, to seek to contract to firm prices.

"Any goods or raw materials that are imported will become more expensive if the value of the pound weakens."

Dyke Yaxley also believes this is the time for firms to assess the credit ratings of their suppliers and customers, spreading the risk in areas where there could be a potential problem.

There's certainly no shortage of evidence of Shropshire firms continuing to do healthy overseas business, clinching several significant overseas trade deals since the Brexit vote.

"This is not a time to bury your head under a blanket and simply wait for everything to blow over"

Laurie says: "But, as Kirsty McGregor says, don't stop being brave and certainly don't stop innovating. This is an opportunity to find new markets or new products and make sure we retain the reputation in this country as the most entrepreneurial in the world.

"Small businesses which take steps to shore up their companies to thrive during potentially tumultuous times will be best placed to succeed – whether or not the worst predictions actually do happen.

"No-one really knows the true impact of this vote on our local economy, but with currency and stock markets jittering, and the UK's credit ratings taking a knock, this is not a time to bury your head under a blanket and simply wait for everything to blow over."

Shrewsbury-based business group Morris & Company is one example, having secured over £3.5 million worth of international orders for its site machinery business, as it further strengthens its ambitions and growth into global markets.

After a year's worth of new product development and strategic planning, these orders will see Morris Site Machinery supply Australia's largest equipment hire company, new customers in Dubai to support projects in the lead up to Expo 2020, along with new orders from Russia. Chris Morris, director of Morris & Company and chief executive of its site machinery business says: "These are significant orders and contract wins for us, testament to the quality and reputation of robust British manufacturing in the global marketplace."



Flying the flag for global business – Chris Morris, of Morris & Company. Working with Allight Sykes, Morris Site Machinery is providing 300 lighting towers to Coates Hire in Sydney, Melbourne and Brisbane.

“It shows faith in the quality of our products, and importantly in the strong partnerships we have developed with our partner over in Australia, Allight Sykes.”

Working with Allight Sykes, Morris Site Machinery is providing 300 lighting towers to Coates Hire in Sydney, Melbourne and Brisbane.

The efficient, extra low voltage equipment is exclusively designed to meet the increasingly stringent health and safety requirements Down Under and suit a range of temperatures and terrains. Paul Thompson, CEO of Allight Sykes, says: “This significant contract win is a great result for our partnership with Morris & Company. Our customers expect robust, safe and economical solutions.”

Over 50 lighting towers will also be delivered into Dubai after securing an order from a new customer.

The TL90 LED towers have been chosen for use on various construction projects in the lead up to Expo 2020, and the products have been specifically adapted to improve heat reflection and ensure operation in high temperatures.

Through its global partner network, Morris Site Machinery has also gained further orders to supply lighting towers into Russia through its Sales & Service partner Tokyo Boeki.

Office furniture and stationery firm Chrisbeon, from Telford, has also secured fresh export business since the Brexit vote, including orders for France and Austria.

The Austrian order was for website designers Clickingmad Ltd who have an office in Bridgnorth as well as in Vorarlberg, the smallest province in Austria. The French order – a second for Chrisbeon – was placed by CP Foods UK Ltd., of Hartlebury who have premises in Paris.

Percentage of people more likely to make improvements to their current property in wake of Brexit							
	UK average	18-34	35-54	55+	London	North East	North West
24th June	10%	22%	10%	4%	22%	8%	8%
24th September	15%	32%	13%	9%	27%	21%	19%
Change	+50%	+45%	+30%	+125%	+23%	+163%	+138%

Anton Gunter, national sales manager at Global Freight Services of Halesfield which shipped the goods, says: “In the current political climate we are pleased that more and more companies are looking to expand their business into Europe and further afield.

“It’s vitally important that companies explore all the opportunities that are presented, and sometimes it’s a process like export that presents itself.

“The world is truly a small place, and it’s great that businesses like Shropshire-based Chrisbeon are looking at more avenues further afield.”

But it’s right here at home that one of the real signs of the Brexit vote is being closely monitored – in the housing market.

The Land Registry’s House Price Index for July was the first concrete look at the post-Brexit property market since the EU referendum, and reported an annual increase of 9.1% with prices also up 0.5% since July, with just two regions showing a decline.

Founder and chief executive of eMoov.co.uk, Russell Quirk, described it as ‘Another index and another positive outlook where the post-Brexit property market is concerned’.

“An annual increase of 9.1% and a marginal increase of 0.5% since June shows that there has been no immediate impact on the market in England since Britain’s decision to leave the EU.

The effect of Brexit on projected movement of businesses						
	More likely to move within the next 3 years	Less likely to move within the next 3 years	More likely to move within the next 5 years	Less likely to move within the next 5 years	Combined likelihood to move affected by Brexit (3 years)	Combined likelihood to move affected by Brexit (5 years)
24th June	9%	13%	10%	14%	22%	24%
24th September	10%	12%	11%	12%	22%	23%
Change	+11%	-8%	+10%	-14%	0%	-4%

“Although this isn’t news as such, this data from the Land Registry acts as a more concrete confirmation compared to the likes of Halifax and Nationwide who base their figures on mortgage data.

“There were small signs of the seasonal lull usually felt during the summer months across both the South West and West Midlands, with house prices down -0.3% and -0.8% respectively, but elsewhere across England a pretty healthy outlook all round with continued growth both annually and from June to July.”

Home services marketplace Plentific.com’s latest research says Brexit continues to colour the likelihood of moving house for more than one in five British homeowners.

It reports a 50% rise in homeowners who are more likely to make home improvements in the wake of Brexit, and says the figures illustrate how the post-Brexit panic has subsided, and the public are feeling more relaxed about spending money.

Cem Savas, co-founder of Plentific.com says: ‘We knew Brexit would have massive consequences for the UK housing market and our research shows that the public are still unsure of our future.

“Despite the fear-mongering and confusion which has surrounded the topic, statistics show that homeowners are now more relaxed about the idea of spending money on their property.”

And what of the manufacturing industry?

A post-Brexit study published in September found that well over half of British manufacturers are positive about the decision to leave the European Union – a figure which may come as something of a surprise to many business leaders.

The research, conducted by independent energy consultancy Utilitywise, found that 57% of manufacturers were taking a glass-half-full approach, claiming the decision to leave presented business opportunities for them.

The study questioned businesses from a range of sectors, including leisure, the public sector, retail, hospitality and business services, and came on the back of figures from the CBI which found that orders for British manufacturing exports climbed to their highest for two years this summer.

The weakening of the pound in response to Brexit is attributed to the surge in orders and optimism among manufacturers and process engineers, who have long complained the high value of the pound and rising energy costs have put them at a competitive disadvantage.

Tim Hipperson is consultancy director at Utilitywise.

“With the dust beginning to settle post-referendum, Britain’s manufacturers are clearly the sector most positive about business going forward, with the weaker pound and boost in exports likely to be the main reason for their enthusiasm,” said Mr Hipperson.

“However, it is also likely that manufacturers are hopeful that a government not bound by EU trade and energy regulations is more likely to offer them proactive financial support and assistance, perhaps in the form of subsidies, that will help them compete internationally.

Manufacturers react rapidly to changing business landscape



Nicole Gunter, managing director of Telford’s Global Freight

Manufacturing will be the fastest sector to adapt to the emerging business landscape following the Brexit vote, according to a Shropshire international trade specialist.

Nicole Gunter said recent figures, which showed the UK’s exports growing at a world-beating pace for the first time in nearly a decade, demonstrate the speed at which new markets were being sought for British goods.

The managing director of award-winning Telford shipping company Global Freight said manufacturers had responded rapidly, increasing the share of products being shipped outside of Europe.

“Manufacturers had faced months of uncertainty before the Brexit decision and the result was a slow down across the board while they waited to see which way the vote would go.

“Like us, many firms were considering strategies for this new business landscape, and what the new Office for National Statistics figures reveal is that manufacturers immediately responded by repositioning to sell to markets further afield.”

“Last year, we moved goods worth more than £24 million around the globe for our customers – nearly double the value of goods we moved three years ago.

The ONS figures from the end of July also show that UK businesses sold £151bn of goods to countries beyond the EU last year, compared with just £134bn purchased by EU members.

The ONS said that since 1999, British exports to non-EU countries have risen by an average of 5.8 per cent a year.

Nicole added: “Last year, we moved goods worth more than £24 million around the globe for our customers – nearly double the value of goods we moved three years ago.

“The increase in this business has come from the expansion of our manufacturing client base. What we expect heading into 2017 and beyond is that more of our work for our SME manufacturers will see us shipping more goods outside the Eurozone to emerging markets in South America, Asia as well as more established markets in the US, Africa and Australia.”



A post-Brexit study published in September found that well over half of British manufacturers are positive about the decision to leave the European Union – perhaps a surprise to many business leaders

“Whatever the reason, it is good to see that manufacturing, a vital component of the economy, is feeling optimistic about its economic future.”

The banks, not surprisingly, are keen to do their bit too to breed confidence, and promote stability.

John Pitchford, head of corporate and business banking for Barclays in Shropshire, says: “Following the referendum, many businesses have been reassessing their plans for growth and may need to re-plan or increase the resilience of their finances.



John Pitchford, head of corporate and business banking, Barclays

“It’s in times like these when strong banks should stand tall and help ensure the stability in our economy by continuing our commitment to lend.

“SMEs should know that even if their outlook is looking less clear, their bank is on their side and will support them through thick and thin.”

Richard Sheehan, chief executive of Shropshire Chamber of Commerce, urged calm in the local economy in the days after the vote.

Responding to claims that many local companies were putting development plans on hold, he says: “If a business has a significant reliance on trading with European partners it’s inevitable that they will be concerned about the future.

“Hopefully this is something that’s being



Following the EU Referendum, this is how the Brexit fallout was reported in the international press

put on hold until things unravel, rather than being shelved completely.”

The Forum of Private Business felt the referendum build-up was ‘a negative campaign characterised by a lack of information’.

Managing director Ian Cass says: “The Remain campaign have ignored the elephant in the room – red tape.

“Businesses hate uncertainty but entrepreneurs will always back themselves

if they have the tools to do the job. Our members tell us that lack of time and fear of losing control of their business to bureaucrats is a bigger concern than the economic climate.”

• What do you think?
Tell us how your company has been affected by the Brexit vote.
Email editor@shropshirebiz.com
We'd love to include your views.

Thousands of businesses seek support from hub

The Marches Growth Hub is your single point of access to information on the vast range of support available to businesses in the region.

Whether you’re interested in grant funding of up to £200,000, want to know what business networks are in your area or need help to start exporting, the business-friendly site, www.marchesgrowthhub.co.uk or helpline on 0345 6000 727 should be your first port of call.

Thousands of businesses have already taken advantage of the help on offer via the virtual hub, which offers up to date information on a range of issues from high

speed broadband and accessing finance to launching international trade programmes or finding commercial premises.

There’s also information on the region’s business networks, case studies from Marches’ businesses which have taken advantage of some of the schemes and products on offer and a packed calendar of events aimed at supporting business growth.

The virtual hub’s Support Finder tool is a great way to find specific business support products and services which apply to your business – wherever in the Marches you’re based, and whatever sector you operate in. It’s all about finding the relevant support for YOUR business.

As well as the virtual hub, hub sites operate in Shrewsbury and Telford, offering

a range of services, from face-to-face meetings with business advisors, hot desking facilities and meeting rooms for hire.

Marches Growth Hub Shropshire is co-located with Shropshire Chamber of Commerce at the Food Enterprise Centre at Battlefield Enterprise Park.

And Marches Growth Hub Telford & Wrekin is based at the University of Wolverhampton’s Innovation Campus in Priorslee.

So whether you’re thinking about starting-up, or if you’re already running a business, no matter how small or large, or whatever size or sector you operate in, the Marches Growth Hub, developed by The Marches Local Enterprise Partnership, is Your Gateway to Business Support.



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To learn more visit

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Dream Academy

Training Academy – Gareth Jones of In-Comm Training with Richard Homden, Lee Pearson and Christopher Greenough, all from Salop Design & Engineering

Wanted: Apprentices to learn their trade at a Shrewsbury manufacturing plant which has just invested £150,000 in advanced equipment for its acclaimed training division

In-Comm Training Academy, a joint partnership with Salop Design & Engineering, is looking to recruit industry professionals of the future to add to its 65-strong intake.

Intermediate and advanced apprenticeship courses are now available in engineering, maintenance and warehousing, with young people able to train on the latest lathes and milling machines and in the state-of-the-art 'Dick Homden' Design Centre.

The additional investment will be channelled into installing CNC machines tools, welding bays, electrical department and a fluid power section that will cover hydraulics and pneumatics.

"Enhancing fast track competency through vocational training is an excellent start to the learning cycle and this is why we have taken the bold decision to invest so much into the academy in Shrewsbury and our headquarters in Aldridge," says In-Comm Training managing director Gareth Jones.

"We want to unlock the region's true potential, and the only way we can do that is to attract young people and then give them access to the best possible mentors, lecturers and trainers in a world class environment."

"An apprenticeship is a great way to embark on a rewarding career, offering vocational training and the first step towards a possible degree...all without the student debt that comes with it.

Apprentices at Salop Design & Engineering – Alex Malam, Connor Macrae and Alex Owen



"The additional investment means we now have ten extra places available and we want budding engineers in Shropshire to step forward and make the most of them.

"Employers are already working with us, and prepared to offer job opportunities."

Bosses at project partner Salop Design & Engineering believe the recent clarification of the Apprenticeship Levy and its possible impact has paid dividends in awakening interest in apprenticeships from local industry.

The firm now feels the time is right for Government and manufacturing to do all they can to inform young people of the potential careers available from going down the vocational route.

There has been a lot of uncertainty

about how SMEs will benefit from the 'levy', but Salop says this has been cleared up to a certain degree – and believes there is now no better time for local companies to start tackling their skills shortages by investing in young people and apprentices.

Daniel Kawczynski, MP for Shrewsbury, welcomes the news, saying: "Salop Design and Engineering and In-Comm have worked extremely hard to set up ITAS, which offers the best possible opportunities for those wanting to establish a career in engineering.

"Apprenticeships enable people to be paid whilst they attain the appropriate qualifications and practical skills and offer an alternative to staying in full-time education."

Speedy delivery

Deliveroo, the on-demand delivery service for restaurant meals, has launched in Shrewsbury.

It says more than 30 jobs will be created over the course of the first year, with the majority of these being Deliveroo riders, who aim to deliver food, cooked fresh to order and delivered from the restaurant kitchen to the customer's door within 30 minutes.

More than 15 restaurants have signed up to the service, meaning the hungry residents of Shrewsbury can access food from the likes of PizzaExpress, The ALB, Carluccio's and House of the Rising Sun.

Jeremy Rawlinson, general manager at Deliveroo, said:



Putting the fast in to food

"We're extremely excited to launch in Shrewsbury.

"We already have a number of great partners across the town and we are excited to expand and widen the variety of restaurants on offer to our customers in Shrewsbury over the course of the next year."

The Tile Shop, Monkmoor, Shrewsbury



Tile specialist bids farewell

For more than half a century, tiling contractor Harold Wynn has been a fixture on the Shropshire business scene.

But it's the end of an era for his tile business in Shrewsbury, as he prepares to put his feet up for a well-earned retirement at the age of 69.

He started his career back in 1962 and opened The Tile Shop in Monkmoor Road 28 years ago, in partnership with the late Roy Phillips.

"It has been a very good business over the years with a steady, regular income and has always shown a healthy profit," says Harold, who put his premises up for sale through Halls Commercial.

"The shop is in a prominent position and it is well known



Harold Wynn is retiring after 54 years in business

with loyal trade accounts and many repeat customers.

"We have tiles from 10 different suppliers in the shop, which gives customers a good cross section of products to choose from."

• For more commercial property news, see our comprehensive round-up which starts on Page 62

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Top ten tips for all businesses considering the Cloud



Matt SANDFORD

The importance of cloud computing to modern business is now widely recognised. However, people considering the move still face a baffling array of choice, complexity and confusion.

These ten tips are aimed at helping you as your business moves towards the cloud. They focus on the practical steps you can take to help change provision.

ONE Demand is increasing rapidly. Up to 80% of companies intend to use cloud services in some form within 12 months.

TWO The future of enterprise IT will be based around a mix of on- and off-site services so try to get a grip on the hybrid nature of technology resources.

THREE IT leaders must face a future of hybrid environments that integrate on-premise and cloud-based applications. The key will be integration, as one size of on- or off-site provision will not fit all requirements.

FOUR Auditing will always be crucial, even once cloud systems are in place. Spend more money on tools that help the business keep a careful eye on the performance of on-demand technologies.



Around 80% of companies intend to use cloud services in some form within 12 months

FIVE While executives can use the cloud to purchase their own IT on-demand, business owners should be careful and ensure strong governance prevents resource duplication.

SIX Digital-savvy users who do not receive access to the systems they require might circumnavigate their boss and implement their own technology. Such shadow IT represents a growing menace for business owners so make sure you understand and meet the requirements of all users.

SEVEN Spending on infrastructure and software as a service activity has doubled in the past six months and now accounts for between 30% and 33% of projects. Talk to business peers and IT suppliers and consider which systems could be moved to the cloud.

EIGHT Many business people believe significant obstacles are slowing the speed of cloud implementation. These blockages are often related to people, process and political concerns. Plan your implementations around the regulatory environment and the requirements of users.

NINE Going on-demand can save money but it is also crucial to recognise that some of your existing IT investments will not be best suited to a cloud environment – only apps already designed with high availability and performance in-mind will suit the cloud.

TEN Use different models together to boost efficiency – mix on- and off-premises systems, blending public and private clouds.

● *Matt Sandford is an award-winning businessman, who is managing director of Pure Telecom in Shrewsbury*

Collaboration leads to an award nomination

A multi-million pound partnership between Harper Adams University and Dairy Crest has been shortlisted for the 'Most Innovative Contribution to Business-University Collaboration' category in the Times Higher Education Awards.

It recognises the unique development between a major food business and a university.

The purpose-built Dairy Crest Innovation Centre, on the Harper Adams University campus near Newport, was officially opened by HRH The Princess Royal this April.

The partnership also provides for a number of Harper Adams student placements within Dairy Crest. The students spend time working within Dairy Crest on 12 month placements and one-off projects.

Peter Mills, deputy vice chancellor at Harper Adams University says: "This partnership has seen a step change in benefits to both sides.

"Staff at Dairy Crest are able to draw on the expertise of our academics, and our students have opportunities to work at the forefront of product development and product design.

"We have also jointly sponsored a new academic post to bridge the gap between academia and industry which is the ultimate in knowledge exchange."

Mark Allen, chief executive of Dairy Crest, adds: "Developing an effective innovation pipeline is extremely important for Dairy Crest.

"By locating the Innovation Centre on the Harper Adams University campus, we are building a partnership with a centre of excellence in food, farming and science education.

"The relationship is working very well for both parties already.

"Dairy Crest is benefitting from the link into leading research through regular interaction between company and university staff.

"At the same time, we have been supporting the university curriculum over the year by providing five student placements, staff secondments and guest speakers. I am sure this relationship will continue to strengthen in the future."

Times Higher Education editor John Gill adds: "University-business collaboration is more important than ever, with higher education striving to deliver research that has 'real-world' impact, and to translate ideas and knowledge from the lab and lecture hall into industry.

"But success depends on universities finding commercial partners with an appetite for genuine collaboration."

Building success from its Origins



Andy Doyle, membership operations manager from People First, presenting the latest awards to Dan Gibbons

Winning an AA Rosette for its Origins restaurant this summer was a major boost for the catering team at Shrewsbury College of Arts and Technology – and they've now added 'Gold Accreditation' and 'Centre of Excellence' status to the list.

"We are delighted," says chef lecturer Dan Gibbons. "We are very aware that the 'People First' Gold Awards are only awarded to colleges and providers that achieve the best in their class."

Gold standard colleges and providers are also seen as taking an above-average and pro-active approach to the continued professional development of staff, showcasing effective and collaborative industry working partnerships.

Dan continues: "The 'Centre of Excellence' badge is given to colleges which excel in the delivery of specific skills, which in turn increase employers' confidence that their needs will be met in specialist areas.

"It recognises clear development pathways and direct links to industry."

Michel Nijsten of the Albright Hussey Hotel adds: "An impressive new benchmark has been set.

"Origins Restaurant's AA Rosette Award and the People First Gold are fantastic achievements by Dan and his dedicated catering team at Shrewsbury College.

"They are recognised as genuinely producing high level, motivated students who are ready for employment in Shropshire and beyond, raising the bar of our prestigious catering industry."

Win or lose?

Are you a winner or a loser in the Government's new business rates review? There's a mixed picture across Shropshire and Mid Wales, according to agents.

Many individual retailers in the county could see the average rateable value actually decrease in 2017 under the fresh calculations from the Valuation Office Agency – but some small town centre shops face a sharp rise.

Shropshire companies can check how the new rules impact on them by logging onto the Valuation Office Agency website and entering their postcode or street address.

The agency says: "We recently revalued all 1.96 million non-domestic properties in England and Wales. These new rateable values are based on the rental value of properties on 1 April 2015, and will be used to calculate business rate bills from 1 April 2017.

"We have also updated our online service, based on detailed research into what ratepayers want and need. Two-thirds of the UK are now using smartphones or tablets to access the web.

"The new service allows ratepayers to use it at a time and in a way that suits them.

Ratepayers involved in testing it have found it straight-forward, jargon-free and useful."

Charles Howell of Cooper Green Pooks in Shrewsbury, says: "Whilst the large increases in rateable values proposed for shops in the West End of London have been well publicised, in Shropshire and Mid Wales there is a mixed picture.

"Looking at a range of provisional assessments in the area reveals that, for example, a shop in Pride Hill, Shrewsbury currently has a rateable value of £100,000, but a reduction to £80,500 is proposed whereas a small shop in Wyle Cop – popular with small independent retailers – could see an increase from £9,300 to £14,000.

"For factory units, in Telford a typical unit at Halesfield could see an increase from £45,500 Rateable Value to £53,500 whereas a similar property at Mochdre Industrial Estate, Newtown could see a reduction from £38,750 to £34,750.

"Offices show similar variations. A large building at Shrewsbury Business Park could see a reduction from £185,000 to £138,000, but in Claremont Bank in the town centre the assessment remains the same at £6,700.

"With such a wide variation in assessments, owners and occupiers should check the proposed assessment and take appropriate professional advice from a chartered surveyor or other commercial property specialist."



Christine Hamilton

Going global

A new fast-track programme has been officially launched to help Shropshire food and drink manufacturers to sell their goods overseas.

The Department for International Trade West Midlands is redoubling its efforts to encourage inexperienced or new exporters across the region to expand their global reach with a one-stop shop for advice and support. Christine Hamilton, interim regional director of the Department for International Trade West Midlands, described the programme as a structured, flexible plan to provide help and training.

She says: "There are already hundreds of very successful businesses in the region who export their food and drink goods across the globe, yet we know there are hundreds more whose businesses have the potential to grow if they took the next step and began exporting. This service is for them."

"The programme is designed specifically to provide food and drink producers with one point of access to expert assistance for all export-related issues and a fast track to sales opportunities and buyers from around the globe."

"Anyone who signs up will be assigned a dedicated international trade adviser, who will provide as much support as is needed to help make their export venture a success."

International trade advisers will be on hand to highlight the best opportunities to pursue and introduce businesses to the right contacts; help plan marketing activity; and provide advice on intellectual property, import tariffs, documentation and trading regulations.

Businesses will also have the opportunity to participate in masterclasses and have access to online training tools that will all support them in their exporting ambitions.

Christine adds: "We recently took a group of international buyers to the Ludlow Food Festival and organised a special food and drink event in Staffordshire and they were impressed by the range of products on offer."

"It's clear that British goods are sought after and these events confirmed that even the smallest producers can look to exporting opportunities."



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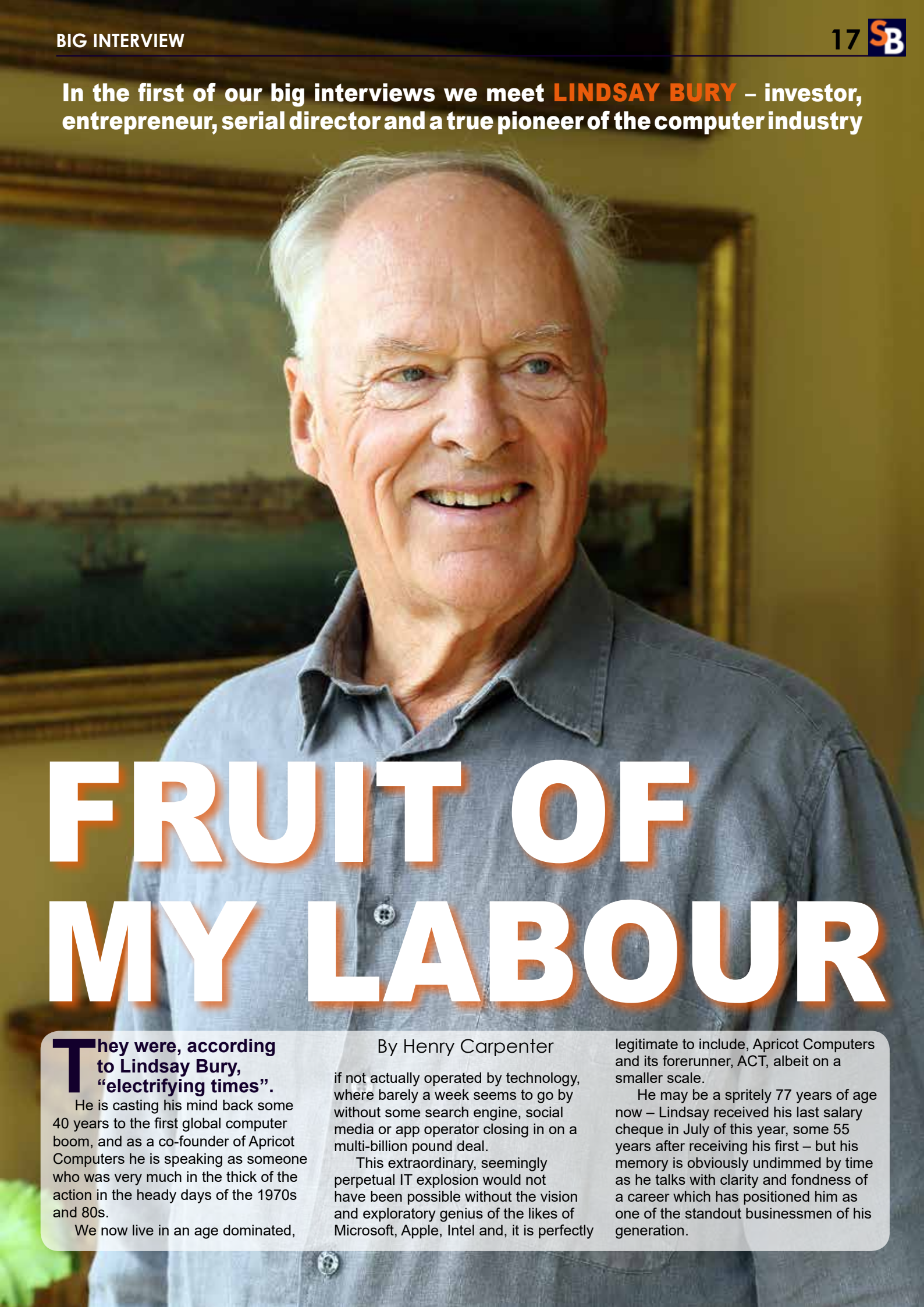


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FRUIT OF MY LABOUR

In the first of our big interviews we meet **LINDSAY BURY** – investor, entrepreneur, serial director and a true pioneer of the computer industry



They were, according to Lindsay Bury, "electrifying times".

He is casting his mind back some 40 years to the first global computer boom, and as a co-founder of Apricot Computers he is speaking as someone who was very much in the thick of the action in the heady days of the 1970s and 80s.

We now live in an age dominated,

By Henry Carpenter

if not actually operated by technology, where barely a week seems to go by without some search engine, social media or app operator closing in on a multi-billion pound deal.

This extraordinary, seemingly perpetual IT explosion would not have been possible without the vision and exploratory genius of the likes of Microsoft, Apple, Intel and, it is perfectly

legitimate to include, Apricot Computers and its forerunner, ACT, albeit on a smaller scale.

He may be a spritely 77 years of age now – Lindsay received his last salary cheque in July of this year, some 55 years after receiving his first – but his memory is obviously undimmed by time as he talks with clarity and fondness of a career which has positioned him as one of the standout businessmen of his generation.



Lindsay Bury has witnessed seismic changes in computing

Lindsay was impressed with Roger Foster as a man and intrigued by the potential of ACT as an investible opportunity and bought a 25% stake in the company for £12,500. No one at this point could have imagined in their wildest dreams that 15 years later ACT was to spawn Apricot Computers, which for a time was the UK market leader in PCs.

Lindsay Bury has packed several careers into one. You might want to visit the Bloomberg business news site and look him up for a rundown of positions he has held over the last five decades and more. Expect to keep scrolling down – it’s some list.

It begs the question: how did it all start? “I went from school to Cambridge University, and I always had a hazy idea I wanted to go into business, as even though I was from Shropshire I was never going to be a farmer,” recalls Mr Bury, in the music room (he’s a mean pianist) of the Corve Dale home he shares with wife Sarah.

“As soon as I left Cambridge in 1960, I got a job at Schrodgers, the well known blue chip merchant bank, in the investment fund management side of the business, earning £500 a year.

“Amongst my many responsibilities was counting cheques with the help of one of those rubber thimbles, but it was while I was at Schrodgers that I developed a deep love of and fascination with the stock market, which remains to this day.

“I still scan the FT every day to try to beat the market!”

We are talking the mid 1960s at this point, and it was at this time that Lindsay inherited a half share in an estate in Shropshire near Craven Arms, just a few miles from his current home.



Apricot – classic design

That briskly curtailed a brief flirtation with politics, which saw him contest the 1966 General Election as Conservative candidate for Stoke on Trent North. However, “the hours were bad, the money was pretty poor and you had to know everything about everything – it was not for me”.

Newly married to Sarah, he was determined to make the estate work as a sustainable business, to do which he needed a sizeable income which would clearly not be provided by rents from the estate. In fact, he used up all his free capital buying out his sister’s half share in the

estate and rebuilding Millichope Park, the family home. It was important to make some money.

During our chat, Lindsay brings up several personalities who he refers to in glowing terms, often tinged with gratitude. The first is that of Michael Stoddart.

“Mike, who I knew socially, set up the Birmingham office of merchant bank Singer & Friedlander and invited me to join him,” says Lindsay. “Those years, 1966 to 1973, were absolutely brilliant and among the most enjoyable of my life – I learnt a great deal from Mike and it was a wonderful apprenticeship for me.

“We floated companies, probably two or three a year, including Allied Carpets, Kwik Save supermarkets, Turner Manufacturing and Greaves the house builder.

“When Mike moved on to head up Electra Investment Trust, I joined my cousin David Backhouse in buying control of a little bank called Dunbar from a group of mainly Scottish shareholders including the actor Sean Connery. It was based in Pall Mall in London, but I opened the Birmingham office, building up a clientele, some of whom followed me from Singers.

“Dunbar ended up being reasonably profitable – we sold it for about £2 million having paid £750,000 for it – and we lived through the height of the fringe bank crisis, somehow surviving.”

Before Lindsay had left Singer & Friedlander, he had been paid a visit by an entrepreneur called Roger Foster who had set up a company called Applied Computer Techniques which needed financing to expand.



Princess Anne opened the Apricot factory in Glenrothes, Scotland

ACT did exactly as the name implied: running computerised payrolls and ledgers for companies too small to afford their own computer, all from the mainframe of a textiles company in Manchester.

Lindsay was impressed with Roger Foster as a man and intrigued by the potential of ACT as an investible opportunity and bought a 25% stake in the company for £12,500.

No one at this point could have imagined in their wildest dreams that 15 years later ACT was to spawn Apricot Computers, which for a time was the UK market leader in PCs.

He continues: “Roger and I owned half the company, which we steadily built up into a profitable business. In its first year of trading, in 1966, ACT registered a turnover of £794.

“By 1973 this increased to £1 million so it was doing quite nicely.

“Then the industry went through seismic changes, largely as a result of the invention of the transistor.

“This was the era of the minicomputer which was followed soon after by the micro computer.

“When the micro came along towards the end of the 1970s, we bought a business called Petsoft, which was run by a particularly gifted individual called Julian Allason who created programmes for cassettes which could be run on machines such as Commodore PET.

“It was quite remarkable because it was interactive and we introduced some basic programmes.

“We got very excited because this

brought computing into the personal world although it was not yet relevant for the business world which is where we were, but we could see that soon it would be.

“It was at this time we were drawn to what was going on in America where we met a legendary computer designer called Chuck Peddle.

“He designed a machine called Sirius which was a jaw dropper in many ways.

“It had a powerful processor, big disc memory, good display and could run a range of accounting and business applications.

“In what transpired to be a life changing move for us, we took on the UK licence for the Sirius, easily outselling our counterparts in the US through the 200 dealers we had in the UK.

“ACT was, at this point, all about Sirius and it coincided with us buying the rights to Visicalc, a pioneering piece of software which was essentially the world’s first spreadsheet.

“ACT was then floated on the stock market by Singer & Friedlander.

“We were the first UK computer company after ICL to get a listing.

“The shares soared and we all felt quite rich!”

The story took its next dramatic turn when ACT decided that the firm should make its own computer, the Apricot, sourcing the component parts from all over the world.

Princess Anne opened the factory in Glenrothes, Scotland, in July 1984 which was at this point employing 90 people and making 4,000 computers a week.



Roger Foster with a model of the Apricot factory

ACT was now a fully integrated operation able to supply its own software and machines.

"Meanwhile an opportunity arose in the US when Apple sacked its entire dealer network," explains Lindsay. "We spent a week showing them our technology in Birmingham and then set up a new company called Apricot to enter the US market.

"However, this coincided with everyone, including big Japanese and US companies, coming into the industry. That brought a collapse of the price structure but more importantly IBM came into the market, bringing in a new software standard with which we were not compatible. These were dark days and we were in big trouble.

"With the price structure shot to bits, we were going to lose a shed load of money, so we decided to get out of the hardware business. We lost £15 million in one year in stock write downs.

"We could have folded but we had financed the company very conservatively through equity rather than loans, and we managed to rebuild the business and produce a new range of IBM-compatible machines."

It wasn't long before two IT giants, Intel and Mitsubishi came calling, wanting to buy Apricot. An auction was held and it was sold to the Japanese group for £45 million, which restored the ACT balance sheet.

"ACT's final leg was spent purely as a software company, specialising in very good, robust banking systems which were used all over the world, especially in third world countries.



Lindsay Bury during his professional years and, right, relaxing at home

"Eventually Misys, a UK software firm, pounced and bought the company," says Lindsay.

"The late 70s and 80s in particular were pioneering times in a truly electrifying industry.

"Since then the whole world has piled in with huge names going bust. It's just ruthless how the industry has chewed up company after company."

The fact that Lindsay talks so animatedly about the rise and fall and rise again of ACT and Apricot is unsurprising given the fact that he was very much in the vanguard of the first IT explosion.



What is perhaps more surprising is that he spun several other professional plates at the same time as his hands-on involvement in the extraordinary story of Apricot.

Scores of non executive directorships stud his CV, and though there are too many to list, he makes mention of his chairmanship of Electric and General Investment Trust and Unicorn Industries, and non executive positions at Portals Holdings and Roxboro.

Then came the Sage Group, a Newcastle-based accountancy software firm, one of the greatest successes of all where he served as a director for 11 years.



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"I was approached to join the board as a non executive director which was exciting, as Sage was the number one in small business accounting," continues Lindsay.

"Under Paul Walker the CEO, we bought companies in France, Holland, Spain, Australia, several in the US – all for cash – turned them round and built them up again.

"It is now a worldwide company sitting half way up the FTSE and worth eight billion pounds."

But Lindsay's greatest single financial coup, outweighing any deal with ACT, Apricot or indeed Sage, occurred during his role as chairman of the South Staffordshire Water Company.

"When I was approached to join the board, I did wonder why I would do it as it had no stock market listing and all profits went to the water rate payers - although we did get our cars washed!" he recalls.

"Anyway, I knew various members of the board and I succeeded Teddy Thompson, a well known local industrialist from the family which owned Banks Brewery, as chairman at the same time as Margaret Thatcher privatised the water industry.

"That meant we were free to make diversifications. My philosophy was simple: to keep acquisitions small. But the plumbing franchise company HomeServe came up on our radar which had been set up and run by a brilliant young Geordie called Richard Harpin.

"Richard had created an insurance policy to sell to home owners to protect them from the risks of mains pipes bursting or becoming damaged. South Staffs bought a 52% stake in it for £100,000, including an option to increase this stake to 75% which we of course exercised.

"We wanted to roll it out across the whole country, and Anglian Water was the first to see its benefits. Gradually, over a five-year period, we made a clean sweep of every water utility in the country to sell our policies.

"The marketing was done by the water companies and the plumbing outsourced to local firms.

"It is the most spectacular deal I've been involved with. HomeServe has gone into orbit – it is now a worldwide company and worth nearly two billion pounds. There are many very happy South Staffs shareholders who have seen their shares rocket in value."

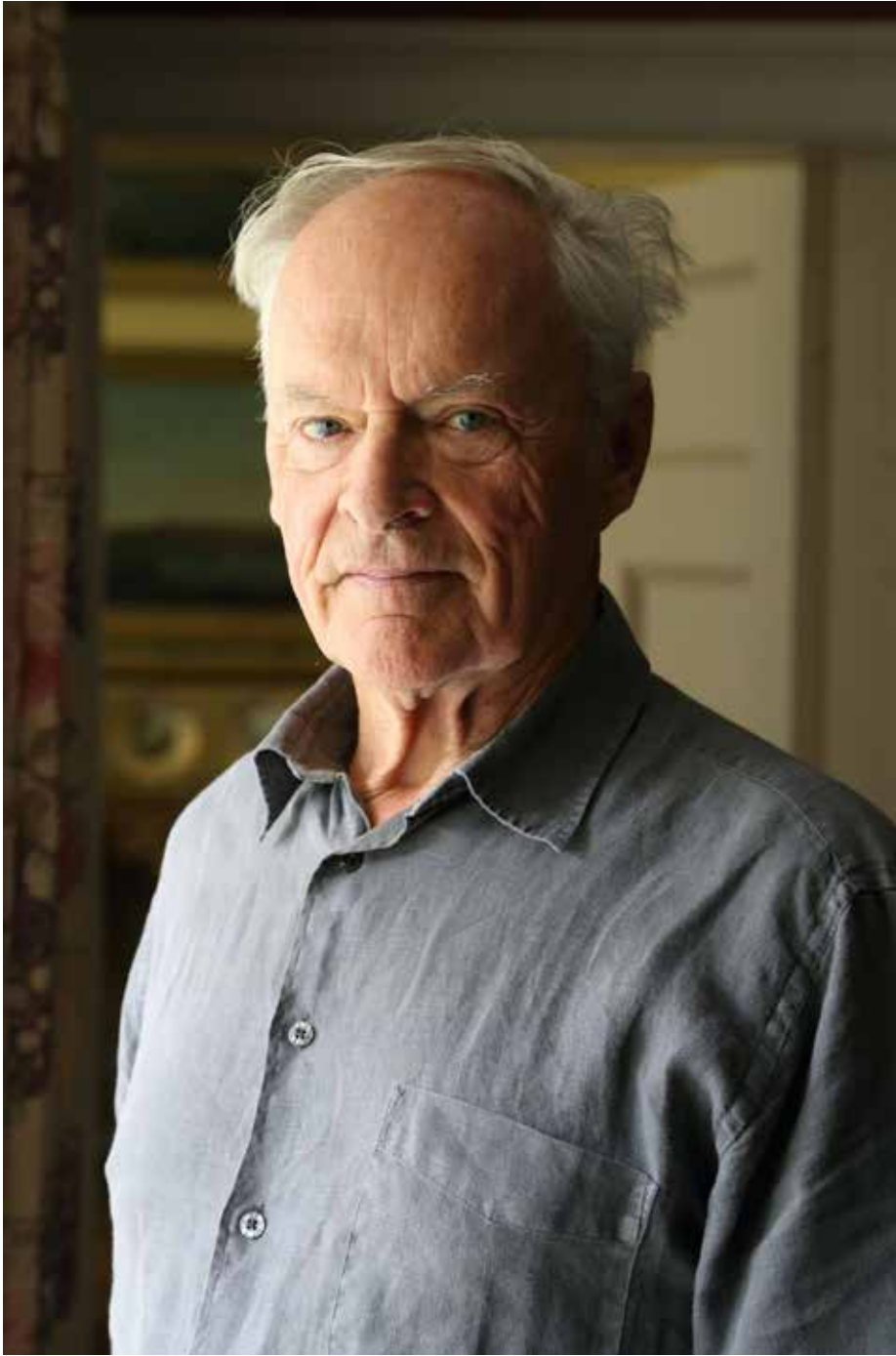
Throughout our conversation in which he barely pauses for breath, Lindsay repeatedly refers to others in glowing terms – especially Roger Foster of ACT – highlighting their talents while making no mention of his own.

Perhaps this is best left to Theo Christophers, a Birmingham lawyer who was instrumental in setting up ACT all those years ago.

He penned a letter to Lindsay on the receipt of a (very good) book chronicling the history of ACT and Apricot, called Catch the Wave by Peter Pugh.

In it he wrote: "You must be very satisfied that your courage and vision all those years ago allowed the fruition of such talents and an enormous contribution to the IT industry . . . I admire your tenacity in hanging on during the very difficult times."

Courage, vision andC tenacity – surely the hallmarks of a genuine business heavyweight.



At home in Corve Dale, Lindsay Bury reflects on an incredible life

At a glance...

At work

Current position: Retired (coupon clipper!)

Advice to aspiring business people: Have patience and wait for an unmissable opportunity

Any tips for investment? Take a close look at Australia and New Zealand

Three heroes with whom to share a boardroom table (alive or dead):

Paul Walker (Sage Group), Roger Foster (ACT/Apricot) and Richard Harpin (HomeServe)

At home

Family: Wife Sarah, plus two children, Frank and Harriet, and seven grandchildren

Desert island disc: Quintet from Verdi's Rigoletto

Desert island book: Of Mice and Men, John Steinbeck

Desert island film: Some Like it Hot

Favourite holiday destination: Island of Jura

Three heroes with whom to share a dinner table (alive or dead):

David Attenborough, Ken Clarke and Leonard Bernstein

Partnership is key



This new magazine is an absolute celebration of business in our region.

You're reading the success stories of growing enterprises, about export orders being won; contracts and deals being signed and new appointments being made as workforces grow.

All this is down to the hard work of business owners and managers – but the conditions have to be right for that growth to happen.

In the wake of the economic downturn, the Government asked Lord Heseltine to investigate how wealth might be more effectively created in the UK. The result was *No Stone Unturned* – a report that set out how changes in Government organisation and funding could be beneficial to driving localised growth.

At its heart was a powerful case for decentralising economic powers from central government to local areas and business leaders, as those best placed to understand and to address the opportunities and obstacles to growth in their own communities.

This is where Local Enterprise Partnerships come in. And the key word for me isn't 'local', or 'enterprise', it's 'partnership'. The Marches LEP may be private sector-led but we are a Partnership. We are businesses. We are housing,



No Stone Unturned – the front page of Lord Heseltine's report

education and third sector champions. We are three local authorities. And we are working hard to create the conditions for economic growth and prosperity in our region. Together.

The councils of Herefordshire, Shropshire and Telford & Wrekin may well be separate entities but they are an integral part of the LEP. It is through their efforts that we are able to deliver on our promises. Over the last five years, the partnership has delivered 9,850 homes, created the conditions for more than 8,000 new jobs and secured £670m of private investment for the region.

Here's another example for you. Driving through Telford, you will have seen work ongoing at a number of roundabouts and might have spotted the Marches LEP and Telford & Wrekin Council signs. This is the LEP in action.

The transport infrastructure work on the roundabouts is part of the £17.4m Telford Growth Point Package, upgrading junctions to open up development land in the town to create thousands of homes and

jobs. The majority of the funding for these improvements is coming from the Marches LEP, via its Growth Deal negotiated with Government.

Similarly work is ongoing on the £12.1m Shrewsbury Integrated Transport Package – another Growth Deal project to unlock development land. Again, funded by the LEP.

And as well as supporting the infrastructure work to create homes and jobs, we're also behind the Marches Growth Hub, which is helping businesses to grow and create jobs too.

Keep up to date with what, and how, we're doing with our programme of work via the website at www.marcheslep.org.uk and importantly, let us know your views either via the contact form on the website, our LinkedIn group or via Twitter @Marcheslep.

● *Graham Wynn is chairman of the Marches LEP, and founder of award-winning Telford company TTC, which has grown to be the UK's largest national driver retraining company*



Opening of the Growth Hub in Shrewsbury – Paul Hinkins, Mandy Thorn, Steve Charmley and Graham Wynn

Creation of jobs and a boost to pay levels

The national minimum wage rose in October, giving young people a pay rise of some £450 a year.

Workers aged between 16-17 now get at least £4 per hour, while 18-20 year olds get £5.55 per hour, and anyone aged between 21-24 years old receives a minimum of £6.95 per hour.

The rules also impact on apprenticeships – apprentices under the age of 19, or 19 or over who are in their first year of apprenticeship, receive £3.40 or above.

Team's commitment reaps a golden prize



Celebrating their gold accreditation from Investors in People People are the team from Prince Personnel

The team from Prince Personnel, at Central Park in Telford, has received the gold award from Investors in People – ranking them in the top seven per cent of organisations recognised across the United Kingdom.

Maria Sandford, who set up the recruitment company in 2003 with her brother Mike Prince, said the recognition was testimony to the team's commitment.

"We began working with Investors in People in 2005 and their system helped us to put some great practices in place and helped to shape our business.

"We have successfully retained our accreditation every two years ever since, and this year decided to aim for the gold rating.

"The aim was to achieve the standard by the end of this year, but we have surpassed even our own expectations by qualifying at our very first attempt.

"I'm so proud of our entire team as the gold award is such a highly-renowned standard that it really sets us apart from our competitors."

Investors in People is the international standard for people management, defining what it takes to lead, support and manage people effectively to achieve sustainable results.

It enables organisations to benchmark against the best in the business on an international scale.

Head of Investors in People, Paul Devoy, said: "We'd like to congratulate Prince Personnel – Investors in People accreditation is the sign of a great employer, an outstanding place to work and a clear commitment to success."

The Government sold this as good news all round, but the Federation of Small Businesses isn't so sure.

It has warned that rising pay levels in the current economic climate are risking cuts to jobs and hours.

The increase in the National Minimum Wage takes place less than a month after FSB's influential quarterly Small Business Index report showed confidence is in negative territory for the first time in four years.

This has been as a result of three consecutive quarters of decline, they say.

At the same time, labour costs were the largest cited rising cost for small business, with 42 per cent reporting this as a concern.

Resilience

FSB chairman Mike Cherry, says: "Small businesses are reacting to difficult economic conditions with characteristic resilience, but they will need more help if increases to the minimum wage are to be a success and not affect employment levels or investment decisions.

"We call on ministers to consider a significant uprating of the Employment Allowance from its current £3,000 level.

"This has already helped to boost pay levels and incentivise job creation, and could be the lifeline many smaller firms need due to fast-rising labour costs."

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Knowledge and advice

A new online toolkit has been launched to help fledgling companies through the practical challenges of setting up in business.

The ebook, devised by Shropshire law firm Lanyon Bowdler, offers advice and guidelines which aim to answer all those questions posed in the early days of setting up a new business.

The toolkit focuses on recruitment, IT systems, accounting, finance and digital marketing, with experts from the local business community offering their advice in each specialism.

Lanyon Bowdler's marketing director, Amanda Jones, said: "Whether they are private individuals or businesses we want to help and support them as much as possible, and not just with our legal services.

"With that in mind, we have decided to put together an ebook which should serve as a guide to some of the essentials when starting and growing a business during the early stages of its development, namely recruitment, IT, marketing and accounting.

"We are delighted to be able to share words of wisdom from a variety of guest authors who we have happily persuaded to give us their knowledge and advice."

Four experts have been enlisted by Lanyon Bowdler to give their valuable insights into the 'dos and don'ts' of setting up a new business.

Mark Evans, a partner in the Midlands office of audit, tax and advisory firm Crowe Clark Whitehill LLP, is offering accounting, finance and business advice.

Amanda said: "Mark has spent a lot of time working with companies in Telford, Shrewsbury and surrounding areas.

"He provides business advice and support to clients, which include SMEs and foreign-owned subsidiaries in a wide variety of sectors, while also taking care of accounting audit and tax compliance on their behalf.

"He offers advice on what a start-up company should have on its to do list, hiring an accountant, common mistakes and being ready for those surprises that can catch you out.

"Then we have Rob Griffiths, a recruitment manager at Shrewsbury firm Red Recruitment.

"We have enlisted his help in advising on attracting the best talent available, how to write job descriptions, interviewing candidates and the advantages of hiring an intern."

Meanwhile, Rockford IT chief executive Tom Sykes has been brought onboard to pass on his experience in the IT world.

Tom founded Rockford 14 years ago and has steered the business to one that now has 32 staff and a turnover of £3.8 million.

"There are a number of things to be addressed on the IT front when setting up your own business and Tom brings a wealth of experience to offer help via our new toolkit," added Amanda.

"General mistakes, budgets and security are three areas Tom offers help with in our toolkit.

"Because IT is so important nowadays, it means it's imperative that companies get the right systems, hardware and software in place and have room to manoeuvre when they grow.

"To discuss the area of digital marketing we have Chris Martin, sales director at ITM Digital.

"He talks about the positive impact improving your online presence can have and how it can increase the amount of business you can acquire through your website and social media profiles.

"We are really grateful to all of our experts for their help in compiling this toolkit which we hope will give some successful companies of the future a great start."

● A free copy of the toolkit is available from the Lanyon Bowdler website



Amanda Jones

Avoid a raid on funds

Shropshire pensioners are resisting the urge to splash out their saved cash – even though Government ministers have loosened the purse strings, county financial experts say.

Changes to the rules on accessing pension assets, allowing unlimited amounts to be taken in one go, sparked fears of a raid on funds by over-55s preferring to spend now and worry later about the consequences.

A new survey by insurance organisations has suggested that some have been taking advantage of the chance to spend but county expert Steven Graves, a director of Newport-based Robert Nicholas Financial Advisers, says his company's clients have been more restrained.

"I'm pleased to say there hasn't been a dash to take big lump sums out of pension pots among our client base. Obviously it's our job to help them understand what any move of that kind would mean for their

long-term income and it's only when they have all of the facts that people can make a properly informed decision."

The High Street IFA specialist said pension pots could look quite tempting if people only examined the cash value.

"But what people have to understand is that now people are living longer that pot might have to last for another 20 or 30 years. Eating away at the core value now has a huge impact over the longer term because less capital earns less income and means lower regular payments. Sometimes there is a case to take money to buy that new car or have a once-in-a-lifetime holiday because we all only live once, but it should be balanced by the individual's circumstances."

His comments follow survey results from the Association of British Insurers which suggested that four per cent of pension pots had seen ten per cent or more removed since the pension freedoms were introduced. The ABI has warned that the



Director Steven Graves

reasons for this need to be investigated to see what kind of customers they are and whether these moves were suitable for their circumstances. Mr Graves adds: "Announcing the pension freedoms the minister at the time, Steve Webb, said people would be free to buy a Lamborghini if they wanted to! While true, that wasn't necessarily helpful – but I'm glad to say we are not seeing too many of our clients driving around in Italian sports cars!"

Tailoring pensions to career choices

Former CBI boss John Cridland has raised the possibility of replacing a universal state pension age with a "tailored" cut-off point – depending on the type of career you choose.

His interim report on the future of the state pension comes short of making any actual recommendations, but lays out some of the key challenges facing the industry as we continue to live longer.

"The nature of work and retirement is changing, as people move from the old model of a fixed retirement age leading to a defined period of retirement to a more flexible approach where people may wish to work part-time or change career in later life," the report says.

However, it adds that many professions have an early 'burn-out' age – prompting the suggestion that one solution could be to shift from a one-size-fits-all system to a tailored state pension age.

"The current State Pension has a universal age of access and there has never been a time when the state provided a tailored approach in assessing eligibility to the contributions-based State Pension. This universality is frequently challenged," it says.

Mr Cridland adds: "The future of the State Pension age is a hugely important issue for this country. It must be fair and sustainable, and reflect changes in society. "Whatever recommendations I decide



John Cridland, former boss of the CBI, proposes changes to pensions

to make in my final report, they will be underpinned by the importance of effective communications about the State Pension age. People need to be able to plan effectively for their own retirement."

The report has received a mixed response.

Paul Green, director of communications at Saga, says: "It's good news that people are living longer and more fulfilling lives, but longer life also has implications for public services and for taxpayers.

"Changes to the state pension age need to be driven by proper planning and

not short term financial fixes. That's why it is encouraging that John Cridland has kicked off this important debate with some excellent insight into the changing lives of an aging Britain.

"We are particularly pleased to see the emphasis ensuring that any changes to the state pension age are communicated effectively.

"The government must learn from the mistakes of the past and ensure that, whatever changes it decides to make, people have the time to plan their retirement properly."

More assistance



Owner of TaxAssist Accountants Nigel Lomax, apprentice Kieron Evans and Jason Harris of SBC Training

Shrewsbury and Newport-based TaxAssist Accountants has set another young apprentice on the path to a successful career in accounting, with the appointment of newest recruit, 18 year old Kieron Evans.

The business, which continues to grow, now looks after the tax and accountancy needs of more than 600 small local businesses and has taken on apprentice Kieron to work with and learn from the team, while studying part-time for his Association of Accounting Technician (AAT) Level 2 qualifications with local providers SBC Training.

Nigel Lomax who owns TaxAssist Accountants in Shrewsbury and Newport says: "Over the years we've found offering apprenticeships to be hugely rewarding, as we are able to train the next generation of accountants and set them up for a successful future in the industry."

"Too often young people leave college with no real experience of working life, whereas apprenticeships allow them to train in their chosen career and also gain valuable work experience."



Charlotte Round and Michael Anson

Terry Jones Solicitors, which has offices in Shrewsbury, Telford, Newport and Bridgnorth has expanded its team with the appointment of property law experts Charlotte Round and Michael Anson.

Charlotte graduated from Aberystwyth University in 2009 and has knowledge of the conveyancing process from start to finish, having previously worked as sales negotiator at an estate agent.

She went on to qualify in Licensed Conveyancing and has years of experience in dealing with residential property. Charlotte is working out of the Bridgnorth office, and says: "It is a beautiful town and I am already charmed with the local area and its residents."

Conveyancing executive Michael studied law at Staffordshire University and went on to achieve a Commendation in the Legal Practice Course. Michael, who is based at the firm's Telford office, specialises in freehold and leasehold sales and purchases, remortgages and new build properties.

Managing director Terry Jones says: "Both Michael and Charlotte bring additional skills and experience to the department and will strengthen and complement our existing property team very well. We are delighted to welcome them both to the firm."

Apprentices join law firm

A Shropshire law firm has launched its first apprenticeship schemes in a strategic move to invest in the next generation of legal talent.

FBC Manby Bowdler has appointed two legal and two non-legal apprentices to develop its workforce and offer key opportunities to young people.

Lillie Pritchard and Alyisha Arblaster are the firm's first apprentice solicitors who will undergo a full-time six-year apprenticeship programme that will lead to a full LLB (Hons) degree in Legal Practice and their qualification as solicitors.

The apprenticeship, operated in conjunction with BPP University Law School, offers a work-based learning route to qualify as a solicitor.

FBC Manby Bowdler is believed to be one of the first firms in the region to offer this opportunity to young people.

Jade Higgins and Dixie Whitten have taken up roles within FBC Manby Bowdler as part of their 12-month Business Administration Apprenticeship.

Jade is currently working as a compliance assistant while Dixie's first role is as an Assistant in the Marketing team. The pair will work across all areas of the business in a number of disciplines



New FBC Manby Bowdler apprentices Dixie Whitten, Alyisha Arblaster, Lillie Pritchard and Jade Higgins with Kim Carr, managing partner

and earn a nationally recognised NVQ qualification, in conjunction with In-Comm Training.

Kim Carr, Managing Partner of FBC Manby Bowdler, explained the firm's decision to start the apprenticeship schemes.

"We are very excited about the new opportunities we can now offer that give wider access to careers in the legal field to some of the very best candidates."

"Although the traditional route to a legal qualification is through university, we know that it is not an option for everyone and we felt that an apprenticeship programme would be a good way to harness some of the talent

that we might otherwise miss out on.

"The Business Administration Apprenticeship is all about learning and playing an important support role within the FBC Manby Bowdler team."

"We know that our people are our best asset and we hope that our new apprenticeship programmes will develop a continuous stream of future lawyers and support staff to help our business grow and thrive."

FBC Manby Bowdler now employs more than 190 people at five offices in Wolverhampton, Willenhall, Shrewsbury, Telford and Bridgnorth and has an annual turnover of nearly £12 million.

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Do you think you can sell your business to fund your retirement?

That's the question posed by Mark Evans, of Beaumont Financial in Oswestry. He says: "Over the years I have discussed exit strategies with a great number of business owners."

"Some have a clear strategy, simply assuming that they will be able to sell their business for sufficient to live on in retirement. The big question is who would actually buy your business?"

"I have seen very few achieve this, and on speaking to other professionals it does seem more elusive than initially thought."

So, just in case the business sale strategy does not work, what are the alternatives?

- Continue working – but for how long?
- Put management/family in place to run your business and continue taking dividends. Maybe they could buy you out



Mark Evans of
Beaumont
Financial

later, but you are putting your future in their hands. As a back up plan it may be wise to save some money. You can do this in a number of ways:

- Draw extra income from your business - and pay extra income tax (watch out for the new higher dividend tax).
- Invest money inside your company.

The concerns with this are twofold. Firstly, if your business fails you lose not only your income but also your savings. Secondly, if you do sell the company, too much cash may make you ineligible for entrepreneurs' relief and therefore cost you in additional Capital Gains Tax.

relief and therefore cost you in additional Capital Gains Tax.

- Another option is to contribute to a pension. If your company pays the contribution it is deductible from Corporation Tax as if it were a business expense – and with no additional tax to pay personally. The funds grow tax free and are protected from your creditors. When you withdraw funds, 25% is tax free with the remainder taxed as income. This means you can save for your retirement by taking gross money from your company when it is most profitable. You then defer paying tax until your retirement and then most likely pay a reduced rate of tax on your income.

Mark, who is listed as one of the top 250 independent financial advisors in UK in the Sunday Times VouchedFor.com league table, says: "Every business owner's personal circumstances are individual to them, but it's worth taking independent advice sooner rather than later to plan a tax efficient way to save for your retirement."

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Taxing times for small businesses are coming

The UK tax system will soon undergo a fundamental shift which will have huge implications on almost all businesses and landlords.

From April 2018 all but the smallest of businesses and landlords will have to move into the digital age under HM Revenue and Customs' 'Making Tax Digital' (MTD) programme.

In short this will involve businesses and landlords keeping their accounting records on software packages and making quarterly uploads to HMRC. Although initially there are no compulsory changes to tax payment dates, this will surely follow.

MTD is set to apply to all but the smallest of businesses and landlords (currently those with gross incomes under £10,000), and quarterly 'updates' will have to be sent to the Revenue direct from the software, as well as the normal annual return.

It will, unfortunately, represent a significant additional time commitment and cost for virtually everyone.

More detail:

- There are no changes to tax



Peter REYNOLDS

payment dates at present – although voluntary payments may be made. It appears HMRC's intention is to be able to require tax to be paid quarterly in line with the updates – or even more frequently.

- The quarterly updates will be summaries of the transactions in the quarter – although, as they will have to come from specific software packages, it seems likely that the next stage will be the reporting of each and every transaction.

- The basics will not be changed; the detail may be. There have already been some significant alterations made to the proposals since they were first put forward some 15 months ago.

- The final version of MTD is due to be announced by the Government early in 2017 with the first quarterly updates being for the period from 6 April 2018 to 5 July

2018. This means that for some people there will be only 12 months in which to get everything in place.

Our comments:

- A recent survey carried out by the Institute of Chartered Accountants showed that 75% of businesses do not currently maintain their accounts electronically using accounting software – they use paper records, computer spreadsheets, etc. Indeed, many businesses and landlords do not own a computer, or have very limited broadband connectivity.

- Accountants and business representatives have tried to get the Government to alter their approach here (as part of Dyke Ruscoe & Hayes' efforts we had a one-to-one meeting with our MP) – but without success. It is clear that the changes will happen, whatever the cost to taxpayers; failure to comply will just lead to penalties sufficient to ruin a business.

- What will the Revenue do with the data? Whilst it is in summary form it clearly has limited use. Once each transaction is reported it will be possible for the Revenue (using the sophisticated software it already holds) to tie those transactions up with the other party's records, making sure that nothing has slipped through the tax net.



It's time to get your heads together to sort taxation

What you need to do:

- Many businesses and landlords will need to computerise their records for the first time. We have investigated and trialled the software options and so can advise on what options will give rise to the least cost and inconvenience for clients.

- Although HMRC have indicated that free software will be available for some purposes anyone computerising for the first time will have to expect to pay an annual subscription cost for the software.

- In addition if businesses and landlords want to keep their time down to a minimum, they may need to consider using some of the new automation tools that will read bank statements, invoices, etc so they can be added to the computer records automatically.

- Peter Reynolds is based in the Ludlow office of Dyke, Ruscoe & Hayes, where he is a director

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Coming clean on the latest changes in workplace legislation

A Telford solicitor has welcomed a tribunal ruling that upheld a decision to sack a baker for failing to wash his hands.

John Mehtam, employment law specialist at Martin-Kaye Solicitors, said: "The case involved well-known bakers Greggs who sacked the employee after he failed to wash his hands before returning to a food production area.

"He had claimed that their actions were too harsh, but the tribunal threw the case out, saying

he could not now be trusted to follow hand-washing rules and so he posed an unacceptable risk to the company's customers and reputation."

John says the tribunal's decision reinforces the need for companies to have clear and robust procedures in place, as well as the importance of ensuring all staff understand their responsibilities.

"Workplace legislation is constantly changing, and it's vital that employers ensure their policies and procedures are up-to-date.



John Mehtam

Importance of savings

Is your business putting aside enough cash for a rainy day? Small and medium sized enterprises in the construction and building sector come bottom when it comes to the amount of money held in business savings accounts, according to new research.

Their average balance stands at £319,000 – less than half the figure for IT, communication and financial services firms, and well behind manufacturing, engineering ... and even charities.

Accountancy SMEs, which hold an average of just over £1 million in savings,

are unsurprisingly the biggest business savers, according to the research from Hampshire Trust Bank.

While accountancy and IT and communications businesses have the largest savings pots, charities are the most active savers – investing 77% of total funds in business savings. The national average for business savings is £556,000 – 57% of a SME's total funds.

Following the outcome of the EU Referendum, half of businesses in the construction and building industry said they were increasing the amount of cash in their firms to build a cash buffer, significantly higher than the national average of 38%.

However, only 4% of construction SMEs are increasing cash reserves due to concerns about the UK economic outlook – lower than the national average of 12%.

Stuart Hulme, director of savings at Hampshire Trust Bank, says: "Our study demonstrates the sector differences when it comes to the amounts businesses and organisations are holding in current and savings accounts.

"It's encouraging to see charities and architects are confidently planning for their future, by placing the majority of their total funds into savings accounts.

"The organisations that have been stockpiling cash into current accounts should consider the opportunities to make more out of every £1 earned.

"The benefit of making use of savings accounts is not only the interest rate return you get as a business, but also the knowledge that the money is being lent on to SMEs looking to grow, delivering double value and supporting investment in the UK."

Fifth anniversary joy



Managing director John Burrowes (centre) and directors Christine Campbell and Robin Hooper are seeking consultant solicitors across a variety of specialisms

Hooper Burrowes Legal is celebrating five years in business with a new wave of expansion.

The company, based at Battlefield Enterprise Park in Shrewsbury, is seeking new consultant solicitors across a variety of specialisms.

It has grown year-on-year to form a team of eight lawyers and legal experts with clients across Shropshire, Cheshire, North Wales, Cumbria, London and the South East of England.

"We've come a long way since launching in 2011. We've grown from just me, operating on my own," said founder John Burrowes. "The time is now right for us to continue the next phase of expansion.

"We're looking for solicitors, ideally with at least 10 years' practice experience, who want to manage their own client base and enjoy a better work-life balance," added Mr Burrowes.

"Our attractive fee-sharing arrangements truly value individual effort, with consultants typically retaining 70 per cent of their fees."



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Acquisition

Accountancy firm Tranter Lowe has joined forces with Baldwins Accountants – which has a network of 27 offices across the UK including 19 in the Midlands.

The Baldwins Shifnal office has moved into Tranter Lowe's Dawley office, which is now trading as Baldwin incorporating Tranter Lowe.

Baldwins director Helen Tinsley has teamed up with Tranter Lowe partner Philip Lowe to run the enlarged office.

Helen Tinsley says: "The acquisition of Tranter Lowe will help further strengthen our presence in the area. Tranter Lowe has a strong client base and prides itself on being at the cutting edge of today's fast moving commercial environment."



Helen Tinsley, Philip Lowe

Home alone?

Working from home gives Shropshire entrepreneurs an incredible sense of freedom – but it comes with a whole host of risks too.

That's the warning from Dave Williams of Henshalls Insurance Brokers in Newport and Shrewsbury.

"Running a successful enterprise from home – whether it's just you working on a laptop or it's as grand as running a beauty salon in the spare room – is hard work and entrepreneurs have to be motivated and committed.

"But it can be risky too – an accidental flood, burglary or even a customer being injured on your premises could have serious consequences, and you need to have the right insurance cover in place."

Dave said entrepreneurs working from home probably already had contents and buildings insurance in place through their home policy, so it may be possible to combine the two to save time and money.

"Contents insurance covers any equipment that is lost, broken or stolen, and a home policy will typically cover furniture, computers, mobile phones and TV screens.

"When it comes to running your business, you may also have specialised items such as video or photography equipment, and if these are out of action for any reason you could lose valuable income, so protecting these kind of items is a must."

Dave said building insurance would cover aspects of your home such as walls, ceilings, lights, and fittings.

"But if you have a room you use as an office, you could put this under your buildings insurance so if there's a fire, flood or vandalism, your insurance will pay for any repairs or replacements."

He said entrepreneurs should also consider liability insurance – both employers' liability and public liability cover. "Employers' liability protects any staff you may employ and the public liability cover will protect your customers.

"And professional indemnity insurance is a consideration too because if you're giving advice or treatment from home, whether you're a dentist, therapist or financial adviser, this cover will protect you if your advice leads to suffering or loss of income for a client."



Dave Williams



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David Foulkes and Barbara Rainford



David Burgess, Teresa Jones, Mark Lloyd, Susan Ashcroft, Keith Ashcroft

Whitchurch Collaborative Networking



Jane Bingham pictured here with Verity McKay and Sally Inkster

More than 25 businesses were represented at the latest meeting of the Whitchurch Collaborative Networking group. The group met at Hill Valley Hotel in Whitchurch for the first time and were given a presentation by Jon Simcock, of Shrewsbury-based BrightstonePR, on the value of PR to their business. The group meets on the first Wednesday of every month, usually at the Dodington Lodge in the town.



Mark Cornelius with David Burgess and guest speaker Jon Simcock



Nigel Nicoll and Jon Hepburn



Sarah Pugh and Keith Ashcroft



Sue Roberts and Teresa Jones



Wayne Moss, Kate Lightfoot, Ian Follington



Chris Highfield, Carl Brandwood, Mark Lloyd, Susan Ashcroft



Rachel Jones pictured with Alex Evans



Sue Marston of Telford & Wrekin Council was a guest speaker



Sophie Yates at the breakfast event



Julia Allinson and Sarah Nichols



Craig Baker and Paula Firmstone

Telford Business Partnership

Apprenticeships, and ways of bridging the school/business gap, were among the topics tackled at the autumn breakfast meeting of the Telford Business Partnership. Speakers included Dale Kynaston from TCAT, Sue Marston of Telford & Wrekin Council, and Michele Roberts, from the apprenticeships hub at the University of Wolverhampton. The meeting was held at the Park House Hotel, Shifnal.



Michele Roberts, apprentices Oliver Stevens and Katarina Trojanovska, TBP chairman Jan Minihane, and Dale Kynaston



David Lowe and Paul Roberts



Coffee time – Helen Thomas, Jeremy Lloyd, Chris Pallett and Sam Shaw

Magazine is a winning idea



When I received a request to write something for the launch edition of Shropshire Business, I was delighted that Shropshire was going to have a dedicated business magazine to inform and support what is, and remains despite any Brexit and national issues, a thriving business community.

We have proven start-up successes, which enables high growth businesses to deliver jobs. It's a pretty successful combination: self employment and jobs for others. Our economic picture is a good one: small businesses thrive, we have a fantastic tourism base, agri-tech skills and a hugely successful service sector serving the whole county, country and many internationally.

Shropshire is a great place in which to do business. The county is growing in terms of population and business numbers, but that merely increases the need for the diverse business community to have a dedicated independent magazine to enable success stories and examples of good practice to be shared for the benefit of the whole of Shropshire.

The Shropshire Business Partnership, which I am privileged to chair for a third year in 2016, supports service businesses. Members range from IT contractors to solicitors, accountants, surveyors, marketing, PR and design professionals – which just shows the range of businesses we have in Shropshire before you consider our successful manufacturing or retail sectors. We meet only four times a year, to enable business owners to meet each other, share good practice and to learn something from each meeting that should have application to their business.

Quality, not quantity, is we think key. Our next event will share the current thinking and funding support available from the Marches LEP (Local Economic Partnership) with our aim of enabling business planning for growth to access information from the key regional source. Details about us can be found at www.shropshirebusiness.org/about-sbp. The next meeting is on Friday November 25, 2016, and places can be booked online.

Why should you read Shropshire Business or attend the Shropshire Business Partnership? Information is key to success, and learning about other businesses is always a chance to learn to grow and succeed. Join us if you want to succeed.

Finally, I wish the Shropshire Business team all the best, and look forward to reading the magazine for years to come.

● *Paul Bennett is chairman of Shropshire Business Partnership, and a partner in Aaron & Partners solicitors, Shrewsbury*

Not so fine print with ink

One in three young adults now have a tattoo, according to latest figures. But are they putting their career prospects in danger as a result?

For company bosses, it can be an employment minefield, and Shropshire legal expert George Heron says it is vital that companies have clear and watertight policies in place which tackle the issue.

"Colourful tattoos have been increasingly popular with people inspired by sport and TV personalities such as David Beckham, and this popularity continues to grow despite the negative perceptions which tattoos create in some situations," he says.

"In particular, in the world of business, visible tattoos are frequently prohibited in company policies

"But it's vital that companies have clear policies set out to cover dress codes and their employees' appearance, and that staff are fully aware of the rules they have in place."

George, from Martin-Kaye Solicitors in Telford, says the topic has received so much attention that the Advisory, Conciliation and Arbitration Service (ACAS) has now published an updated research



Legal expert George Heron

paper to help employers navigate through the minefield.

"Their research revealed how an employee of a radio station was sacked for having a tattoo over her foot and ankle which she made no effort to cover.

"Their company policy did not specifically state that staff should refrain from getting tattooed, but it did require them to be covered.

"As a result, there was nothing the employee could do about her dismissal – the company's actions were not discriminatory and she had not been at the station long enough to attain protected employment status, so she could not make an unfair dismissal claim."

He says any dismissal brings a certain degree of risk for employers, and so it is essential to have the right policies and procedures in place.

"Employers need to make sure they have taken professional legal advice to ensure their policies are watertight and that their staff understand the implications of getting a tattoo that will be visible while they're at work.

"If staff are working in roles where they don't meet customers, suppliers or the general public, you may consider tattoos to be less of a concern, but the onus is on employers to set out a clear strategy and stick to it."

It's a hive of activity at Lyreco

One of the UK's biggest providers of workplace supplies is sweetening its environmental credentials at its Shropshire base with a new project to boost Britain's ailing honey bee population.

Lyreco has introduced three beehives at its national distribution centre in Telford, which caters for around 240,000 bees at their peak, with plans for a fourth.

The firm has also installed nearly 14,000 solar panels on the roof of its distribution hub. The installation is one of the largest rooftop photovoltaic system in the UK and saves Lyreco more than £53,000 a year on its energy bills, as well as cutting annual carbon emissions by 1,700 tonnes to make the site electrically carbon neutral.

Lyreco's managing director for the UK and Ireland Peter Hradisky explains: "The changing landscape of the UK has contributed to the reduction in bee numbers, which in turn poses a risk to food crops as bees play an important role in pollination. We wanted to help reverse that decline so we installed three



Manel Roura and Jamie Mills of Lyreco with some of the honey made by the company's bees

hives earlier this year and have plans for another."

The honey produced – 60lbs so far this year – will be sold to raise funds for the Lyreco for Education programme that gives children living in poor conditions better access to schooling.

Lyreco is a member of The Business Environmental Support Scheme for Telford (BESST), a partnership between local private and public sector businesses that aims to help businesses improve their environmental performance.

Helping young to consider careers

A new 'Enterprise Advisor Network' designed to build a robust careers and enterprise programme across the region was launched at Enginuity in Coalbrookdale.

The network, which is helping young people to think about their future careers and focus on developing their workplace skills, is made possible by volunteer advisers with support from an Enterprise Co-ordinator.

Telford & Wrekin is the first area in the Marches Local Enterprise Partnership region to take part in this programme, and the launch event was an opportunity for any interested business to find out more.

Paul Hinkins, deputy chair of the Marches LEP, said: "Careers guidance is invaluable but only really comes in to its own when young people are given access to someone with real life experience from the business world.

"The work being carried out by

The Careers & Enterprise Company is instrumental in making this happen: it helps employers to get involved in schools; supports schools and colleges in their planning of careers and enterprise activity; and ensures that best practice is shared amongst all concerned parties.

"The impact that the volunteer business advisers had on the young people that they spent time with cannot be underestimated.

"Many businesses were involved, so that the benefit could be experienced as widely as possible across Telford & Wrekin."

At the launch event, presentations were made by the Careers & Enterprise Company; the Marches LEP; Telford & Wrekin Council and CapGemini.

Anyone interested in finding out how they could get involved as a volunteer business advisor should contact kim.hodgetts@telford.gov.uk



Paul Hinkins, deputy chair of the Marches LEP

Life is sweet for new name on the block

A new name in homebuilding across Shropshire and Mid Wales has been launched with a flagship 173-home development in Shrewsbury.

Sweetlake Meadow, off Longden Road, is the first venture by SJ Roberts Homes, which has been founded on the 30-year pedigree of its parent company, SJR Group – an already established name in contract construction and timber frame engineering.

The group has an annual turnover of £20m and headquarters on the Shropshire/Powys border near Welshpool.

The 173 new homes will be built to high energy efficiency standards and make use of modern timber construction methods, using products engineered by SJR Group company, Lowfield Timber Frames.

Shropshire and Mid Wales supply chains will be a key part of SJ Roberts Homes' approach to projects, making use of both its standing workforce and local contractors and support services, including civil engineers, architects, PR and marketing.

It will also bolster an already active apprenticeship programme promoted by SJR Group across its companies which has seen a string of young people develop long term skilled careers in the industry – and for which it is currently recruiting.

Michael Sambrook of SJ Roberts Homes and managing director or SJ Roberts Construction said: "This is a very exciting venture for us.



Work under way on the site – SJR Roberts Homes' Victoria Evanson, managing director Michael Sambrook and site manager Alan Cound



An artist's impression of how the new homes at Sweetlake Meadow will look when completed

"We have a long history of building homes as a main contractor, including some very large projects, so it is a logical step to design and deliver our own developments from start to finish.

"In the process we will be enhancing job security for our existing loyal workforce, creating jobs, generating work for local suppliers and creating the kind of homes we know people will love to live in."

The group has a long history of ensuring engagement with the community wherever it builds, including through linking with schools to promote health and safety on building sites and encouraging a wider interest in engineering and construction among young people.

Sales releases for the first homes are due to begin this winter, with the whole development being completed in the course of the next four years.

SJ Roberts Homes is also already in negotiation regarding plots for a further 60 homes in the region.

Mortgage overpayment: the best form of saving?

TV's money-saving expert **Martin Lewis** writes for Shropshire Business



Do you have a mortgage and savings? If so, it's almost certain this is the moment to change strategy. Saving rates are dire and getting worse. So I want to urge you to urgently check now if you'd be far better off simply overpaying your mortgage instead – the gains can be in the £10,000s.

It's now been several months since the Bank of England cut UK base rates from 0.5% to 0.25%. Since then we've gradually seen savings account after savings account slash its interest – for example NatWest's cash ISA's has dropped to 0.01% and Santander's halving the interest on its 123 current account.

Of course, cutting the rate is meant to benefit those with mortgages, yet millions are locked in on fixed rates, or paying over the odds, so for many there's little gain. That's why I'm calling on everyone with a mortgage and spare cash to check if overpaying it is their best form of saving.

Here are the six key need-to-knows:
1. The big question – is your mortgage rate higher than the rate on your savings? If it is then, quite simply you'll be better off by overpaying it. It's basic maths. For example,



There are six questions to ask regarding early mortgage repayment

£1,000 saved at 1% earns £10/yr. Instead use this cash to reduce a 4% mortgage and your interest costs £40/yr less, so you're £30/yr better off. And the compounded impact of this over years is enormous. Use the mortgage overpay calculator at www.mse.me/mortgageoverpaycalc. However, if you're lucky enough to have a mortgage rate that's lower than your savings rate, don't overpay. Even though the calculator says you'll gain, you'd gain more by saving.

2. Beware overpayment penalties – Most mortgages allow you to overpay up to 10% of your balance annually – even if you're on a fixed deal. That's a decent whack, but above it there are penalties. If you're on the lender's standard variable rate, overpayments are usually unlimited. However, if there are penalties, this will

usually kill the gain from overpaying.

3. If you've other more expensive debts, pay them off first. While a mortgage is likely to be your biggest loan, it might not be your most expensive. If you have other debt at higher interest, use any spare cash to clear that first, as it is costing you more.

4. Ensure you ask for the repayments to shorten the term. Don't let them just lower your future mortgage repayments, this effectively spreads the debt and means you don't get as much benefit. When you overpay, ask it to keep your repayments fixed, which will effectively shorten the term of your mortgage, even if you're making regular rather than lump sum payments. However, please don't read that as me saying "ask to shorten your term". While cutting your mortgage term from 25

● Martin Lewis is the founder and editor in chief of Money Saving Expert. To join the 11 million people who get his Martin's Money Tips weekly email, go to www.moneysavingexpert.com/latesttip

years to 20 years has the same effect as overpaying, you're locked into it so can't change back. By simply overpaying and letting that reduce the term gradually, you have flexibility to stop overpaying in future.

5. Always have a readily available emergency fund. It's important to have one of these just in case the worst happens. As even if you'd overpaid your mortgage, and, say you then lost your job, you could face mortgage arrears. So always keep an emergency cash fund to cover at least three and preferably six months of all bills. The only exception is for those with flexible mortgages allowing you to withdraw overpayments – as you could then do just that in the event of emergency. Having said that, there are a range of bank accounts that offer savers high rates, up to 5% or 6% but only on smaller amounts. Full best buys in www.mse.me/bestbankaccounts.

6. If you can, get a cheaper mortgage elsewhere. If your mortgage rate is expensive, it's always worth checking to see if you can get a cheaper one. Rates are at record lows at the moment – some are sub 1%, so see if you can switch and save. Like Kperat, who emailed "Fixed at 1.24% for 2 yrs, and reduced term to 13 years [effectively overpaying - ML] without paying more a month. Will be saving about £20,000 even after fees. THANKS." Overpaying won't only help you save now, but may also help you to get a cheaper mortgage rate in the future. As it reduces your mortgage debt, it decreases your 'Loan To Value' (LTV - the % of the price borrowed against the total house value) ratio.



Jingling of Christmas tills



Most enjoy a Christmas feast – but is it worth going into debt?

Don't hate me . . . I really do dislike tinsel and Jingle Bells before December as much as the next man, but many festive savings are only possible if you do them early.

I'm fed up of people telling me every January they're skint, and when I ask why, they reply: "Christmas of course." Well I can tell Shropshire Business readers exclusively here, Christmas will be on December 25 this year!

A typical family Christmas in Shropshire costs between £600 and £800 – that's a huge amount from one month's salary alone. If you're saying you can't afford that, and haven't been putting money aside earlier in the year to spread the cost, then I'm afraid you'll need to go cold turkey.

Christmas is just one day; it's not worth overspending and ruining your New Year. Here are some helpful festive finance tips:

Agree to not give unnecessary presents

Gifts for kids, grandchildren or your spouse are fine. Yet it's time to stop the ever growing list of people we buy for even when we've no idea what they want. I've been campaigning to end unnecessary gifts for six years, and more and more people are doing it. Yet it involves agreeing a pact not to buy each other. Even the joy of giving can be selfish if it obligates someone who can't afford it to buy back. Julia tweeted me a couple of weeks ago: "@MartinSLewis, finally took your advice and told family I can't afford Xmas presents. What a weight off my mind. Thank you."

So contact friends and family now and make an agreement not to buy, to cap the cost, only give homemade gifts, or even to give to charity instead. See my full 'why Christmas presents are bad' explanation at www.mse.me/BanChristmas.

Small savings make merry

If you buy a £2 coffee every work day, or other on-the-go refreshments, just give them up now, put the cash in a Christmas kitty instead and you'll have some handy spending money by the big day. It's about deciding priorities. If that's cash you need for Christmas, are you willing to make the sacrifice?

Earn 5% cashback on your Christmas shopping

If you're going to be spending for Christmas, you might as well do it on a card that pays you every time you spend on it. The no annual-fee www.americanexpress.com Platinum Everyday credit card pays you 5% cashback on your first three months' spending (maximum £100), so get it now and you get the big cashback during the high spend pre-Christmas period. It then follows with up to 1% after.

The cashback is paid after a year, so you'll get it in time to help next Christmas, though there's a minimum £3,000 spend to get it. That sounds a lot, but do all your normal spending on it as it pays you, and you'll be fine. Of course, only do this if you've a direct debit to repay it IN FULL each month, or you'll be charged 22.9% rep APR, which kills the gain.

Set up a Christmas cupboard

Become a tactical shopper. Work out what necessary gifts you need to buy, and then if you spot a bargain, pounce on it when there's a code, voucher or discount that makes it cheaper (I put the best in my weekly email at www.mse.me/tips).

Not used it since last Christmas? Flog it

Walk around the house and examine everything; it's time for your annual personal stock clearance. Many old items can be worth serious cash. And if you've not used things for a year, whether toys, prams, old coffee makers, mobile phones, gadgets, or even clothes, why not sell them?

This isn't just about eBay or car boot sales, Facebook now has a lot of good local sales groups too that can be an easy way to do this. There are also lots of recycling sites that will pay you for old mobiles and gadgets – just make sure you do your research first to find the one that'll give you the most.



Clutter, clutter everywhere – not used it since last Christmas? Sell it.



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Round-table

Everyone around the table was in complete agreement. It had been a truly tumultuous year – the likes of which we are unlikely to ever see again.

CARL JONES, editor for Shropshire Business reports back from **SHROPSHIRE ROUND-TABLE**

How do Shropshire businesses pick their way through the ever-changing political landscape to put themselves in the box-seat for post-Brexit prosperity?

An eclectic range of business people gathered at The Haughmond in Upton Magna to tackle this – and many more issues – in the latest round-table forum organised by law firm Lanyon Bowdler.

From food producers to financiers, they all had one thing in common – they played a high-profile role in the 2016 Shropshire Business Awards, known as the ‘Oscars’ of the local economy.

Laura Parkinson of Lanyon Bowdler, who chaired the debate, kicked things off. “It’s fair to say that this year has been truly tumultuous.

“That’s why it is more important than ever that Shropshire businesses don’t hide their lights under a bushel, and demonstrate what they can do, and what they are all about.”

Shropshire Chamber of Commerce has been surveying the local business community in some detail this year, both before and after the Brexit vote.

Chief executive Richard Sheehan said:



Richard Sheehan, chief executive for Shropshire Chamber of Commerce, makes a point at the recent Round-Table event at The Haughmond

“There is no doubt that uncertainty is driving a certain lack of confidence right now.

“People are driven to distraction by the threats that we keep hearing about, which may or may not come through, like the continued impact of Brexit on the currency markets.”

He said the chamber’s latest quarterly economic survey painted a picture of a Shropshire economy which was not

unlike that of 2009, when recession was threatening to bite.

“Investment has been put on hold in some instances by companies who feel it is not quite right at the moment.

“We are facing extremely uncertain times with lots of bumps in the long road ahead, and it is important now that Shropshire businesses work together to get through it.



Barclays' corporate banking director for Shropshire, John Pitchford, said: "It seems to me that people were totally unprepared for the Brexit vote"

"We have to roll our sleeves up, get on with it, and not talk things down – if you keep being told you are ill, that is eventually how you will start to feel.

"When things kick off round the country, we never seem to see really huge peaks or slumps in Shropshire. We tend not to get the sort of boom and bust scenario that is seen in places like London. Our movement is much slower and more progressive, and we tend to be more consistent."

October's pricing battle between retail giants Unilever and Tesco, was symptomatic of the kind of stand-off we are likely to increasingly see among companies which are vulnerable to the international exchange rate fluctuations, the panel agreed.

But did the decision by Bank of England governor Mark Carney to cut interest rates in the wake of the Brexit vote merely fuel the panic and concern?

Not entirely, it was felt, but Barclays' corporate banking director for Shropshire, John Pitchford, said: "It seems to me that people were totally unprepared for the Brexit vote.

"There is a real appetite among clients right now to talk about Brexit, but not a lot of information out there. And the information that is available is giving out conflicting messages.

"But there is still lots of positive news out there, and companies see the current situation as an opportunity to perhaps refresh their supply chains."

Some Shropshire companies are already changing their focus, and structure, in readiness for what the future holds.



Richard Cooke, from Orchard Valley Foods, with Mark Freeman of Henshalls, Praveen Chaudhari and Laura Parkinson of Lanyon Bowdler

"There was a knee-jerk straight after the Brexit vote, but it now seems to be business as usual" – Praveen Chaudhari

Richard Cooke, a director of 2016 Shropshire Company of the Year, Orchard Valley Foods, based in Burford, said: "We are a food ingredients business which is a net importer from mainland Europe, so the current situation has a major impact on our cost base through the exchange rate.

"However, it has also given us an opportunity to sell back into Europe now, which is something we were struggling to do 12 months ago.

"I believe you can only try to manage what you know. We should limit worrying about threats to no more than a quarter of our time in the boardroom, and spend the other three quarters looking at opportunities which this could bring.

"The ability and appetite to respond quickly to change and take advantage of the new world is what really matters in the current environment.

"And remember, the weaker pound has made it cheaper for buying into UK business, and when it comes to merger and acquisition opportunities, everybody is looking for a bargain!"

On the commercial property front, Praveen Chaudhari from Lanyon Bowdler said there was still a strong appetite for deals. "There was a knee-jerk straight after the Brexit vote, but it now seems to be business as usual – there is no lack of confidence in the market, the talk is far more about prices."

Ah yes, prices. And the issues around how much money we all have to spend.

Paul Gossage from the Ironbridge Gorge Museum Trust brought a tourism-related perspective to the debate, after Kirsty Smallman from Wellington-based J&PR asked whether it had benefited from a rise in stay-at-home holidaymakers this year.



Laura Parkinson from Lanyon Bowdler and Richard Cooke of Orchard Valley Foods

"People are still coming, and still spending, but they are being a little bit more prudent, and cautious," he said. "We need to be working particularly hard to promote the attractions of Shropshire at the moment."

He said the museum was also keeping an eye on its own funding streams, with potential changes to the long-term way it receives its money. "We have to look at our business models, and consider other sources of income."

Skills was next on the agenda. It's a topic which has taken up a significant amount of time at every one of the Lanyon Bowdler forums over the past couple of years – and this was no different.

Businesses expressed concerns at the fact that Shropshire's low-wage economy was not always able to attract the sort of high-skills jobs which make young people want to stay.

And it was felt that much more work needed to be done to dispel the myths that jobs in manufacturing meant working in some kind of primitive 'black hole'.

This is not just an issue with young people, but with parents, whose perceptions of engineering and manufacturing careers have in some cases become stereotyped, and outdated.

Richard Cooke said: "We spend a great deal of time growing our own middle managers.

"That way they have the biggest influence on our business.



Paul Gossage, Ironbridge Gorge Museum Trust

"To have young people that know the culture from day one means you are onto a winner."

Orchard Valley Foods employs 70 people, and Richard said the company had put over a quarter of its staff through

some form of managerial or personal development training programme in the past 18 months.

Jude Robinson from GWR Fasteners in Oswestry echoed the view that it was 'a struggle' to recruit high-end skilled people with the required experience.

"On the whole I do feel positive about the future, though. If you have a passion for what you do, and you can pass that on to young people and pay them well, they will be loyal.

"Young people are much more digitally-savvy too, so having them as part of your business will shake things up a bit."

The panel expressed concerns that teachers still measured young people primarily on their academic skills, rather than their vocational potential.

It was felt that, until curriculums change to reflect the need to engage much more closely with business, things are unlikely to change.

And that is a battle which can't be fought locally; it needs to be taken right to the top of Government...

Jude Robinson added: "There is still this view that people have to go to university to be successful, when they do not.

"They need to learn much more about life experiences, and ways of communicating and connecting with people – that's the most important thing.

"We need to get rid of all these preconceptions that it is just about money – people want to feel a sense of worth."



Businesses from a variety of industries gathered to discuss the county's future direction in the wake of Brexit

The view of the panel was that, in general terms, young people are ahead of the game when it comes to technology, but lagging behind when it comes to interpersonal skills.

Which brought us neatly to the last major talking point – the digital revolution, and the frustrations which many companies across Shropshire feel about the IT infrastructure.

Dave Wyatt from logistics and warehousing company 3PL UK said the hit-and-miss broadband service in the county was threatening to impact on his business 'massively'.

"It needs to be a lot better. We need connectivity at all times in our business. When I'm out and about across Shropshire, I often lose contact with the office and this is clearly not good enough in today's world.

"Our clients are at the cutting edge, so that is where we have to make sure we are too."

The mobile phone coverage across Shropshire was also described by the panel as 'a nightmare', and although there are promises of a much improved service by 2020, it was unanimously acknowledged as one of the county's major economic weaknesses right now – and a top priority.

But we couldn't end the forum on a downbeat note, so delegates were asked to round off the discussion by highlighting some of the many things that are good about working in Shropshire.

The list – and happily it was a long one – included the work-life balance, the fantastic environment in which to live, the central location which is well connected to the transport network, and the way in which local companies are resilient to the challenges they face.

Laura Parkinson said: "The message is clear. There is no need to go to the big cities for quality businesses.

"We have a well joined-up business community in Shropshire, with opportunities for growth, and lots of help and support at hand."



David Wyatt of 3PL UK commented on Shropshire's broadband service



Laura Parkinson said: "There is no need to go to the big cities"



Praveen Chaudhari speaks during the round-table



Shropshire Business editor Carl Jones at the event



John Pitchford and Mark Freeman



Jude Robinson of Oswestry



Andrew Pegg in conversation



Mark Freeman of Henshalls

**THE
ROUND-TABLE
LINE-UP**

- Dave Wyatt from 3PL UK, Kinnerley
- Mark Evans of Beaumont Financial in Oswestry
- Jude Robinson from GWR Fasteners in Oswestry
- Mark Freeman of Henshalls insurance brokers, Newport
- Paul Gossage from the Ironbridge Gorge Museum Trust
- Andrew Pegg, John Merry, Laura Parkinson and Praveen Chaudhari of Lanyon Bowdler
- Richard Cooke, director of Orchard Valley Foods, Burford
- Carl Jones, editor of Shropshire Business
- Richard Sheehan, chief executive of Shropshire Chamber of Commerce
- Kirsty Smallman, from J&PR in Wellington
- John Pitchford, head of Shropshire corporate banking, Barclays



Mark Evans of Beaumont Financial, Oswestry



Kirsty Smallman chatting to Praveen Chaudhari

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It was the perfect combination – showcase your new poultry site to clients and suppliers ahead of its official opening, and raise cash for charity at the same time.

The 2016 annual poultry industry charity clay shoot, held by IEC, raised £1,500 for the Midlands Air Ambulance.

It attracted some 39 teams made up of over 150 of IEC's biomass boiler customers, Softlay bedding customers, farmers, suppliers and representatives from local organisations.

For this year only, the annual event moved from IEC's headquarters at Old Springs Farm in Market Drayton to its new poultry site in Woodseaves.

IEC Poultry is an extension to the business which already provides large scale biomass heating installations and Softlay bedding to the agricultural industry.



More than 150 attended the charity clay shoot, raising £1,500

Sam Kenworthy, Softlay sales manager at IEC and organiser of the shoot, explains: "Timings fell that our brand new poultry site would be almost complete at the same time as our annual charity shoot. It seemed like

a great opportunity to enable our guests to have a look around the innovative site before the birds are moved in.

"These new-build broiler sheds have already been contracted to leading poultry producer Moy Park and are completely heated by a biomass heating system installed by IEC. It's an excellent example of how we use our extensive agricultural experience to create different forms of profitable, sustainable solutions for the farming community."

IEC has worked with the Applied Group and contractors including Knights Construction, Morspan, RMW Electrical Services Ltd and AC Jackson to create the new poultry site which comprises four broiler sheds, sited in parallel and with a central corridor providing access and viewing windows into each building.

A perfect mix



TG Concrete general manager Dave Morris promotes the AgriCrete range

Farmers across Shropshire have praised a team of concrete specialists who have developed three new products specifically for the agricultural sector.

The TG Concrete division, part of the Tudor Griffiths Group in Ellesmere, has unveiled the new TG AgriCrete range after months of research and development work.

General manager Dave Morris said the products had been created as a direct result of requests from local farmers and contractors.

"They told us they were looking for hard-wearing and highly durable solutions for their yards and buildings, and so our team set to work to create products that met their very specific requirements.

"As a result, all three of our new ready-mixed concrete products comply with the very latest agricultural standards, and are designed to help resist abrasion, erosion and chemical damage."

The range includes: TG YardCrete for outside areas including stock housing, tracks and access roads; TG StoreCrete for grain stores and partition walls; and TG SilageCrete for slurry and manure storage, silage and maize pits.

"Each of the products has its own unique qualities but the common theme is that they're all designed to help make durable concrete for the agricultural industry," says Dave.

- TG YardCrete is hard-wearing and designed to resist damage from heavy plant and machinery. Also used in livestock housing.

- TG StoreCrete provides a mix that can be polished up in applications of grain stores.

- TG SilageCrete has proved to have a better durability against silage effluent than other more general products.

Dave said farmers who had been involved in the development of the TG AgriCrete range had already praised the products for solving a range of common everyday issues that were both frustrating and costly at the same time.

"The response so far has been excellent and we believe the new range will prove very popular with our agricultural customers across Shropshire and beyond."

The TG AgriCrete range is made up of granulated blast furnace slag – a by-product of the iron-making industry – combined with local sand and glacial gravel, to produce sulphur-resistant properties.

The Tudor Griffiths Group is currently expanding its presence in Shropshire, and has just opened a new builders' merchants in Bridgnorth.



The 218-acre Webscott Farm as viewed from the air

£3 million plus sale price for dairy farmland in Shrewsbury

A dairy and stock farm near Shrewsbury has been sold for more than £3 million.

The sale of the 218-acre Webscott Farm at Myddle included a five bedroom period farmhouse, a large three bedroom detached dormer bungalow, dairy and youngstock buildings, herringbone parlour, modern covered silage clamps and highly productive grassland capable of arable cultivation.

"This is an outstanding dairy farm in a renowned agricultural area that has been farmed to a very high standard," said Chris Jones, head of rural agency at Berrys, who sold the farm in joint agency with Wright Marshall.

"As expected, the farm attracted a great deal of interest locally and from further afield and was eventually sold to a farming family from within the county."

The traditional and modern farm buildings offer plenty of accommodation for dairy and youngstock and the land, although presently laid to grass, is also suitable for arable cultivation offering great flexibility for the new owners.

Much, much more than parlour games

By Chris Austin

Few business folk like the V word. Indeed, when it comes to putting together a long-term strategy for growth, volatility is positively avoided.

James Thompson knew that milk was a volatile commodity when he poured £3 million into pedigree stock and a state-of-the-art dairy parlour at the Sansaw Estate in Shrewsbury in 2012. It came at a time when scores of dairy farmers were throwing in the towel each week, broken by the slump in price which had nearly halved within a six month period.

But his meticulous attention to detail and forensic planning on a 'worst case scenario' basis meant Sansaw was able to cope with the crushing troughs and then celebrate with the dizzying peaks.

His vote of confidence in the industry was based on running his new enterprise on a New Zealand management system.

James, managing director of Sansaw Estates, near Shrewsbury, brought in 1,500 cows at the start and plans for a further 200 new arrivals over the next 12 months. Most unusually, the majority graze outside all year round.

Previously, Sansaw was home to a mixed farm rearing pigs and heifers and growing vegetables and cereals. Under James' tenure as managing director, he also oversaw the creation of the RIBA Award-winning Sansaw Business Park, now home to more than a dozen firms.

A former Royal Marine with command experience in Iraq and Afghanistan, James carried out there years of detailed research into what was best for the location before choosing dairy.

"We have very good grass growth here," he explains. "It's a huge asset to our operation and the New Zealand system enables us to make the most of it. There are a lot of milk buyers in the region, too, so that was another huge factor."

The investment, with the next 25 years in mind, has transformed the farm, which now boasts a 70-bail Waikato milking parlour, running seven hours a day, cow tracks and underpasses, a collecting yard and a feeding area.

The cows are based on the New Zealand Friesian-Jersey crossbreed, but there are also Holsteins and shorthorn crosses in what James calls a United Nations of cattle.

He sourced his stock from around the British Isles – from Cornwall to Dumfries and Galloway to Ireland.



James Thompson, managing director of Sansaw Estates, Shrewsbury



United Nations of cattle – cows are based on the New Zealand Friesian-Jersey crossbreed, but there are also Holsteins and shorthorn crosses



James Thompson invested £3 million in pedigree stock and a state-of-the-art dairy parlour in 2012



Shropshire MP Owen Paterson and James Thompson pictured at the opening of the Sansaw Dairy

"I visited other spring calving herds to find what I wanted and it involved a lot of travelling and also some tough negotiations," he says.

"Doing it the New Zealand way has been crucial to success because the running costs would be too high otherwise.

"Our aim is to keep the cows outside for as much of the year as possible – hopefully from February to early December if we manage the grass right.

"We block calve so they can go straight to the spring grass, which also contributes to keeping down our feed costs.

"Grazed grass is the simplest and most profitable way to produce milk."

More than 1,800 acres are put down to pasture with other land for silage making and crops, such as beet and kale, for when the cows are housed and not milking during

the darkest days of winter. They spend the rest of the year on grass with just a little concentrate in their diet to prevent bloating when it's wet."

It has attracted the interest of Harper Adams University for research on the benefits of keeping cows outside for most of the year and helped Sansaw investigate 10 offshoot routes to market, such as cheese production.

James believes that the long-term view allows the business to withstand the fluctuations of the dairy industry because of his low input costs, pointing out that is more about the cost of production than the milk price.

"Yes, of course I look at the milk price each and every day, but while we want it to go higher – not just for us but for all the dairy farmers who break their backs in this

profession – we have created a system which can cope if it hits rock bottom."

Investments have also included a heat recovery system with total electricity costs down to £1,500 a month and further scope for savings.

Cows average around 5,000 litres a year and are likely to complete 5 to 10 lactations during their time at Sansaw.

Although not from a historic farming background, James' approach has brought about more jobs and more investment at a time when others have crumbled, highlighting the success of his project.

"There's still a long way to go," he reminds.

"The picture is constantly moving and we have to be quick to adapt, but the foundations we have put in place have served us well."

Plan ahead
to avoid any
future woes



With profits across most agricultural sectors looking rather thin, farmers need to plan ahead to avoid major cash flow problems in the coming months. Here are some tips to help keep your finances in order during the challenging times ahead.

- 1. Preparation**
It is imperative to understand anticipated profitability and cashflow so draw up a financial forecast and highlight when budgets are negative so that you can take steps to extend overdraft or short term financing during the tricky times.
 - 2. Cut back expenditure**
Cut back on routine maintenance and repair costs where you can but not so far as to harm the business.
Look at your farming methods and switch to lower cost systems, for example making better use of grass and forage to reduce bought-in feed usage.
Can you reduce the amount of labour used on the farm?
 - 3. Debt structure**
Many existing debts on farms, taken out for investments in recent years of greater profitability, are perhaps structured over too short a term for the cashflow to stand.
These need restructuring or reducing by releasing capital used in the business that does not deliver a return greater than the debt cost.
You could also ask your loan provider to suspend repayments for while or for an interest free period.
 - 4. Capital requirements**
Keep unnecessary expenditure to a minimum but where capital is needed, perhaps for buying replacement stock or vital building projects, source it from the savings you have made from restructuring not from your overdraft.
Shop around and get the best deals.
 - 5. Rationalisation**
Examine all costs carefully. Efficient farmers have streamlined their systems to improve the chance of future profitability.
If an enterprise isn't showing profit, consider getting rid of it until prices improve.
- Charlotte Rogerson is based at the Shrewsbury office of Berrys



Steve Jarrett from Wynnstay presents Rosie McGowan with her award

Student wins
a 2016 award
for agriculture

A student from a Shropshire university has been named as the 2016 winner of the Wynnstay Beef Award.

Rosie McGowan, who graduated with a 1st class BSc Agriculture with Animal Science degree from Harper Adams University, scooped the £100 prize for her research project 'Evaluation of feeding elevated levels of milk replacer on the health of artificially reared beef calves to 12 weeks.'

The Wynnstay Beef Award is made annually to a final year Bachelor of Sciences or Foundation Sciences degree student at the Shropshire university who produces the best beef Honours Research Project or Professional Research Project.

The winner has to demonstrate outstanding innovation within the beef sector, through both case studies and practical research.

The results of the study will be presented as a conference paper at the British Society of Animal Science annual meeting in April next year. Rosie, who comes from a Northumberland farming family which runs

a herd of Dexter cattle to supply their farm shop, beef boxes and a local pub, is now travelling in America to learn more about global agriculture production and working on red meat farms before returning to the United Kingdom.

Wynnstay Group area business manager, Steve Jarrett, said: "Rosie was a deserving winner for a thorough and innovative research project, which was reflected in the 1st class degree that she secured."

"This award recognises the next generation of innovators and specialists in the beef sector and Rosie has got her career off to a flying start by winning the Beef Award."

Wynnstay has a proud history of supporting the university and the future agricultural specialists.

As well as the Beef Award, it backs a range of trials and studies at the Edgmond site.

The specialist agricultural and retail supplier has headquarters in Shrewsbury, Oswestry and Llansantffraid, as well as a wider retail operation of 53 country and pet products stores around the UK.



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A proud military history lost in the mists of time

Editor **Carl Jones** examines the past, present and future of MoD sites

The paperwork officially describes it as 'estate optimisation', but what the Ministry of Defence has really embarked upon is a massive cost-cutting property sell-off.

And Shropshire, with its proud military history, is taking its fair share of the pain. Copthorne in Shrewsbury, Tern Hill in Market Drayton, and Donnington in Telford are in the firing line. Indeed, the 'optimisation' in Shrewsbury began months ago.

Clive Barracks at Tern Hill, home to the first battalion of the Royal Irish Regiment, is also to be sold off to make way for up to 600 homes.

And in Telford, Parsons Barracks and Venning Barracks which have been a key part of the ordnance depot at Donnington for more than 70 years, have been named among 13 further sites earmarked for sale.

Who knows what the sell-off will mean for Tern Hill's landmark barracks on the side of the A41?

In Telford, the MoD says it wants to maintain Donnington's role as a significant logistics depot, and wants the barracks buildings to be used for commercial, rather than residential use.

But it is still a significant fall from grace for the giant ordnance depot which was once the largest of its kind in the world.

For that, you have to cast your mind back to the days before the outbreak of the Second World War.

Long before the blueprint for what would become Telford, the quiet countryside town of Donnington was selected to store a vast



Matilda Tanks were a familiar sight at Donnington

arsenal of ordnance that was being built-up to fight the potential threat from Germany.

The original home of the Royal Army Ordnance Corps was at Woolwich Arsenal.

But, because it was a mere 40 minutes away from German airbases in World War Two, its contents had to be moved to a safer, more distant base, in the heart of the British countryside.

This was Donnington in Shropshire – nowhere near completion in June 1940. The construction task which had been scheduled to take several years in peacetime was squeezed into just a few wartime weeks.

Many civilian families moved from the

Woolwich area up to makeshift housing in Shropshire.

Swarms of builders and contractors, hundreds of soldiers and a constant stream of trucks and railway trains carried on the business of both creating and operating what had become the largest ordnance depot in the world.

The depot was responsible for the storage and supply of all warlike stores for the army to all theatres of war – guns of all calibres, tracked self-propelled gun mountings, tanks, wireless, radar, and later, all supersonic equipment.

The full story of the development of the Royal Army Ordnance Corps and how



War on Wheels: The Mechanisation of the British Army in The Second World War, is available from www.thehistorypress.co.uk, RRP £20. ISBN 978-0-7509-6623-8

it efficiently supported the British Army in several theatres of war and very different fighting conditions is told in the new book: War on Wheels: The Mechanisation of the British Army in The Second World War by Philip Hamlyn Williams.

His family has first-hand experience – Philip's father, Major-General Leslie 'Bill' Williams commanded the RAOC in World War Two.

It's a fabulous, fascinating read,

Brigadier Charles de Wolff hosts a royal visit at Donnington

charting the rise of Donnington in the wake of the Dunkirk evacuation in 1940, which will give encyclopaedic joy to students of Shropshire's military history. The book recalls: "Donnington had been chosen by the War Office as the perfect site for the new depot, exactly the opposite of the depot in Woolwich which it was to replace.

"There were problems – being located far enough away from vulnerable conurbations might mean safety from bombing, but it also meant being a good distance from the workforce. Hence the need for housing, but that would take time – and time was one thing they didn't have.

"One result of the Dunkirk evacuation

was that there was no shortage of troops in England and so sufficient numbers were soon drafted into Donnington, but to a life under canvas until Nissen huts could be erected.

"This was a low priority, given the need to safely store what little hadn't been left behind in France."

Brigadier Charles de Wolff was made commanding officer designate of the new depot – and the book recalls how he managed to persuade Wellington District Council to help create the community we know today, initially building 500 new houses with money made available by the Treasury.



One of the entrances to the ordnance depot, Donnington



Crusader Tanks bound for Russia

Perfect tool to value your property

Want to know how much your house is worth? An Oswestry estate agent has launched a free online valuation tool. Woodhead Oswestry Sales and Lettings on Leg Street created it after increasing demand for their valuation services. It means a sales and lettings valuation of any home can be found in 60 seconds by entering a few simple details into the website. The tool is supplied by The Guild of

Professional Estate Agents, and generates an instant property valuation using data from Land Registry. Woodhead owner Kate Howell said: "The success of our estate agency is based on our consistent development of modern ways of communicating. "The new online valuation service will marry our core, traditional, customer-driven values with the new technological age so

our clients are delivered the best of both worlds. We fully expect our new valuation service to be the perfect launchpad for anyone considering getting their property valued. "Lots of our valuation requests are from homeowners who might not be ready to put their house on the market, but want an idea of its value. This is the perfect tool to deliver that information."

Creative Kate's moved on

Graphic designer Kate Dagleish built her first website at the age of 17, and has been running her own creative business for more than decade.

She has now moved out of her home-based offices into a new first floor base at the Wrekin Professional Centre in Wellington.

Kate, who trades as ETAK Creative Limited, has also taken on her first apprentice through Hortonwood-based training provider Matrix Training.

She says: "I was working from a custom built 'lady cave' shed at my home in Wellington but it had no facilities and was



Liz Lowe of Morris Properties, David Lowe of Barbers Commercial and Kate Dagleish of ETAK Creative

not suitable for business growth. I realised I needed to move to premises which gave me what I needed, were close to home and had

good motorway links as I have clients over the Midlands." Kate launched her company in 2005 after graduating with honours from Coventry University. She designs websites and magazines, and offers print and marketing services including search engine optimisation. She has also developed community links by agreeing a three-year sponsorship of AFC Telford United under-14s girls football team. Wrekin Professional Centre is owned and managed by Morris Properties, and the deal to let a unit to Kate was done through Barbers Commercial. She joins a range of businesses at the centre including a day nursery, physiotherapist, osteopath, Chinese herbalist and a health and fitness centre.

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Sarah's wealth of useful advice

The corporate world's glass ceiling might not be quite so shatterproof these days, but the sight of a female at the top of a stock market listed company is still most definitely the exception, rather than the norm.

Sarah Bates is one such rarity. For nearly three years, she has been chairman of wealth management giant St. James's Place, a FTSE 100 company which manages more than £65 billion of client funds.

The David Penney Practice at Kensington House in Battlefield, a St. James's Place practice, invited Sarah as guest of honour at 'Today And For Tomorrow', a VIP launch event for the new-look company.

David Penney and fellow Midlands financial planner Will Harrison brought their businesses together this summer, with David appointed chief executive of the enlarged business, and Will as managing director.

The expanded company now has four fully qualified advisers, plus an eight-strong support team, and David says: "Will, myself and the entire team are extremely excited about what the future has in store."

Sarah Bates was asked to share her advice for their growing business, going forward – but covered many management issues which are not merely relevant to the financial services industry.

"You've got to this point because you do something that people value," she told the partners. "The question now is how you organise it."

"You are going to have to spend a bit more time making sure that you know what everyone is doing, and make sure that you understand the strengths of everybody in the team, and that you are not surprised when the flipside of those strengths emerges."

"You can never, ever, spend too much time communicating and talking as the team grows – because actually, that is an important thing to do, and it's quite easy to lose sight of very quickly."

She also raised an issue which many business managers will be able to relate to – the feeling that they could have done a task so much better, and more quickly, themselves. "Actually, this means you need to address the structural issue that this has thrown up," she said.



For nearly three years, Sarah Bates has been chairman of wealth management giant St. James's Place, a FTSE 100 company



The David Penney Practice at Kensington House, Battlefield, hosted a VIP event as a launch for the new-look company



David Penney and Will Harrison were on hand to answer questions from the attending guests



Sue Evans, Steven Woodford, Doug Evans and Dot Evans pictured at the event



Gary Wann, Karen Wann and Peter Talbot pictured at the St. James's Place Wealth Management event



The audience listened intently...



...and there was much to discuss

ST JAMES'S PLACE WEALTH MANAGEMENT



Chairman Sarah Bates

"The second thing is to keep your eyes on the long term – remember what it was you were trying to do every day; think about have you kept true to that vision or have you got diverted. You can't do everything. And always remember, you have got to be driven by your clients."

Sarah joined the board of St. James's Place in 2004 as a non executive director before taking over as chairman in January 2014.

She has over 30 years of experience, with roles including chairing the J.P Morgan American Investment Trust plc, and advising the East Riding Pension Fund. She is also a member of the Universities Superannuation Scheme investment committee.

So, wearing so many hats, how does

Sarah manage to digest and assess the mountain of information that passes across her desk?

"This is very much a people business, and you have to listen. We spend a lot of time just listening, understanding, and looking at what's going on in the outside world, to make sure we can link all of that formal structure with the informal structure and the culture, which are very important parts of our controls."

"Thinking about Brexit was very important – we had to make sure we had contingency plans. That takes a lot of preparation and a lot of work."

With the UK's imminent withdrawal from the EU, economic challenges in the Far East, and political uncertainty in the US,

where does Sarah see this all going?

"In the short term, we don't know which way markets are going, and actually thinking you do – and making judgements on the back of that – is a really dangerous thing to do."

"People who hold their views most firmly, and are noisiest about them, are usually the worst forecasters."

"We do live in unusual times. The Bank of England had been expecting interest rates to rise for each of the last six years, and was wrong about that every single time."

"What you do in times of uncertainty is you try and reduce the risk of betting on only one thing. You do diversify, you do take a long-term view, you don't try and muck around."

"So our view is that things are somewhat uncertain, things are not straightforward. In Europe we've got a series of elections coming up; we've also got the US election, and the issue over when the US will raise rates again."

"At the same time, the corporate sector – individual companies in which you can invest – are adaptable, capable, and good investments. I do think those good companies will adapt to the circumstances, and I'd rather put my faith in good companies and good organisations, than actually choosing between US securities and Japanese securities."

Sarah says UK investors are generally quite conservative, even though the range of investment options has grown

significantly. David Penney raised the question of the so-called 'robo-advisor'; a faceless computer-based algorithm which some claim could become the method of financial advice in years to come.

Sarah's response: "Technology can deal with enormous amounts of data analysis very quickly. It enables us to get the facts very quickly. I'm sure, that over the next few years this will make the job of giving advice easier. But people want to talk to somebody who will ask questions they may need to think about. Technology will be used to organise information better, sorting information so that we can focus on the things that matter most."

Sarah is one of just three females currently chairing a FTSE 100 business.

Does that hinder her work? "I was brought up in the 1960s and 70s to think that I could do whatever I wanted to do, so it didn't ever really occur to me that there might be things that I couldn't do in business."

"I do find it odd that there are so few women chairmen, because actually quite a lot in my view is about listening, getting the best out of a group of people, and not thinking that you always have the answer, because the group often comes up with a better answer than you do. And there's no reason why a woman can't do that as well as a man."

"There are circumstances in which it feels odd, but I don't think I've come across an instance where somebody has done me down because I'm female."



Dr Eesa
in the new
laboratory
at ACE

An ACE laboratory

When you splash out £150,000 in new state-of-the-art facilities, you're hoping to see a fairly rapid return on the investment.

And that's precisely what has happened for Advanced Chemical Etching, the precision metal component maker from Telford.

Bosses say the company's new laboratory and metrology department is already paying off after securing a string of new aerospace and medical contracts.

The company has landed more than £500,000 of orders thanks to its ability to offer access to new etching chemistry and expertise in aluminium, titanium and nitinol.

That has included supplying complex parts for aircraft engines, cabin interiors and landing gear applications, whilst medical customers have been tapping into the firm's new capability for bone re-construction and bionic products.

Employing 46 people, the company is now looking to target more customers in these sectors and other industries that may be looking to optimise design and new material introductions to reduce weight and save costs.

"The new laboratory really puts us ahead of the competition and gives us the ability to develop safer chemistry processes and control tighter design parameters... delivering performance never before seen in photo etching," explained ACE director Chris Ball.

"In layman's terms, it means we can offer customers the capability to ensure the quality of components for one off/ prototypes can now be transferred into the



The company has landed £500,000+ orders thanks to its ability to offer etching chemistry and expertise in aluminium, titanium and nitinol

thousands normally found in mid to serial production."

"Our aerospace and medical customers have been making the most of this new facility and the former now accounts for more than 40% of our turnover. There is now a significant opportunity to target F1, automotive and other high value engineering sectors who demand the same precision excellence.

"One of the more advanced objectives completed was to come up with an etching process to corrode corrosive resistant materials, such as inconel and titanium."

ACE's scope of activities is far and wide and can include anything from safety critical components for aircraft and cars to simple washers, electronic connectors and ornate clock faces.

With the latest production machinery and a culture of continuous improvement

at its 20,000 sq ft facility on Hortonwood, it ensures it can make products in materials, including stainless steel, nickel alloys, copper, beryllium copper, phosphor bronze, brass and, thanks to ground-breaking new processes, aluminium, titanium, molybdenum, nitinol and elgiloy.

The company, which is working towards AS9100, has made a number of key appointments to cope with recent expansion, including a new technical sales specialist and business development expert.

Managing director Ian Whateley, said: "2016 is a major year for our business and we've really attacked the marketplace with investment in new technology, new capital equipment and new, highly skilled staff.

"We're well on course to hit our business plan of turning over £5m by the end of next year."

Vibrant county is growing in strength

I have worked for over 20 years in Shrewsbury, as part of a second tier manufacturing site. Family owned, and forward looking, we have invested in the site and looked to support the region.

From my many years within the sector, I have seen the highs and lows of manufacturing. Having spent time over the last few years promoting manufacturing in the Midlands, and being involved with many groups to highlight opportunities that are currently available, I have begun to focus on Shropshire and what we can do to put our region firmly on the agenda of OEMs and other large businesses.

Shropshire is not just a fantastic place to live, it has a vibrant and fast growing manufacturing sector. There are fantastic opportunities for growth, and also good investment chances that have the backing of local MPs, councils and LEPs, all of whom are looking to build on the manufacturing revival in the UK.

It would be easy for me to turn this column into a Brexit-themed article, but



what I have chosen to focus on is the enthusiasm that there currently is in UK manufacturing, and how we can use this to further improve the sector in Shropshire.

We have world-class businesses producing parts that are used all over the UK, and also exported all around the world. But, what we also have in Shropshire is a need and enthusiasm to connect with those further afield, because we are away from the business centres of London and Birmingham we have to work harder to promote what we have and do.

This means we are used to putting in extra effort to make our voices heard, and this extra effort makes us more likely to take opportunities when they present themselves.

I would like to say to this new Government, and the MPs in Westminster,

that there is a region that has great potential, and has business professionals who will put in the extra effort to make manufacturing work.

We are, as a region, investing in skills, processes and the sustainability of manufacturing.

From recent surveys all around the UK, but certainly focused on Shropshire, the skills shortage is the biggest problem stopping business moving forward and continuing to grow.

So, through the local LEP there is a step to invest in skills and make sure we can sustain our sector in years to come. Local manufacturers are involved, and this will make us a leader in training provision.

The outlook is positive, there are opportunities, and through continued support of manufacturing we can help further push the economy of Shropshire.

We can continue to create jobs and make sure the young people learning in our schools, colleges and universities have the opportunity to stay and work in the region, and continue to enjoy our fantastic county.

• Christopher Greenough is president of Made In The Midlands, and commercial director at Salop Design & Engineering Limited



Shropshire has world-class firms producing parts that are used all over the UK, and exported worldwide

Companies show true grit in wake of Brexit to grow output

The UK's manufacturing sector surged in September, growing at its fastest level since June 2014.

The Markit/CIP purchasing manager's index for the sector rose to 55.4 in September from 53.4 in August. Any figure above 50 indicates expansion.

The weakening of the pound following the Brexit vote had continued to boost exports, the survey found - but the weak pound had also pushed up firms' costs "at a double-digit annual rate".

A weakening of the pound makes UK goods cheaper for overseas buyers, but increases the cost of goods imported into the UK.

Since the UK's vote to leave the EU, the pound has fallen in value by more than 10% against both the US dollar and the euro.

John Pitchford, Head of Corporate Banking for Barclays in Shropshire says: "Manufacturers continue to show their grit following the Brexit vote with today's figures reporting increasing output and a healthy flow of new orders for September.

"Moreover, exporters continue to step up activity to make the most of the weak pound although the flip side of that coin is that rising input costs will have to be absorbed somewhere.

"We can now expect the sector to be looking increasingly towards November's Autumn Statement to see how the government proposes to bolster industry and the UK economy."

The weak sterling exchange rate remained the prime growth engine, driving higher new orders from Asia, Europe, the US and a number of emerging markets, according to IHS Markit senior economist Rob Dobson.

He says the domestic market is also still supportive of growth, especially for consumer goods.

Higher import costs as a result of the exchange rate had led to a further "substantial" increase in average purchase prices, with manufacturers passing on part of the rise to customers in the form of higher charges, the survey found.

Lee Hopley, chief economist at the manufacturers' organisation EEF, says an "expectation-busting surge in manufacturing activity" points to conditions across industry being considerably better than "business-as-usual".

Exports on the boil for Mistral



Orders leaving the Halesfield factory site

Brexit is proving no barrier for Mistral Boilers, which has reported a hike in export business as part of a strategy to build business sales outside of the EU.

The oil-fired boiler maker, which has been manufacturing in Telford for more than 40 years, has secured its second order headed for New Zealand in six months.

Managing director Jim Wright said the company was currently in talks with a number of new customers in overseas markets, with a shipment of Mistral's condensing and non-condensing heating systems potentially headed to Australia before the end of the year.

"We secured an order from New Zealand earlier this year and given the uncertainty both ahead and after the Brexit vote, we have put in place a strategy to investigate new markets outside of the Eurozone for our products.

"This has led to us winning our second order from New Zealand in the last six months and the latest order actually tops the total number of exports we did to Europe for the whole of last year.

"Brexit represents an exciting opportunity for manufacturers, particularly small and medium sized businesses like Mistral which do not have a base within mainland Europe. I think all exporting SMEs should be looking to both new and emerging markets but also established markets such as Australia, the US and the Middle East.

Halesfield-based Mistral is one of the top five oil-fired boiler manufacturers in the UK, alongside household names such as Worcester Bosch and Grant UK. The oil fired boiler sector in the UK is currently enjoying a resurgence with sales up 8 - 10% last year.

Mr Wright added: "Global oil prices have fallen which is making an enormous difference to oil using households, both here and abroad, with many saving hundreds of pounds on their fuel bills.

"Oil is now by far the cheapest major heating fuel, with typical annual costs currently around £793 a year - that's 48% cheaper than LPG, 50 per cent less expensive than electric storage heaters and 24% cheaper than mains gas.

"We are looking to develop our overseas sales in markets where, like New Zealand, there are a vast number of homes off gas grid and in rural or remote areas."

300 new jobs at Cosma

A deal that will see the development of a new multi-million pound manufacturing facility in Telford, creating 300 new jobs, has been completed.

Magna International, a supplier to Jaguar Land Rover (JLR), has concluded a deal to buy land and build a 225,000 sq ft manufacturing facility at Telford 54 business park. It has been hailed as a massive boost to the area.

The company has planning consent from Telford & Wrekin Council for the development and construction is expected to begin imminently.

Property consultancy Lambert Smith Hampton acted on behalf of government agency the Homes and Communities Agency to attract the global automotive parts supplier to the 37-acre site, known as Titan 640.

Matthew Tilt, associate director in the industrial and logistics team at LSH Birmingham, said the go-ahead for Magna would be a catalyst for further investment and jobs in the Telford area.

"After more than two years of

discussions, this is huge news for the Midlands and demonstrates the continued commitment that big business has in investing in jobs in the region," said Matt, who led the LSH team that promoted the site working with local joint agents Bulleys.

"Titan 640 provides everything a major operator needs and delivers from a logistics perspective too, because of its easy access to major motorway networks, so attracting a company of Magna's calibre is a significant boost to Telford.

"It is an excellent example of how a local authority and government agency can join forces and work together for the greater good of the community."

Nick Bird, area manager for the HCA, said: "Working with Telford Council and UKTI, we've secured this multi-million pound manufacturing investment for the region.

"We recognised the potential of the site two years ago and invested in the site to prepare it for this major development by securing planning permission, assembling technical information and conducting a



Artist's impression of the new site

targeted marketing programme." The Telford site will operate under the name Cosma, Magna International's subsidiary and will bring some of the world's most advanced structural casting technologies to the Midlands, with production beginning in 2018.

Magna is one the world's largest automotive suppliers and has 152,000 employees in 29 countries. In Europe, it has 55,625 staff.

Cushman & Wakefield represented Magna in the acquisition of the Telford site.

Behind the scenes

One of the first big Japanese manufacturing companies to set up in Telford opened its doors to the local business community, for a behind the scenes tour.

Ricoh welcomed more than 50 members of the Shropshire Manufacturing Partnership for a networking event and guided tour of its Priorslee plant.

Ricoh host Sophie Jones said: "We were delighted to welcome representatives of Shropshire's manufacturing business community to our large and innovative factory.

"It enabled us to showcase extensive technology, especially our new laboratory department for Additive Manufacturing, more commonly known as 3D printing.

"The interest and feedback from visitors has been fantastic, making this a very worthwhile event.

"We hope to further develop our relationship more closely with other local manufacturers in the region."

Shropshire Chamber said the attendance at the Ricoh event clearly showed the appetite within the county's manufacturing sector to connect and learn from each other.

Sarah Offland of Barclays, which sponsored the event, added: "It is great to see so many manufacturers networking and sharing both business ideas and optimism post-Brexit, which will help to deliver stronger growth for Shropshire and the UK economy.

"There is every reason to be optimistic about future Shropshire and UK



Pictured with 3D printed items at Ricoh are, from left, Sarah Offland, Richard Sheehan, Mark Thompson (AceOn Group), Colin Weaver (managing director Ricoh) and Sophie Jones (Ricoh customer experience centre administrator)

manufacturing with opportunities opening up in the rest of the world, as well as Europe and USA."

The aim of the Shropshire Manufacturing Partnership is to promote the work being done in the sector, and grow collaboration between companies.

It encourages manufacturers to work together to ensure that a supply chain is created within the county, boosting the 'Shropshire pound' and enhancing future job prospects and economic expansion.

The partnership has also met at Salop Design & Engineering and Salop Powder

Coating in Shrewsbury, for a reception, networking and tour of the firm's factory in Brixton Way, Harlescott.

Salop Design & Engineering commercial manager, Chris Greenough, commented: "We hope that this is just the beginning of a new and exciting joint initiative for the county.

"The quality and diversity of manufacturers goes to show that Shropshire is not only a wonderful place to live, but also provides ample opportunities for manufacturing businesses to grow and prosper."



A double-fronted shop with development potential in Oswestry town centre is now available to buy or to rent

Opportunities galore

Three contrasting properties offering very different business opportunities have come onto the market through the commercial division of property firm Halls.

A double-fronted shop with development potential in Oswestry town centre (pictured) is now available to purchase or to rent. Number 15, Cross Street, is a three-storey property with a basement and a total ground floor sales area of around 1,144 sq ft with a store and staffroom.

The property currently provides ancillary accommodation on the upper floor levels, which have a separate access.

The first floor comprises a stores/ ancillary retail floor area of 1,144 sq ft and a 116 sq ft store, while the second floor has 290 sq ft of office/stores with a toilet.

The property as a whole has an asking price of £235,000, or the annual rent for a new lease of ground floor is £16,000.

Meanwhile in Shrewsbury, the Plymouth Brethren's Meeting Room (pictured) is now for sale with a price tag of £425,000.

The property, which sits on a 0.4-acre site in Betton Street, Belle Vue, is the subject of a pre-application submission to Shropshire Council for the existing building to be replaced by residential development, although Rebecca Welch, of Halls



The Plymouth Brethren's Meeting Room, Shrewsbury, is now for sale with a price tag of £425,000.

Commercial, said the site would be suitable for a variety of residential, commercial or educational uses, subject to planning permission.

The Meeting Room is a single-storey building with a total gross internal area of 1,437 square feet, suspended ceiling, carpeted floor and ducted air conditioning. To the front is a reception space and male and female toilets.

Finally, a kennels and cattery business with a house set in four acres of grounds in an east Shropshire hamlet has come onto the market for £599,500.

The owners have decided to sell Haleswood, Marsh Green, near Telford after five years running the kennels and cattery, which has been established for more than 30 years.

Haleswood is a four-bedroom property, while a detached double garage has a first floor one bedroomed flat, which could be used as an annexe or holiday let.

There are four acres of gardens and paddock, 16 cat kennels, 20 dog kennels, an office/store, three stables and a dog exercise area.

Bespoke move premises



The Bespoke Computing team of Kirsty Downward, Sammy Davies, Chris Pallett and Matthew Parrott

A firm of Shropshire IT specialists is set to expand following a move to new offices.

The relocation to Stafford Park 7 doubles the footprint of the headquarters of Bespoke Computing and signals the next phase in the company's ambitious plans for growth.

Bespoke Computing, which is headed by managing director Chris Pallett, provides tailored IT and communications solutions to businesses across Shropshire, the West Midlands and beyond.

Chris, who has more than 20 years of experience in the sector, said the move after 10 years at its previous base at the nearby Business Development Centre, also on Stafford Park was part of an on-going strategy to grow the business.

He added: "The new offices are still in central Telford and the town itself is a great location for us as it offers easy access across the UK to service and support all of our clients."

"It reflects our position as a growing and successful professional services business and gives us the room to expand and grow in the future."

"A 50 per cent increase in space will allow us to double the workforce in the next few years which in turn will help us expand our reach and bring on new clients."

Chris said the move had been a milestone for the business, which started life in his spare room.

"It was always my aim when I started Bespoke Computing to get to this stage and now we are there, I have exciting plans for the development of the business," said Chris. "Thanks to the dedicated team in place, who are all committed to providing the high standard of customer care we pride ourselves on, the future is bright."

The £7,500 investment by Bespoke Computing has included a seamless transition for clients with the existing telephone systems being transferred to the new offices.

The firm has also installed a high-speed 100mb fibre optic internet connection.



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- Price on application

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RESIDENTIAL DEVELOPMENT LAND
Alexandra Road, Wellington, Telford

- Attractive residential development opportunity extending to approx. 0.86 acres (0.35hectares)
- Outline planning permission granted (December 2013). Ref: TWC/2011/0002
- Convenient and high sought after residential location within walking distance of Wellington Town Centre
- Offers in the region of £400,000 are invited for the freehold interest

INDUSTRIAL / TRADE COUNTER
Vanguard Way, Shrewsbury



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- Price / Rents on application

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Global headquarters at Telford 54

A Shropshire manufacturer has continued to grow its business at home and overseas after relocating to new global headquarters.

Industrial extraction specialist Filtermist International awarded the £2.5 million build contract to Shrewsbury-based developer Morris Property after outgrowing its former home in Bridgnorth.

Morris Property built the 2770 sq m facility at Telford 54 Business Park over 10 months, which included a complete remodelling of the site.

The light and airy two-storey building was designed to meet the client's requirements for a modern, advanced

manufacturing production facility with warehousing, offices and support services.

Filtermist International managing director James Stansfield said: "This was an important milestone in the history of our business.

"We now have purpose-built facilities which reflect our role as an industry leader and allow us to grow. We are very proud of our building; it is a great place to work."

The company was founded in Bridgnorth in 1969 and employs more than 50 people. It makes oil mist collectors for use in a range of manufacturing processes, exporting 93 per cent of its products to 60 countries.

James West, head of property at Morris

Property, said: "We secured the contract after submitting a competitive tender.

"We work across the UK and like Filtermist we have our roots in Shropshire. We are always keen to use our expertise and experience in the county but wherever we work we take pride in delivering projects on time and on budget."

The double portal frame building was covered in a mixture of high quality rain screen cladding, curtain walling and profiled insulated cladding to the rear elevations. External site works included concrete and block hard standings, car parks, retaining structures, landscaping, mains services and drainage.

Yes you can with help from iCan

A Shropshire business centre with ambitions to be one of the most innovative of its kind has been officially launched.

The iCan Professional Centre in Shrewsbury offers a range of high tech facilities as well as personal development, training and business support services and has been opened by the High Sheriff of Shropshire Christine Holmes.

Nigel Hinton, who has developed the site at Oxon Business Park with his daughter Catharine, says that it takes a modern and functional office space "to the next level".

"We have carried out a bespoke refurbishment programme informed by the latest business productivity research," said entrepreneur Nigel.

"The new fully furnished centre includes ultra fast broadband, LED lighting, high quality printing facilities and drinks and snacks as standard, as well as a relaxing business lounge and meeting rooms, inspirational library, parking, kitchen and 24/7 access.

"However, where we go above and beyond normal the normal office offer is that we provide business support on site."

Catharine Hinton explained that all clients working from the centre, whether a company employing a range of people, a sole trader or even occasional user, would be able to take advantage of the iCan book keeping and accounting software.

Furthermore, they would have a choice of personal development, training and mentoring services, including guidance on apprenticeships.

She added: "We wanted to create a suite of workspaces that are accessible



Pictured from left, Amie Lingwood of Towler Shaw Roberts, Nigel Hinton of the iCan Centre, Christine Holmes, the High Sheriff of Shropshire, Catharine Hinton of the iCan Centre and client Carl Laxton of Caljel.

and affordable, a 'home office' away from home which has all the benefits of being supported by professionals with a wide range of experience and skills.

"Throughout the centre the emphasis is on maximising effectiveness so we have carefully planned the space to offer a bright reception area, private offices, communal

meeting places and an outdoor terrace and garden. It is an ideal place for people who work on their own but miss the camaraderie and professional support of operating in a larger business."

The centre is fully wheelchair friendly and has a portable hearing loop and offers short and long term rental agreements.

The welcome mat is out

Forge Property Consultants have moved new offices at West Felton – with serviced desk space available for other rurally-based businesses thanks to funding from a Redundant Buildings Grant.

The eco-build project has provided a new use for a redundant farm building and incorporates a number of environmentally-friendly features such as a 'green roof' to encourage wildlife, solar PV panels, a high level of insulation and a biomass boiler.

The building has an EPC rating of 'B' which is an excellent rating for a rural barn converted for office accommodation.

Forge Property Consultants director Charles Lawson says: "We were keen to make the conversion as sustainable as possible, minimising our carbon footprint and providing a pleasant rural workspace for our staff and tenants. We even compost our teabags as part of our environmental policy.

"As chartered surveyors and property consultants we wanted to 'practice what we preach', showcasing how technology and modern building techniques can be brought together to keep the running costs of a building as low as possible.

"The additional space will allow us to create new jobs and increase our range of services as we continue to grow."



Pictured, from left: Andy Lowe, Charles Lawson, Jo Wood and Tom Mason, of Forge Property Consultants, outside the newly-converted offices near West Felton.

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Ownership of enterprise park changes hands

Audley Avenue Enterprise Park in Newport has a new owner after property investment and development giant St. Modwen disposed of the site to the Borough of Telford and Wrekin.

The seven-acre business park, which offers almost 137,000 sq ft of light industrial, warehouse and office space, has been sold by the regeneration specialist for £3.42 million, reflecting a net initial yield of 9 per cent.

Audley Avenue Enterprise Park boasts long-established tenants include Jupiter Marketing, Denios and Classic Furniture Group. The site also has future residential development potential.



The Borough of Telford and Wrekin now owns Audley Avenue Enterprise Park in Newport

Julie Rossiter, senior asset manager at St. Modwen, said: "We continue to see good demand from investors, particularly within the secondary industrial sector."

"Audley Avenue Enterprise Park attracted a significant amount of interest and its subsequent sale was swift and straightforward."

"Property continues to offer attractive returns when compared to other investment options and investors are still keen to inject capital into the right assets, allowing us to recycle the capital and create further value for our investors. The site is ideally situated close to the centre of Newport and has remained popular with trade counter operators, automotive industries, and increasingly, successful independent businesses, and represents an excellent investment opportunity."

Market's still robust



There may have been reports of uncertainty in the UK commercial property market post-Brexit, in particular suggestions of a downturn in London and the South East, but here in Shropshire the market continues to perform robustly.

At TSR we have certainly found no evidence locally to support any downturn within the county since the EU Referendum.

I have heard the national claims that both the investment and occupier sides of the market have been affected by the change in sentiment and that both rent and capital value expectations are now in negative territory.

But there's been no evidence to suggest any significant knock-on effect in the Shropshire market, although a rural county like ours is less prone to large peaks and troughs than potentially would be the case in London.

We have actually seen more situations post-Brexit of properties in Shrewsbury and the surrounding area regularly attracting best and final offers, which illustrates there is clearly an ongoing ready demand for commercial properties.

Locally, there is most certainly an element of confidence in the market place. Businesses need to continue to look to the future and are subsequently planning their expansion programmes.

This is the case not only in Shrewsbury as TSR's other offices in Telford and



Toby Shaw, partner at Towler Shaw Roberts

Wolverhampton are experiencing a similar pattern, despite the Bank of England warning of a "sharp adjustment" in the commercial property sector.

Indeed, one of the major issues we are currently experiencing is that perhaps there is not as much stock coming to the market, with a desperate shortage of new developments being identified to actually satisfy demand.

There are hugely significant developments happening locally, with much excitement about the Shrewsbury South development, a 35-acre commercial development site in Oteley Road South in the town.

Lands Improvement is seeking potential occupiers to build on the site and not only is it very important for the local economy, but also as a regional hub as well.

The Shrewsbury South development will become a major estate for the town, providing a new area of mixed use commercial development. The commercial land is only one section of a 100-acre project, which forms part of the Shrewsbury South Sustainable Urban Extension, and will include homes, a community centre, a care home and a doctor's surgery.

We are currently talking to a variety of interested parties and it's a particularly notable development to be involved with moving forward. Equally, there is also a high level of interest in the gateway site adjacent to the Churncote Island, just off the A5 to the west of Shrewsbury.

A prestigious greenfield site in a prime location, two plots – one of 5.24 acres, the other 2.55 acres – are available on Welshpool Road – offering scope for commercial development.

Designated to be used to provide employment opportunities, this high profile site is one of the most significant to come to market in the Shrewsbury area for some time. Part of the Sustainable Urban Extension Shrewsbury West programme, it has stimulated much interest from a wide variety of occupiers.

We are looking to put together a landmark development, which will again help to underline the strength of the local commercial property market.

Another local success story is Shrewsbury's Vanguard Park at Battlefield, developed by Morris Property, with established companies continuing to be attracted to the second phase of the region's most successful trade business park.

Hire Station Ltd and JP McDougall & Co Ltd, trading as Dulux Decorator Centre, are the two latest businesses to move in after letting high specification units.

The signs are certainly all very positive for the local commercial property market as we look forward to another successful year in 2017.

● *Toby Shaw is a partner at Towler Shaw Roberts, an established firm of regional surveyors currently celebrating its 25th anniversary*

New location for good sports

Shropshire sports firm Sportsjam has taken on a 5,000 sq ft site on the Battlefield enterprise park in Shrewsbury after outgrowing its previous premises.

The company, which sells football teamwear, leisurewear, sports equipment and coaching equipment, has moved from its previous headquarters on Whitchurch Road.

Renovation works have been ongoing over the last few months and are now complete. The new property on Hussey Road houses its 15-strong team of sales, production and coaching staff.

Sportsjam says it aims to increase orders by 50 per cent, creating six new jobs in the next three years.

The refurbishment and fit-out at Battlefield included creation of a dedicated meeting room and purpose-built office, ground floor showroom and storage and manufacturing area.

The company says it is expecting growth of at least 20 per cent over the coming 12 months after landing new sporting goods and educational provision contracts.

Managing director Matt Burton says: "I am really excited about the new site and it is great to be finally in and operating from there."



Sportsjam says it aims to increase orders by 50 per cent, creating six new jobs in the next three years.

"The building is much larger than our previous home and has provided us with lots more space for warehousing and office facilities."

"The move represents a significant milestone in our history, which will build on our successful operating model and allow us to expand operations further."



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Advantage of gadgets



Martin Pitchford, Henshalls

Fleet managers across Shropshire are being urged to make the most of the very latest technology when it comes to running their company vehicles.

Experts at Henshalls Insurance Brokers in Newport and Shrewsbury have praised the development of telematics systems which now collect a much wider range of data and which could reduce insurance costs.

Martin Pitchford, for the company, said: "After fuel, insurance can be one of the biggest costs that fleet operators face.

"But by managing the risks and developing cost-effective solutions, fleet managers can minimise their costs and reduce the frequency of any claims."

He said telematics had been around for several years, but as technology had improved, insurers were now developing products to take into account the potential for using the information to manage risks more effectively.

"Tracking your vehicle movements through a GPS-based system also allows you to monitor driver locations and routes; how long your drivers have been on the road; how they're driving and whether they're accelerating too quickly, braking harshly or cornering too fast.

"These records can help fleet managers to develop training programmes that suit each individual driver and adjust routes that prove to be particularly risky."

Martin said the long-term benefits of telematics-based fleet insurance far outweighed the initial outlay, potentially lowering insurance premiums thanks to the more structured and targeted approach.

"Telematics can also help a fleet manager handle the claims process if an accident does happen as they could help improve your chances of defending a claim against your company.

"The data collected before a collision happens can help identify who was at fault, and camera footage can, in turn, provide protection for drivers and help in defending or settling claims quickly.

"No matter how small or large your fleet may be, telematics can make all the difference to the way you manage your vehicles.

"They can also help to ensure your vehicles are on the road for as long as possible, minimising expensive downtime following an accident."



Chris Berridge, managing director of category sponsor Paneltex, with Mark Howell, director at Temperature Controlled Division, Enterprise Flex-E-Rent and comedian Paul Sinha from ITV's "The Chase", guest speaker at the awards.

Firm is rewarded for great service

Commercial vehicle rental specialist Enterprise Flex-E-Rent won the award for Rental & Contract Hire Operator of the Year for the third year in a row at the 2016 Temperature Controlled Storage & Distribution Awards.

The awards ceremony – which was compered by Shropshire Business editor Carl Jones – took place at the National Motorcycle Museum.

Customers commented on Shrewsbury-based Enterprise Flex-E-Rent's responsiveness, quality of service, and the age and specification of its temperature controlled rental fleet.

Mark Sutherland, director of Dairy Home Team, said: "We're really happy with the overall experience of dealing with Enterprise Flex-E-Rent.

"We get excellent communications from their staff, the invoicing is spot on and whatever is agreed actually happens in practice, which is very reassuring. We are really pleased about our decision to switch to them."

Enterprise Flex-E-Rent's Temperature Controlled Division was set up almost four years ago in response to demand for a

genuinely service-orientated partner from customers operating a mixed fleet including both ambient and refrigerated vehicles.

The Shropshire company entered the market on the promise that it would deliver a commitment to customer service excellence, vehicles designed and specified for flexible rental needs, and an unrivalled maintenance programme.

All fridge units come with the manufacturers' full repair and maintenance package to ensure superior maintenance and reliability. In addition, all Flex-E-Rent diesel refrigeration units are fitted with silent systems to ensure maximum flexibility around delivery windows, especially in urban conurbations where noise pollution is a factor.

Danny Glynn, managing director of Enterprise Flex-E-Rent said: "The whole Flex-E-Rent team feels enormously honoured to have won this top award in the refrigerated world for the third year in a row. This is a testament to the countless hours of hard work put in by our employees to ensure our customers get the best possible service.

"Four years ago, we knew we had a big challenge as newcomers to this market. This is a particularly challenging market to enter and operate in due to the cost of the vehicles, the complexity of the specifications and the level of maintenance required to keep everything running smoothly. But we love a challenge!"

The company car market: dominated by user-choosers

Navigating the rules and regulations that govern company cars can be almost as tricky as driving from Ludlow to Whitchurch without using any A-class roads.

The role of fleet managers are complex and ever-changing, covering such issues as fleet operation methods, funding and taxation, service, maintenance, repairs, green issues, managing risk and more.

At one Shropshire dealership, a dedicated expert has been appointed to take care of such topics.

Dave Johnson is the local business development manager for Mercedes-Benz, Shrewsbury, which is part of the Drayton Group, covering large parts of the West Midlands.

Mark Winstanley, the dealer principal, says the role is important in providing the deals that local businesses need.

"We deal with company car buyers that walk in with their own ideas. But we are also fortunate to have Dave who deals with business-to-business.

"Dave goes out to companies to assess their needs and look at how we can work with them. We go to them . . . they don't have to come to us."

The dealership has worked with Shropshire Chamber of Commerce on a number of occasions to promote intra-county transactions. And it also works further afield, servicing the needs of larger companies with fleet requirements.

Mark adds: "There's not that many big fleets in Shropshire. There are a few head offices in Telford, but not many, it's mostly manufacturing.

"But there are leasing companies that we supply locally who then supply end users in businesses.

"Shropshire's company car market is dominated by user-choosers. A company might have £400 per month for an employee and they can then go and find what they want. Dave is there to help people in that position, as well as companies with bigger requirements."

Brands like Mercedes Benz have been taking a greater share of the UK's automotive business as the market for premium brands has grown. Costs have been kept down and a combination of low interest rates and high residual values have made such brands popular.



Cooking up a partnership, Lajina Leal with Mark Winstanley and SMART sales executive Lorna Probert at Mercedes-Benz of Shrewsbury.



The Mercedes-Benz base at Battlefield in Shrewsbury

Mark adds: "Mercedes, Audi and BMW now sit in 3rd, 4th and 5th place in the UK car market."

Reputation is a persuasive factor for those buying a company car or looking to manage fleet needs.

Mark adds: "Mercedes is a super cool brand - and that's a fact rather than a sales pitch. In terms of desirability, Mercedes is up there with Google, Apple and Aston Martin."

The after-care package on a company car, with service care over two, three or four years and the option to either pay monthly or make a one-off payment, helps many drivers to make their cars more manageable and affordable, Mark says.

Mercedes-Benz in Shrewsbury also added a little spice to its business this summer by teaming up with Indian cooking specialist Lajina Leal, from Muxton in Telford.

Lajina set up her own cooking instruction business and gives demonstrations and lessons to corporate teams, school children and in own homes throughout the region.

Mark says: "Lajina now drives our latest Mercedes B-Class to transport the equipment and ingredients needed for her cooking demonstrations.

"As many of her demonstrations are given to senior corporate customers at hospitality events or as team building exercises, this is an ideal way through sponsorship for us to get our name out there, and we created specially designed kitchen aprons bearing our name for her clients."

Lajina adds: "I am very grateful to Mercedes-Benz of Shrewsbury for their continued support and absolutely delighted with my B-Class, which is perfect for my new business."

Strategic move strengthens business



David Preece pictured with Julia Fitzsimmons

Law firm FBC Manby Bowdler has strengthened its offer to Shropshire businesses with a new appointment and a strategic move within the company.

Employment lawyer Julia Fitzsimmons has joined as a partner.

She has acted for national and international businesses and Government departments and specialises in managing employee issues around business restructures.

Julia is an experienced tribunal advocate with particular expertise in discrimination issues who has acted for a wide variety of manufacturing businesses as a legal advisor at EEF, the industry body for the engineering and manufacturing sector. She is based at FBC Manby Bowdler's Telford office.

Julia's appointment is backed by the move of corporate associate David Preece to the Telford headquarters two days a week to provide additional support to Shropshire businesses. David advises on all aspects of company and commercial law, and is an established member of the Intellectual Property, Technology & Media Law Group, advising clients on a range of non-contentious intellectual property matters.

New roles
for Heather
and Sam



Heather Day and Sam Moore

Harwood Shropshire Limited has expanded the property rental team at its Broseley office. Heather Day, 25, has been recruited as rental lettings negotiator, whilst Sam Moore, 43, is their new assistant property manager. Heather, from Broseley, has two years of previous experience in lettings which included responsibility for a portfolio of properties for sale. Sam, of Much Wenlock, is responsible for liaising between tenants and landlords, particularly on the maintenance side of properties.



Jake Beech and Ben Clark have joined the workforce at AV Birch

Apprentices welcomed

Shropshire manufacturing firm AV Birch has welcomed two new apprentices to their growing workforce.

AV Birch, which can name giants like Bombardier, Ministry of Defence and Network Rail amongst their client list, has appointed Jake Beech, 17 from Telford and Ben Clark, 16 from Diddlebury in south Shropshire.

The pair, who have embarked on two-year training apprenticeships, have chosen to start their engineering careers with hands on vocational training rather than choosing University.

Ben, who studied at Ludlow Church of England School, spends a day a week at Shrewsbury College and the rest of the week on the job, learning from the existing workforce who are fabricating products such as cranes, presses or access platforms. Jake is learning electrical engineering at Telford College and is part of AV Birch Automation Division wiring up control panels and sensors on some of the class-leading machines that AV Birch manufacture. Graham Clark, director of AV Birch, said: "We recognised we needed to grow our workforce in the light of our growing order book and our plans for the next five years. Taking on apprentices means that we will have staff who share our passion for quality, and can grow the business alongside our graduate employees who have come to us through a more academic route."



Ricky Balshaw won a dressage silver medal at the Paralympics in Beijing, 2008

A different kind of horse power for dressage medallist

A former Paralympic medallist is the latest addition to the sales team at a Shropshire motor dealership.

Ricky Balshaw, from Telford, won a silver medal at the 2008 Beijing Paralympics in dressage, and has also medalled at the World and European Championships.

Now he's swapped his former career for a different kind of horse power and joined the team at Furrows of Shrewsbury, where he will be selling Ford vehicles. "I was getting to the stage where I wanted different things in life, and as I'd always had an interest in cars, I was keen to see if I could make a career in the motor industry," said Ricky.

"So I looked online and contacted Furrows – in fact the very first person I spoke to was the person who had sold me my first car – and they offered me a position in the sales team."

Firm impressed by Sean's start



Sean Yapp, from Randlay, has been given a role in the quality department

Sean Yapp, 18, has been taken on by commercial kitchen and food service equipment maker Hoshizaki.

The company, on the Stafford Park industrial estate in Telford, was so impressed with Sean's work during an apprenticeship placement through TCAT that they gave him a permanent post in the quality department.

Sean, from Randlay, said: "I would definitely recommend the apprenticeship

route, and would like to thank everyone involved for their continued help and support.

The skills that you gain and develop in the workplace cannot be taught in a classroom – you really need to understand how a business works and how it relates in a real workplace environment."

David Munn, Quality Manager at Hoshizaki, said: "I firmly believe that the Business Administration level two apprenticeship is a great way for any young person to build the skills needed in business."



New post for Grant Williams

Technical sales job

Ellesmere-based manufacturer Fabdec is continuing its growth in the South West of England with the appointment of Grant Williams, 54, as technical sales agent.

Grant will be working in the south west of the country to develop the Fabdec brand within the HVAC and building services sectors, while maintaining key accounts and installers across the region.

Fabdec is one of the UK's leading heating and cooling manufacturers, providing water heating systems for commercial and domestic buildings.

The company has more than 150 staff, and has identified the South West as a key area for growth.

Grant has extensive experience in the domestic and commercial heating industry, and has worked as an agent for 14 years for various manufacturing companies including British Gas, Worcester Heat Systems and Viessmann.

Relishing challenge

Alex Turnbull has been appointed to a recently introduced role at Arthurs of Oswestry.

The 21-year-old has taken on the position of customer relations specialist at the award-winning Vauxhall dealership.

Alex, from Welshpool, said: "I've worked in hospitality, retail and the pub trade with my parents previously running a pub, so conversing with people is something that comes naturally."

"Although working for a company like Arthurs Vauxhall is new to me, I am relishing the challenge."



Alex Turnbull pictured at Arthurs of Oswestry

Helping hand from principal

Mark Evans, principal of Beaumont Financial Planners in Oswestry, has been invited to sit on the Steering Group for the Meres and Mosses Business Environment Network.

The initiative seeks to enhance the environmental performance and profitability of local businesses by sharing knowledge and understanding and helps businesses to reduce their environmental impact on the landscape.

Mark says: "Beaumont Financial supports a number of countryside and environmental organisations in the region – the environment and countryside management being a subject which I am personally passionate about."



Mark Evans has been invited to help a network



Stuart Richards has joined Halls' rural professionals

A real passion for agriculture

Auctioneers, valuers, estate agents and surveyors Halls have strengthened their rural professional team with the appointment of Stuart Richards, 29.

He joins the team at Halls' headquarters in Shrewsbury after working as a senior rural surveyor with Nock Deighton in Bridgnorth.

He is a member of the RICS, a fellow of CAAV and member of the British Institute of Agricultural Consultants.

He spent time working for Strutt and Parker in Chester and Bagshaws in Derbyshire before returning to Shropshire to join Nock Deighton, and specialises in planning and valuation work, compensation claims and farm tenancies, having handled succession applications for agricultural tenancies and rent reviews.

He attributes his passion for agriculture to spending time as a young lad on his aunt's and uncle's farm at Atcham which lead to him becoming chairman of Dorrington YFC at the age of 17.

Halls' director David Giles said: "We look forward with great anticipation to him playing a full and active role in all rural professional matters at Halls."

"It is very difficult to find talented professionals who know the local area well."



Carol Wright and Stephanie Wright are fully qualified

Twice as nice for finance experts

Two finance experts from Shropshire have completed tough training programmes to become fully-qualified accountants.

Carol Wright and Stephanie Wright both work for Dyke Yaxley Chartered Accountants and they have now been accredited by leading industry organisations.

Carol is now a member of the Association of Certified Chartered Accountants (ACCA) and works in Dyke Yaxley's corporate accounts team. She will be based at the company's Telford office.

Stephanie has been accredited by the Association of Chartered Accountants which is recognised by the Institute of Chartered Accountants in England and Wales (ICAEW).

Wealth of experience



Chris Hedley welcomes Paul Williams to Towler Shaw Roberts

Chartered surveyor Towler Shaw Roberts has appointed Paul Williams as a consultant in the company's Telford office.

A Fellow of the Royal Institution of Chartered Surveyors and a chartered town planner, he brings a wealth of experience to the firm, which is celebrating its 25th anniversary this year.

Paul said: "It's a new challenge in my career after working in the West Midlands property market for some years."

"I will be heading the Telford agency department and will do some planning and development work as well."

A keen sportsman, Paul played rugby to a high level and, as a talented scrum half, lists Welsh club Pontypridd and Yorkshire outfit Morley among his former clubs.

Nikki receives a warm welcome at Salop Leisure



New member – Nikki Jardine has joined Salop Leisure's marketing team

A businesswoman with 18 years' experience of selling newspaper and magazine advertising has joined the marketing team at caravan, motorhome and campervan dealership, Salop Leisure.

Nikki Jardine, from Frodesley, near Shrewsbury, worked for the Shropshire

Star, Shrewsbury Chronicle and Shropshire Magazine for 18 years, rising to regional advertising manager, before taking voluntary redundancy to start a family.

For the past year, she has been a customer service assistant with Water Babies in the West Midlands.

Nikki is now working closely with assistant marketing manager Ed Glover to promote Salop Leisure, sister companies Love Plants and Love Coffee and caravan parks across Mid Wales and the Heart of England.



Nigel Godman has taken charge at Innage Grange, Bridgnorth

Care home has a new manager

A specialist nurse manager has been named as the new man in charge of a Bridgnorth care home.

Nigel Godman has taken up the reins at Innage Grange, which is one of 14 care homes in Shropshire that is run by not-for-profit Coverage Care Services.

Innage Grange provides residential and nursing care for up to 83 residents in seven units including specialised palliative care and designated dementia units.

Nigel qualified as a registered mental health nurse in 1985 and then as a registered general nurse three years later.

His career has included working as a community psychiatric nurse, as a care manager for a local authority, and managing a mental health team before leaving nursing in 2006 to work in the private and third sector.

Fighting financial crime

Is your organisation an unwitting participant in financial crime?

Organised crime costs the UK at least £24bn a year, according to the Home Office. Tackling financial crime and ‘trade-based money laundering’ (TBML) – an all-encompassing term for the wide range of schemes used by criminals to disguise the origins of money and integrate it into the formal economy – is a major concern for governments globally.

Because of the magnitude of the problem, your organisation must be vigilant and report any suspicious activity, to avoid risking reputational damage and potentially facing criminal proceedings.

What’s being done about it?

The UK Prime Minister recently hosted an anti-corruption summit, gathering world governments, law enforcement agencies and businesses where they announced a global plan to recover assets lost to financial crime. Although the first of its kind, the summit will reconvene each year to continue the global fight against corruption.

As well as this, a number of organisations have been set up in partnership with banks including Barclays to combat money laundering and tackle the use of the financial system for terrorist financing and other crimes. These include the Financial Action Task Force (FATF) and Joint Money Laundering Intelligence Taskforce (JMLIT).

The JMLIT has found that global corporations exporting dual-use goods – those that can be used for both civil and military purposes such as pharmaceuticals, electronics, and raw materials – are particularly vulnerable to trade-based money laundering.

If you are a tech business and you receive an order for 300 laptops from a contact in the Turkey-Syria border area, you would be right to raise your eyebrows – and indeed it is your responsibility under EU law.

But financial crime is often harder to spot than that – especially as no single activity on its own is a clear indication of illegal activity.

Put on your investigator’s hat



To make sure your organisation doesn’t inadvertently get caught up in this type of activity, it’s vital to carry out regular reviews of who you’re doing business with.

Try putting on your ‘financial crime investigator’s hat’ for just five minutes every day. Have a look at recent business transactions and find out where they are coming from. In a normal trade transaction there’s a clear connection between the payment and the buyer, so consider whether there is anything strange about the relationship. Although it’s worth remembering that for genuine tax efficiency some businesses will use different parts of their business to buy goods, and may structure supply through subsidiaries, sometimes it pays to be suspicious.

What to do if you’re concerned

Take a look at the National Crime Agency resources website – www.nationalcrimeagency.gov.uk or visit www.barclayscorporate.com for additional hints and tips.



John Pitchford

Head of Shropshire Corporate Banking
Mobile: 07775 544399*
E: john.pitchford@barclays.com

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*Please note the number quoted is a mobile.

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