

SHROPSHIRE BUSINESS

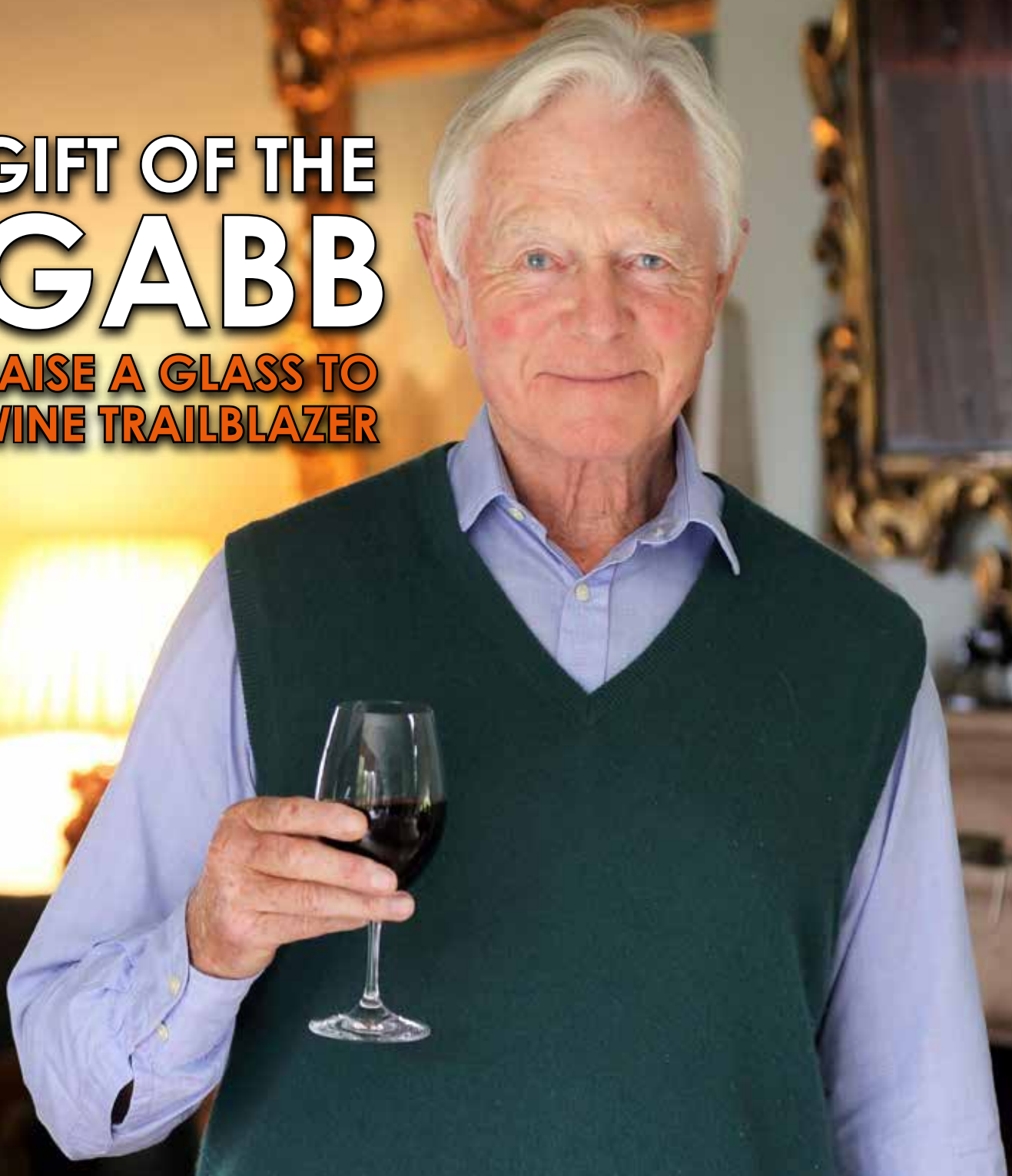
Issue 7

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*Pictured above: (back) Steve Oliver, Jayne Smallman, Nick Jones, Alan Brittain, Katherine Lear, Graham Mills
(front) Natasha Boaden, Chimene Felton, Jane Ward & Sarah Pryce*

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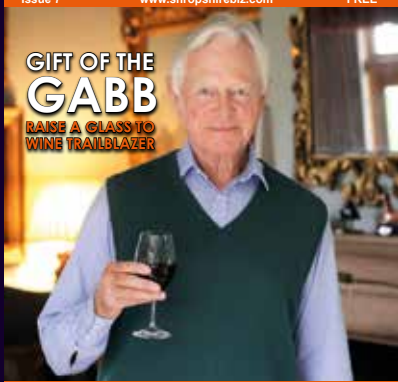
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RAISE A GLASS TO WINE TRAILBLAZER

Plus: Perils of the Christmas party | Best paid jobs without a degree | Farming, technology and manufacturing

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Thank you for

Well, what a way to celebrate our first birthday – being shortlisted for the prestigious Magazine of the Year title at the Midlands Media Awards, and going on to pick up a ‘highly commended’ accolade!

We’ve certainly been delighted with how our magazine, and website, have been received over the past year. We’re delighted that our esteemed peers in the industry are equally impressed.

On behalf of the whole team, I want to say a huge thank-you to everyone who has supported us in helping to make our debut year such a success.

But this is no time to be resting on our laurels. Anyone in business will tell

you that’s the number one cardinal sin.

We’ve been busily refining our distribution network over the past 12 months to meet a growing demand, which is no mean feat with Shropshire being such a big old county.

If you’d like to receive a copy, or know of someone else who would, please drop us a line; but don’t forget, you can also download a free pdf version of the publication from our website.

There’s been much talk over these past few months about the merits of going to university, versus a potentially less expensive vocational option. Does it really still pay to graduate?

Well, in this issue, we look at some of the best paid careers available to workers without a degree . . . it’s fascinating to see how closely these mirror the areas where Shropshire currently has the most severe skills



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a great first year



shortages. Food for thought, there. And from food, we move to drink for our big interview this issue, catching up with wine entrepreneur Roger Gabb, whose Telford-based company helped to change the way we buy our reds and whites.

Manufacturing, transport and logistics were the topics on the menu at a dinner hosted by Barclays and the Ironbridge Gorge Museums Trust, and we've got the inside story. Plus, you'll find reports on a whole

host of expanding companies, all the latest investment news in a month when the Chancellor unveils his autumn budget, and reflections on the first interest rates rise in a decade.

But this issue wouldn't be complete, of course, without a look ahead to Christmas. The office festive party is always a delicate balance – shun it completely and you're accused of being a miserable bah humbug Scrooge who shatters office morale.

Lavish too much cash on an all-expenses paid affair, however, and

the dreaded drink could leave colleagues nursing more than a hangover the following morning.

Not to mention expecting you to be an equally generous boss when it's pay review time!

And given the current sensitivities over potential sexual harassment cases, which stretches from Hollywood to the House of Commons and many points in between, it's more important than ever to ensure you follow the rules which our Shropshire experts lay down.

However you are celebrating, we hope you have a great Christmas and New Year, revelling in lots of reasons to be optimistic about the local economy in 2018.

See you on the other side.

Carl Jones, Editor



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"Christmas parties serve several important functions, including a tool for employers to thank their staff," says Phil Godsall of Iscloyd Park

Drink and be merry - but stay professional

By Carl Jones

Want to hear a truly frightening statistic? Apparently one in four of us will 'enjoy' an illicit snog at the annual office Christmas party this year.

Nothing wrong with an innocent cuddle, right? But just wait until the post party hangover sets in and your colleagues remember exactly what you did and said after having one Snowball too many.

For all its attractions, the office Christmas party is fraught with peril for both employers and employees alike.

And lots of them are down to the dreaded booze.

Ishbel Lapper, from HR Solutions Shropshire, says: "It's no surprise that the Chartered Institute of Personnel and Development reckons 10% of workers know of a colleague who has either been disciplined or dismissed for inappropriate behaviour following bad conduct at the Christmas bash.

"Common reasons include fighting, threatening behaviour, sexual harassment,



Ishbel Lapper from HR Solutions Shropshire

bullying, discrimination and other 'inappropriate behaviour'. You can count 'unorthodox' use of the office photocopier, amorous activity and insulting the boss amongst that latter category."

The good news, Ishbel says, is that it's perfectly acceptable to:

- Enjoy yourself
- Get to know people from other areas of the organisation
- Discuss personal interests
- Dance
- Network with senior staff

"But you can't use the festive bash as an excuse to force yourself on the colleague you've had a crush on for the last 12 months unless you want to end up on the wrong side of a sexual harassment claim," she adds.

Posting unflattering pictures of your boss or colleagues on Facebook is also off limits.

This, Ishbel says, could lead to a loss of reputation and trust between staff, and in serious cases bring your employer into disrepute.

"Bosses should avoid the perils of tittle-tattle – discussing office politics and promotion prospects whilst knocking back the booze in a less-than-confidential environment."

To be really on the safe side, HR experts advise employers and managers to familiarise themselves with their policy on Christmas parties, and even consider issuing a statement to employees in advance of a Christmas party to remind them of appropriate standards of behaviour.



"It stands to reason that the more alcohol is consumed, the more chance there will be that standards of behaviour will slip," says John Merry

For all its attractions, the office Christmas party is fraught with peril for both employers and employees alike. And lots of them are down to the dreaded booze.

Ishbel advises: "Make sure they are up to speed on the Equality Act 2010, which makes employers liable for acts of discrimination, harassment and victimisation carried out by their employees in the course of employment, unless they can show that they took reasonable steps to prevent such acts."

For lawyers, of course, the ramifications of a rather too fruity office Christmas party can create a lot of business.

John Merry, partner at Lanyon Bowdler which has offices in Shrewsbury, Telford, Ludlow and Oswestry, says: "The key point is that a staff party, although usually outside working hours and away from the employer's premises, will still be part of the 'work environment'.

"So the employer will be at risk of liability for acts and omissions of employees at the event, including for such things as sexual harassment, assault and damage to property.

"Over the years we have dealt with cases involving punch ups, glassings, an axe wielding employee (!), allegations of sexual misconduct, the trashing of a hotel room, and the scaling, and bringing down, of a large Christmas tree – so there is plenty of reason for employers to beware.

"It stands to reason that the more



John Merry, partner at Lanyon Bowdler

alcohol is consumed, the more chance there will be that standards of behaviour will slip. For this reason, employers might be wary of offering a free bar for all or part of an event.

"However, whether alcohol is provided free or not, having responsible senior staff members who will step in, should it look like

any employees have had one too many and prevent them getting further inebriated, will limit the prospects of trouble occurring."

John adds: "Another point for employers to bear in mind is that if they are seen to have encouraged – or at least not taken reasonable steps to prevent – drunkenness, they may have more difficulty justifying as fair a dismissal resulting from such conduct than if the contrary was the case."

So that's some of the sobering warnings taken care of. Now for the good news.

HMRC is offering tax breaks for employers planning their annual Christmas party.

Any business providing social functions and parties for employees usually has certain national insurance and reporting obligations.

But Shrewsbury and Telford accountancy firm Dyke Yaxley points out that employers are exempt from reporting anything to HMRC - including tax and national insurance - if the party costs less than £150 per employee, is annual, and is open to all staff.

Customers and partners are included in the exemption, although the party risks losing the tax break if the number of customers exceeds the number of employees.

Phil Godsal, who co-owns and runs Iscoyd Park with his wife, Susie, knows a thing or two about hosting a party.

This family home near Whitchurch is best known as a wedding venue but is now developing a burgeoning reputation as a top-end private hire destination with corporate clients.

"Christmas parties serve several important functions," he says. "First and foremost, they are a tool for employers to thank their staff, and they are an expected fixture in the office calendar. ▶



Phil Godsal – who co-owns and runs Iscoyd Park with his wife, Susie – pictured choosing a bottle of wine from their cellar

If something does go wrong at a company festive bash, who is responsible – the employer, or the employee? Many believe it's the employer who will automatically be held responsible. But that's not necessarily the case.

◀ “But they also promote a sense of unity and togetherness across all levels of the workplace and this is generally seen as excellent for morale.

“We specialise in the ‘treat’ occasions, when bosses decide to splash out a little more - perhaps as a special thank you to the staff, or perhaps coinciding it with some sort of milestone or major commercial success.

“A fabulous meal accompanied by good wine and top-end, highly comfortable accommodation - all on the employer - perhaps with transport arranged for all attending . . . that is the top end of the scale of office parties, occasions not to be forgotten.

“The run-up to Christmas has become ingrained as the party time of year and from our perspective as a venue, it gives us real pride to be able to host fun office parties with a bit of a wow factor.”

If something does go wrong at a company festive bash, though, who is responsible – the employer, or the employee? Many believe it's the employer who will automatically be held responsible. But that's not necessarily the case.

John Mehtam from Telford law firm Martin-Kaye Solicitors has welcomed a new High Court ruling that cleared a company of any responsibility when an employee launched a violent assault on a colleague at a heavy drinking session straight after the firm's Christmas party.

“Employers are usually held vicariously



FBC Manby Bowdler's Kim Carr

liable for any misdemeanours their staff commit ‘in the course of their employment’, but this latest case is a clear indication that liability can be different in every individual case.

“The incident occurred after the company party when half the guests decided to go on to a hotel where some were staying to continue drinking.

“The attack was triggered by a work-related discussion when the managing

director felt his authority was being challenged.

“Following the incident, the victim made a claim for damages against the company saying it was vicariously liable for the managing director's conduct.

“Now even though the company had paid the taxi fares for the guests to return to the hotel – and indeed, was paying for some or all of the drinks – the court ruled that the attack was outside the managing director's course of employment.

“They said the incident happened as a result of entirely voluntary and personal choices by the staff who had decided to take part in the heavy drinking session, and so the company could not be held responsible.”

Shropshire law firm FBC Manby Bowdler, named the Best Place to Work in the 2017 Shropshire Star Excellence in Business Awards, takes Christmas very seriously.

It starts with the payment of a bonus in November, rather than December, to help with the Christmas shopping - a suggestion made by staff.

The annual fancy dress Christmas party is a big social occasion for the whole firm, bringing all staff from its Wolverhampton, Telford and Shrewsbury branches together for a festive celebration.

Managing partner Kim Carr says: “With a team of more than 200 people scattered across several regional offices, events like the Christmas party are a great time to

bring everyone together and celebrate our achievements over the past year and say thank you."

And, of course, being a law firm, their employment partner Julia Fitzsimmons has some timely advice to make sure the Christmas spirit doesn't spiral out of control.

"No one wants to be a scrooge but employers and their workers need to be aware that a festive party is an extension of the workplace. That means that all the usual standards of behaviour still apply.

"Unfortunately once you add alcohol into the mix, office politics can boil over and employees need to know that they could still face disciplinary hearings or dismissal if their behaviour falls below this standard.

"Social events are a great way of bringing people together and rewarding the team, but employers must make it clear that any bad behaviour or misconduct will result in action."

The popularity of social networking such as Twitter, Instagram or Facebook means that any drunken or bad behaviour by staff can easily get into the public domain and result in negative publicity.

And it's crucial to make sure staff realise that whenever they are representing a business, or can be associated with it in some way, their behaviour could have an impact on its reputation.

Sometimes, companies don't organise their own Christmas parties – they combine their festive fun with the chance to support a good local cause.

Elizabeth Wilkinson organises the Dyslexia Awards, which is back for a second year on November 25, at Enginuity in Coalbrookdale.

She says: "Scanning Pens Limited, one of our sponsors, has agreed that after attending last year's awards they are all coming this year with partners to have it as their Christmas party. I was speechless and honoured that they love the awards that much."

Accountancy firm Whittingham Riddell, with bases in Shrewsbury, Ludlow, Newtown and Wrexham, has held an internal party for over 40 years.



Natalie Pitt of Whittingham Riddell



Steven Owen from Pave Aways

HR manager Natalie Pitt says: "Over recent years, we have hosted an annual Christmas party, inviting all employees and their guests to attend a three-course dinner and dance.

"Many of our employees use the transport we hire, to allow themselves to completely enjoy the evening without concerns of parking or night driving.

"Aside from the festivities, the Christmas party is a time for recognition.

"First and foremost, it's an opportunity to say thank you to all staff; a chance to reflect on the past 12 months of hard work and dedication

"Happy staff are more productive, and it is at celebrations like these where loyalty is built.

"Your company's culture is one of its biggest differentiators, so investing in the people that play a part in achieving it is fundamental, and can boost overall engagement."

She adds: "A top tip is to consider Christmas parties as an extension of the workplace, and both employers and employees should remember employment law still applies.

"Think about having a limit on the amount of alcohol served, provide sufficient food and have non-alcoholic options to avoid over indulgence.

"Communicate expectations, reminding staff of unacceptable behaviour will minimise risk."

Construction firm Pave Aways, based at Knockin, also believes the Christmas party is an important opportunity to repay staff for their hard work and recognise their efforts.

Managing director Steven Owen explains: "The whole company is invited with invitations extended to their partners too. It's vital that we get the chance to say a small thank you to all employees and also to thank all the people who support them.

"We close all our sites at 2.30pm on the day to allow everyone time to get ready. We also put on transport from Shrewsbury, Oswestry and the surrounding areas to help those who might not want to spend the money travelling to a work do, so we can get as many people as possible involved. The bus journey in itself can be pretty entertaining!

"The whole evening is a completely free night with the bar and food being provided by us – it's the least we can do as a reward for their hard work and commitment throughout the year."

With more than 100 staff and their partners, the firm will take over The Venue in Oswestry this year.


The night involves the presentation of much-prized annual awards including employee of the year and apprentice/trainee of the year.

This year, a special award will be given out to someone who has gone beyond what they are asked to do in recognition of its former quality manager Neil Holding.

A grand raffle draw raises thousands of pounds for charity close to the company's heart such as Cure Leukaemia, which supported Neil in his final months

Formalities over, a live band – this year former T'Pau guitarist Ronnie Rogers – will take to the stage.

Steven adds: "The Christmas party really is a pivotal event for us as we can show people how much we value them.

"But, in a more relaxed environment, people are more likely to chat to me about the company, what we do right and give me insightful feedback." 



Nobody wants to be a killjoy, but remember you've to face your colleagues after the party

In brief . . .

● Another £700,000 is due to be set aside by Telford & Wrekin Council to invest in six local town centre high streets.

An initial Pride in Our High Streets funding round in 2015 invested £800,000 in projects and schemes to regenerate nine local high streets.

This new funding will focus on empty retail premises and poor property condition in the six high streets of Wellington, Ironbridge, Newport, Oakengates, Dawley and Madeley.

● A new sports education and training company has been launched, replacing a long-established brand.

Sportsjam Coaching, first founded 17 years ago and latterly known as Sportsjam Education, will now be known as PROTEL, with its education arm known locally as Severnsports.

This separation of the two business interests allows Sportsjam to continue to operate as a retailer of teamwear, leisurewear and sports equipment, and PROTEL to expand into the education and training market – creating 10 new full time jobs.



Teresa Heath-Wareing of THW Marketing, Telford

Speaking in America

Social media expert Teresa Heath-Wareing jetted out to America to speak at a major marketing conference.

Teresa, who runs THW Marketing of Telford, provides marketing and social media services to a wide range of businesses and has lectured on the topic at several local and major UK events.

"I was absolutely thrilled to be invited to speak at 'Converted 17', a prestigious social media conference being held in Minneapolis, on the banks of the Mississippi River," she said.

"I was the only British person speaking

there and it was very rewarding to be on stage alongside people I once looked up to as experts in the field.

"There were over 1,000 attendees. As the United States seems to be leading the way in all aspects of social media, it was a tremendous opportunity and experience for me, enabling me to keep right up to date with all the latest developments."

Teresa is a resident social media expert for Rightmove training UK estate agents and conducts regular training sessions throughout Shropshire and the West Midlands, having also successfully written books on marketing and social media.

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S O L I C I T O R S



Cuppa and a catch-up – that’s what networking meetings are all about



John Timpson, from the shoes and keys giant, speaking to SBP members

All in this together

Shropshire and Telford business partnerships are to join forces as a single layer of networking for the business and professional services sector. PAUL BENNETT explains what the future has in store

How do professionals develop and maintain a network of like-minded experts in complimentary fields?

The professional service community Shropshire have for some years had the opportunity to join either, or both, of the Telford Business Partnership, who as the name suggests have offered opportunities in Telford, or the Shropshire Business Partnership who serve the rest of Shropshire with opportunities for service professionals (financial services, accountants, solicitors, recruitment agencies, marketing and website and any other service providers).

The historic geographic split reflected that both organisations were initially supported by the two local authorities, Telford & Wrekin Council and Shropshire Council.

With the welcome assistance of Richard Sheehan and his team at Shropshire Chamber of Commerce, it has now been agreed to bring the two distinct organisations together to better serve the business community and the economy of Shropshire.

We have some fantastic professionals across the whole of Shropshire, and in having one voice we hope to keep more of the business pound in our county.

For example, for accountants and solicitors, sometimes work leaks into Birmingham in the mistaken belief that the expertise is not available locally.



The visit from ‘The Man from the Bank of England’ was an annual TBP highlight. Glynn Jones from the bank is pictured with Graham Davies.



Chris Taylor of Connecting Shropshire, Councillor Steve Charmley of Shropshire Council, Tim Beech, managing editor of BBC Shropshire, Nick Chavasse, former SBP chairman, and Shropshire Star editor Martin Wright pictured in 2013



Team effort - Telford’s Brainiest Business was an annual TBP quiz. Here are the 2015 winners, the Insurance Institute of Shropshire & Mid Wales



There are no 60-second sales pitches in the business partnership model

The reality is that as the recent Legal 500 Directory findings for solicitors demonstrates through independent research, the expertise is available locally - often at an equal or higher level. For accountants, the same is true with corporate finance and tax expertise.

Shropshire Chamber of Commerce has great experience of putting on events and understands that for professionals wanting to work with others in the professional community, a distinct voice is needed to traditional business networking.

There are no 60-second sales pitches in the business partnership model - it's about the relationship and expertise.

It is also about being able to refer a client to another local organisation for their expertise knowing that great service and your own professional reputation will be enhanced.

For businesses and their owners, our move allows them to ask their advisers: Do you belong to this? Who else locally do you work with in the professional community? What deep expertise do you/they have in this area?

If you want to support the local economy, you need to consciously try to select advisers that have a common goal: the local economy.

The merged Shropshire and Telford Business Partnerships offers the chance to share expertise, build relationships with other professional firms and to help the Shropshire economy.



Paul Bennett

We hope, in conjunction with the Shropshire Chamber of Commerce, to announce the first merged event very shortly.

Graham Davies, former chair of Telford Business Partnership, says: "Joining forces with Shropshire provides a much wider platform and greater opportunities for our members.

"I am also confident the chamber will ensure a smooth and effective integration of our respective networks."

A new chair to support the Shropshire Chamber of Commerce events team in ensuring these events work for Shropshire will soon be chosen.

It's been a privilege to support Shropshire's economy over the last three and bit years as chair in Shropshire; I'm excited to hear new ideas and to help create new opportunities.

● *Paul Bennett chaired the Shropshire Business Partnership from March 2014. He is a partnership and employment partner with Aaron & Partners Solicitors LLP in Shrewsbury*

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Telford firm named best ISP

Telford technology firm Entanet has been recognised by a prestigious industry awards programme for its commitment to quality and growth, receiving the award for Best ISP in the Comms National Awards.

Entanet added to an already fruitful awards bounty this year, with this latest accolade recognising the company's ongoing commitment to serving channel partners, its ISO 9001:2015 quality certification and impressive supporting customer references.

Comms National Awards judges coordinator Nigel Sergent said: "The judges were very impressed with Entanet's growth during the last year and the company's approach to channel service, which was fully backed up by some excellent customer references.

"The judges also praised Entanet's initiative and diligence in gaining ISO certification."

Since the beginning of the year Entanet

has received 23 awards finalist listings and obtained the titles of Best Vendor Account Management Team in the CRN Sales & Marketing Awards as well as both Channel Marketing Team of the Year and Channel Account Team of the Year in the Comms Dealer Sales & Marketing Awards.

Darren Farnden, head of marketing at Entanet, said: "We're delighted the judges were impressed by our customer references."

Tap into £170k grant

Rural businesses in Shropshire are being urged to tap into grant funding worth up to £170,000 for new initiatives that will lead to economic growth and jobs - or help farmers diversify into non-agricultural activities.

A total of £1 million is on offer for eligible organisations through DEFRA's latest round of funding in its Growth Programme. The funding comes from the European Agricultural Fund for Rural Development, which is part of the European Structural Investment Funds.

Grants could be used for constructing or improving business premises or buying new equipment and machinery.

The Marches Local Enterprise Partnership, which delivers the programme, is particularly interested in grant applications from farming business wishing to diversify into non-agricultural activities and environmental and land based rural businesses and retailers that want to expand.

Grants start at a minimum of £35,000 (£20,000 in north Shropshire) and can go up to a maximum of £170,000.

Applicants can apply for up to 40%



Roger Phillips, chairman of the Marches ESIF committee

of eligible costs. Businesses have until January 2018 to register an expression of interest for a grant.

Roger Phillips, chairman of the Marches ESIF committee, said: "It is important to recognise the important role that farmers and small rural businesses play in our local economy.

"Our participation in this DEFRA grant

scheme will help those rural businesses deliver their growth aspirations, which in turn will support their rural communities."

Expressions of Interest for funding bids must be submitted by January 2018. For more information and advice on how to apply, contact the Marches Growth Hub on 0345 6000 727 or email enquiries@ marchesgrowthhub.co.uk

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A revolution



Andrew Lee, curriculum leader for engineering at Shrewsbury College, Belinda Nightingale, technical apprentice at Ricoh and Babak Jahanbani, didactic manager for Festo Great Britain

Engineers of the future now have the chance to train on equipment designed for the 'fourth industrial revolution' thanks to a £1 million investment at Shrewsbury Colleges Group.

It is largely due to £500,000 in funding from the Marches Local Enterprise Partnership, via its growth deal to develop advanced manufacturing training hubs in the region.

The college added a further £250,000, and with gifts from a number of other companies, including Status Metrology, who put £100,000 towards metrology equipment and software for the college. The total value of new equipment and software for the department totals around £1 million.

The latest addition, the Festo FMS 'product manufacturing factory', worth over £125,000 alone, was shipped over from Germany.

It means the college is now the first training provider in the world with what is known as equipment from 'the fourth industrial revolution' or Industry 4.0 Technology.

The system, described as a 'smart factory that fits within a classroom setting' has wireless connectivity and includes nine stations for distribution and testing, product handling and processing, robotic assembly and automatic warehousing.

Andrew Lee, head of engineering, said: "The FMS system will offer enhanced training for engineers of the future in engineering technologies and industrial centre processes, including areas such as hydraulics, pneumatics, PLCs, process improvement, quality systems, robotics

and automation, to name but a few. We are the first training provider to secure this equipment outside of Germany. We have an established relationship with Festo through the WorldSkills competitions and it's also thanks to our partnership with the LEP and the fact that we are now one of the largest and best-equipped engineering and automotive centres in the region."

Principal of Shrewsbury Colleges Group, James Staniforth, said: "The investment has already had a big impact on the department. Several students who have been training on the new equipment we have already installed made it into the final of WorldSkills UK.

"Our relationships and partnerships with local businesses have strengthened and we have increased the number and type of apprenticeships we are offering both local and multi-national companies, to enable them to train engineers with advanced skills to best suit their developing business needs."



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Pictured with the children of Perry RDA are volunteer Dan Davison, Freyssinet trainee QS Shannon Genner, marketing & communications officer Clare White, Perry RDA group leader Jane Barker, Freyssinet managing director Paul Bottomley, office manager Linda Thomas, physiotherapist Lynne Munro and volunteer Maria Budd.



About Freyssinet volunteers Dan Davison and Maria Budd, pictured here with physiotherapist Lynne Munro, guide one of the children through a vaulting session

Proud association with good cause

Civil engineering company Freyssinet has stepped in to help a Shropshire charity to fund equine sessions for disabled adults and children.

Perry Riding Group for the Disabled has been awarded £5,000 by the VINCI UK Foundation for the recruitment of new volunteers – having been sponsored by Freyssinet, which is one of the members.

The VINCI UK Foundation supports groups and charities which work to promote social cohesion and reduce exclusion. Launched in 2016, the foundation not only donates financial support, but also the skills and experience of its own employees.

Freyssinet, based at Euston Way in Telford, will help with the delivery of Perry RDA's volunteer recruitment drive for the next 12 months.

The company's marketing and communications officer, Clare White, will act as the charity's project sponsor and provide marketing support.

Perry RDA provides disabled people with opportunities to improve their physical and mental wellbeing through educational and fun activities with horses.

Each week, 80 adults and children, with a range of disabilities and special needs, take part in riding, vaulting or carriage driving sessions at the centre, enjoying the many physical and therapeutic benefits from the activities.

The charity, led by Jane Barker, is currently raising funds for its relocation to new premises in Much Wenlock. The improved facilities will include an indoor arena and hydraulic mounting ramp.

Paul Bottomley, managing director of Freyssinet Limited, said: "We are extremely proud to be associated with this fantastic charity and hope that, through continued involvement, Freyssinet can help Perry RDA achieve their goal of opening a new purpose built facility as soon as possible.

"The tremendous commitment of the volunteers is clearly critical to the successful operation of the charity and enables it to offer such a high level of enjoyment and effective therapy to a large number of deserving people."

Jane Barker of Perry RDA added: "This

is a fabulous donation which will help us to develop our volunteer recruitment and support strategies.

"Our sessions depend solely upon the help of volunteers and we want to retain them for a long time to come. We are grateful for this material help and also for the offer of practical help and advice over the next year."

Perry RDA requires volunteers to help run sessions and day-to-day operations of the organisation. For more information visit www.cavaliercentre.org or call Jane Barker on 01939 261147.

National recognition for contribution to IT

A family-run Shrewsbury IT firm is celebrating after scooping a national award.

Personal Computer Clinic, in Frankwell, was recognised for its valuable contribution to the IT profession when director Keith Williams received the award from industry leaders Trust-A-Tec.

Mr Williams said that the company, which has been running for more than 25 years, has seen many changes in the world of IT during that time.

"This award is for everyone at the firm. We are delighted to have been recognised in this way."



Keith Williams from Personal Computer Clinic

In the latest of our Big Interview series, we talk to **ROGER GABB**, whose company Western Wines helped change the way we buy our reds and whites . . .



WHISKY, WATER & LOTS OF WINE

By Henry Carpenter

There was a time in the early 2000s that one in seven bottles of wine bought in the UK was sold through Western Wines.

The wine distribution company was

in its heyday at this point, responsible for shifting several million cases each year, realising turnover well in excess of £100 million and responsible for creating one of the most successful global wine brands in Kumala.

Western Wines was a massive noise

among the supermarkets - which sold 70% of its wine - and in the wine industry in general.

It was globally recognised as one of the most forward-thinking and go-ahead wine distribution companies anywhere in the world. ▶



Roger set up Montrose Whisky Company and it wasn't long before he was selling an unknown brand of water in the UK - Volvic

◀ But perhaps it was least well known amongst consumers, even here in Shropshire.

The reason this is noteworthy is that throughout its 25-year life span, Shropshire provided Western Wines with its headquarters, first in the form of a restored stable building near Bridgnorth, and latterly larger premises in Central Park, Telford.

All this is explained by Roger Gabb, the Western Wines founder and the man who oversaw its mushrooming evolution through the two and a half decades from its inception to its sale in 2004 for £135 million. But more on this later.

These were heady days, admits Roger, a far cry from the situation in 1980 when he founded the company. The workforce back then consisted of Roger and a part-time secretary, and a corner of the kitchen was used as the office.

But to get to this point, it is worth rewinding the clock yet further.

The son of the organist of St Paul's Cathedral, Roger was originally a Londoner.

His first introduction to Shropshire came in 1962 when he was a young officer in the Welsh Guards and he was sent to Oswestry by his commanding officer to run an adventure training wing.

"I had to first ask him where Oswestry was," recalls Roger, "and when he told me it was in Shropshire, my next question was 'where's that sir?!'"

After two years in Oswestry, Roger returned to Pirbright and joined the Guards Parachute Company.

"This took me to Borneo on special services operations behind enemy lines - this turned out to be one of the most

successful military campaigns in the last century. We also did some semi-confrontational work in Kenya against Somali incursions.

"But after that, because I had met someone called Annie Thompson from my time in Shropshire who I wanted to marry, I decided I wanted to leave the army - I didn't think the geographically unsettled life of any army officer where you are constantly on the move and marriage mixed."

And this was when Roger made his initial foray into the drinks industry. His ability to speak several languages, particularly French and German, held him in good stead and persuaded what was then called The Distiller's Company - now part of Diageo - to take him on.

"I was made the European manager for Haig Whisky," continues Roger. "The markets included Italy and my job really was to stimulate sales, obtain market information, write reports and help salesmen to sell."

"I was constantly talking to wholesalers and customers, and I learned a great deal in my time with the Distiller's Company. I persuaded them to send me to INSEAD [the iconic business school near Paris] to undertake an MBA in middle management, and in general I was looked after very well in many ways, living in great luxury when I was abroad."

"However, I was not earning very much and by now there were school fees to pay!"

Roger was headhunted by a whisky company in the US but, for one reason and another, he didn't enjoy it and so he returned back to the UK resolving to start something new.



Roger was made European manager for Haig



Western Wines promoting the Kumala name at a wine fair in London

He set up Montrose Whisky Company with two associates, buying whisky in bulk and shipping it all round the world, but then his head got turned by something altogether less alcoholic.

Through a friend of his, Roger was granted the agency - or licence - for selling and distributing a brand of mineral water which was massive in France but unknown at the time in the UK. It was called Volvic.

"I started Volvic in the UK from zero, selling largely to small shops in London, as well as the likes of Harrods and Fortnum and Mason. Mineral water simply didn't line the shelves of supermarkets in the way it does now, but nevertheless we managed to sell towards 300,000 cases before selling the agency for Volvic in the UK. Now there are 20 million cases sold each year, but there we are, I was 30 years ahead of the market!"

Having dealt with the whisky and water markets, next up on Roger's hit list was the third 'w' - wine - which brings us to 1980 and the office in the corner of the kitchen which is where the Western Wines story started.

"In the very beginning I started working with wholesalers but diverted into supermarkets," recalls Roger. "The son of someone who did some work for me was a supermarkets expert on Italian wines, and I persuaded him to come on board at Western Wines.

"I had been made the agent for a big consortium of operatives in Italy CCCI which enabled me to help get into supermarkets. We really started with the supermarkets in about 1987."

Looking back on it now, Western Wines

was a key part of the huge movement of selling affordable wines through supermarkets.

"It changed everything," admits Roger. "The focus changed from selling to impoverished wholesalers to supermarkets who at least paid their bills!

"We continued to develop the business, employing more salesmen and taking on Italian wines through the consortium I was involved with in 1994. It was at about this time that I was debating with some Italian wine associates where the next market of production would be for the English market.

“In about 1996 we decided to make a brand, and we called it Kumala after the name of the dog in the book Cry the Beloved Country”

"We concluded that it would be South Africa - it was the end of apartheid, and therefore the end of the trade embargo, and Mandela was all set to get in to government.

"I immediately sent my sales director out to South Africa where we tied up about five co-operatives and a few private estates. The result was that two years later Western Wines had more than 55% of all South African wine exports, worldwide, all operated from our headquarters here in Shropshire.

"The mid to late 1990s saw us develop in a very fast way. In about 1996 we decided to make a brand, and we called it Kumala after the name of the dog in the book Cry the Beloved Country." ▶

The idea for the Kumala wine brand came about in the late 1990s





Roger Gabb takes a fond look at a photograph looking over the Journey's End vineyards in South Africa



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Roger deep in thought at a wine tasting event



The Journey's End estate near Stellenbosch in South Africa



Roger is chairman of Journey's End

◀ By 2002 Western Wines were selling three million cases of Kumala each year, and it was the second largest brand in the UK after Jacob's Creek. As if that wasn't enough, Western Wines also took on the agency for the Chilean brand, Cono Sur, and turned this into a two million-case market.

Throughout the early 2000s Roger had been deliberately building up Western Wines "by doing the right things and ticking the right boxes". It was worth it.

"We were approached by a Canadian quoted company called Vincor," explains Roger. "They made us an offer but I told them we weren't interested and suggested they come back in a few months - for the time being we would stay with our business plan - knowing full well that we had a fish on the line.

"Sure enough, they came back six months later we managed to persuade them to purchase all the shares for £135 million. Not only that, but the company stayed where it was in Telford and I'm glad to say that everyone in the company - almost

all who lived in or around Bridgnorth and Telford - did very well out of the sale. And they kept their jobs."

You get the sense that this is what gives Roger as much pride as anything. Yes, he built up an extraordinary success story from nothing which left him and his family, as the major shareholders, 'quids-in', but the fact that scores of staff members who devoted themselves and contributed so much to the success of the company could be rewarded handsomely means a very great deal to Roger.



Kumala was once the second largest wine brand in the UK

In a way, this was his most satisfying achievement. As he says: "I brought together a team and let them run. Everyone developed in their own way and they were given a sense of ownership of the company."

The sale of Western Wines in 2004 was far from the end of the commercial road for Roger. He is still a board member of MGM (he is the G in the title), an Italian exporting company into which he put seed capital in 1987, and is also, as he puts it, "doing

very nicely"; it is now in the top 10 wine companies in Italy.

Which also brings us to Journey's End. Throughout our talk Roger makes repeated mention of his sons, Rollo, and Caspar who is a highly successful garden designer, and a past winner of a gold medal at the RHS Chelsea Flower Show. Rollo, however, followed his father into the wine industry and, amongst various other enterprises, runs the Journey's End estate near Stellenbosch in South Africa.


"I bought Journey's End in about 1996," says Roger. "It is an estate with a house and vineyard which, although I am chairman, operates under Rollo's direction and is now making extremely good wine sold all over the world.

"I was also invited to join the board of the big wine importer, Bibendum, in 2005/6, and last year we managed to sell the company very well to a company to Conviviality."

We have detailed, to a certain extent, the commercial success of Western Wines and other firms Roger has been involved with, but history might well come to remember him for being responsible for something rather broader.

As he concludes: "I suppose my company was very much part of the movement to make wine unsophisticated, uncomplicated and easy to drink.

"We were about reducing of reliance on French over-priced but often very average wines, and bringing the new world wines - particularly from South Africa and Chile - to the UK market."

Many would drink to that. 

Companies urged to share thoughts



Shropshire businesses deliver high quality products and services, and perhaps more critically in an ever more uncertain world they have earned the respect and trust of trading partners.

Since the European Union referendum last year there has been a lot of talk and rhetoric, yet as we approach the end of 2017 we are still really no further forward with negotiations between the UK and EU leaders.

This uncertainty and doubt casts a shadow over business and tests to the limit the trust and good will which companies have created.

Long-term planning becomes harder, while fluctuating currency issues have both good and bad effects, depending on whether you are an importer or exporter.

Only a minority of Shropshire Chamber firms tell us they are actually planning for Brexit, with a clear majority saying they are busy getting on with the day job, and will react when they have more clarity from the negotiations.

But over the next few months, we are

● Shropshire Chamber of Commerce hosted its latest 'Big Business Expo' at Shrewsbury Town Football Club, which involved exhibitors and visitors from across the region.

Event organiser, Teresa Rowe, said: "Working in collaboration with the Marches Growth Hub, we attracted several new exhibitors including Oswestry Waste Paper, Chaffinch, My Simple Mortgage and Worldpay, together with a further large list of delegates from a broad range of business sectors.

"Following a networking breakfast introduced by the Marches Growth Hub and a networking lunch meeting, short seminars were presented by guest speakers from Clear Design, data specialists Shoothill and the University of Wolverhampton, all of which were very well attended.

"This was our premier event of the year and once again the venue has been simply excellent and the very positive feedback received from many people has been very rewarding."



Uncertain times for business – the Shropshire Chamber of Commerce need your ideas

heading for a tipping point where existing investment decisions will be put on hold and new investments may be made elsewhere globally.

Chambers of commerce across the country have been calling for UK-EU trade talks to get under way as soon as possible and a clear transition period of three years agreed.

This is crucial to allow businesses to get on with certainty and without immediate additional costs.

Both the apparent disorganisation of our own Government, and the utter inflexibility on the EU side, have meant little or no progress towards trade and transitional

talks. Practical pragmatic negotiations on a transition period and our future trade arrangements is exactly what would assist both the UK and the EU27 business plan... helping all to trade with greater confidence.

Shropshire business needs clarity and the ability to focus.

I urge you to share your thoughts with us, so that the voice of Shropshire business can be represented around the tables of reason via the British Chambers of Commerce, and fed directly into central government.

● *Peter Guy is president of Shropshire Chamber of Commerce*



Sharon Hutchinson of Halls, Rebecca Beaman of Hatchers solicitors, Piran Littleton of Dale Carnegie Training, Maninder Singh Sembhi of Wolverhampton University, with a latest technology Inspire One professional photographic drone, and Kirsty Downward of Bespoke Computing

New to board

Sean Gorman has joined the board of directors at accountancy firm Dyke Yaxley after his Shrewsbury-based practice, Gorman Evans, was taken over.

Managing director Laurie Riley said: "This is an exciting time for us and we are thrilled to welcome Sean Gorman and his team to Dyke Yaxley."

Sean has worked in the accountancy industry for over 40 years and has a wealth of experience providing advice and support to businesses and individuals alike.

He said: "Dyke Yaxley has an impeccable reputation and the firm was the natural choice for both my clients and staff to join."

"I am looking forward to working with the directors to both consolidate relationships with my existing clients and also growing our client base."



Laurie Riley (right) welcomes Sean Gorman to the team

Follow the LEADER

Rural businesses based in South Shropshire are being urged to consider applying for a grant to fund their growth plans.

Stuart Richards, a chartered rural surveyor based at Halls in Shrewsbury, has a 100 per cent success rate with Southern Shropshire LEADER programme grant applications on behalf of farmers and other rurally based businesses. The applications have generated more than £150,000 in grants.

"LEADER funding is made available to successful applicants who have a project that creates jobs, helps a local business grow and benefits the wider rural economy," he explained.

"With another round of funding now available, it's a good time for farmers and other business owners, who have a project in mind, to consider making a grant application."

The LEADER grant is managed by Shropshire Council in the county for the Rural Development Programme for England.

South Shropshire LEADER programme funds farmers, growers, foresters, other local rural businesses and rural community organisations to help create jobs, develop rural businesses and support the rural economy.

Eligible projects receive between £2,500 and £40,000 and 70 per cent of them must directly support the rural economy through creating and supporting micro and small rural businesses. The remaining 30 per cent of projects must demonstrate that they are contributing to improving the rural economy.

LEADER usually funds around 40 per cent of total project costs, with the remainder provided by the applicant, but the amount of grant support available varies according to priorities.

An applicant must show that their idea is good value for money and that he or she is planning to use the grant money to improve their project, which must be supported by market research to demonstrate demand.

For more information, contact Stuart Richards on 01743 450700.

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Renovation sensation

Property renovator John Poole has opened a new showroom in Albrighton as part of a strategy to double turnover.

The well-known craftsman says he is looking to tap into the growing demand for interior furnishings and grand designs by investing over £25,000 into the new shop on Station Road.

"We have been helping people renovate their properties for over 12 years and, during that time, we have developed a group of experienced craftsmen that carry out all of the work," he said.

"The next logical step was to create a showroom where we could showcase our projects and some of the interior furnishings that are commonly used in them.

"There's nothing better than being able to visualise how things will look and feel, not to mention giving clients a full selection of options so they can make informed decisions."

He added: "We've tried to create a store that is inviting and reflects the level of customer service we deliver on our projects. People can just come in for a look, discuss the latest trends over a coffee or buy one tin of paint . . . likewise, it could also be the first point of contact for a major renovation contract."

Computer Aided Design and 3D



John Poole is joined in the new property renovation venture by his partner Barbara Kapoor, who has an eye for interior design

headsets are also used to help bring design ideas to life.

The hope is that the new venture will help the company to double turnover to £400,000 by 2019.

John is joined in the new venture by his partner Barbara Kapoor, who has an eye for interior design and will be responsible for capturing 'on trend' moments and providing the latest hints and tips.

There will also be a number of special events held during the year for new product

introductions and featured guest speakers.

"Albrighton is a great location, with ease of access to the motorway network and lots of potential customers on our doorstep," added Barbara.

Going forward, John Poole is planning to employ two staff to help with managing the showroom.

He will also look to launch a new e-commerce facility in early 2018 to provide online purchasing options for customers in other parts of the UK.



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A fresh water idea for H₂O supply trade

Award-winning Shropshire firm **Natural Welsh Water** has created a fresh company to supply a fresh new product to the water supply trade.

Liquid Distributors Limited, has been formed following an investment of £100,000 and is based on the Maes-Y-Clawdd estate at Oswestry.

The new company will be the only outlet in the UK to supply new BPA-free (Bisphenol A) industry standard sized 19-litre bottles to water suppliers nationwide.

Managing director Mike Webb says: "There is some concern about the safety of materials used to make current drinking water distribution bottles – which are seen in shops and offices everywhere – as research has found that the compound used in manufacture called BPA can potentially disrupt hormones in the body.

"Our new company will now only distribute the new BPA-free bottles, which



Sales co-ordinator Jess McGowan with the new BPA-free bottles at Liquid Distributors of Oswestry

have an added health and safety feature in that they will simply bounce if accidentally dropped, unlike current versions which completely shatter, an example demonstration video of this difference is on our new website.

"Natural Welsh Water is a family firm and a patron member of Shropshire Chamber of Commerce – having continually

gone from strength to strength over the past decade, this year looks like being our best yet.

"This major investment is a new division of the company.

"It will see us continue to expand even further, as we expand our services we expect to distribute over 100,000 of these new bottles a year."

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Building a brighter future in the county

Uncertainties surrounding Brexit certainly aren't stopping companies from committing to big-money construction projects across Shropshire.

Morris Property has secured a second contract with national car retailer, Evans Halshaw to build a workshop, service and aftersales centre close to its new showroom at Battlefield in Shrewsbury.

The new 800 square metre workshop will provide space for the company to prepare vehicles before they are moved to the nearby forecourt at King's Park. The aftersales centre will include a valet and MOT bay as well as ramps and a spray booth.

Steve Flavell, construction manager at Morris Property said: "Working collaboratively with the client and their architect at the beginning of this project has challenged us to think differently and adapt to the changing needs of the build.

"For example we have had to adjust the plans to install chimneys, ensuring that there is a sufficient air filtering system in place for the spray booth."

The project is expected to be completed in spring 2018 to follow the completion of the new showroom which Morris Property started in August.

Carl Kendall, head of implementation for Evans Halshaw Car Store, said: "Shrewsbury is an exciting marketplace for us where we anticipate we will be preparing and selling circa 300 cars per month from the new facilities. Across all areas of the business we are looking to employ 40 to 45 new team members."

Meanwhile, a Shropshire building contractor has handed over the keys of a £2 million service centre to a global energy technology company following a six-month build.

OMICRON Electronics UK Limited moved into its flagship facility at Redhill Business Park in Stafford following construction by Knockin-based Pave Aways.

The two-storey building houses OMICRON's Academy, which serves as a technical, training and sales centre for staff from electrical utilities, industrial plants, equipment manufacturers and service companies.

The firm transferred to its new site from Stafford Technology Park.

David Brazier, OMICRON's site manager and area sales manager for UK and Ireland, said: "The project was delivered as a team with excellent communication, both upstream and downstream, with fast decisions agreed between architect and



The OMICRON building in Telford, and the proposed industrial park just off the A41 in Newport



construction." And Telford & Wrekin Council has just completed a consultation on plans for a multi-million pound Innovation Park on the outskirts of Newport that could create 950 new jobs.

The plans went on show for the proposed development on land south of the A518, on which work could begin next year.

It follows a successful bid via the Marches Local Enterprise Partnership for £6.3 million funding from Government.

The remaining funding would come from Telford & Wrekin Council, from the Council's Land Deal with the Homes & Communities Agency and developer contributions.

The package would include construction

of business premises including both start up/incubation units and sites for larger premises, plus proposed changes to the local road network, including the A41 and A518

There will also be a training and skills programme delivered in partnership with Harper Adams University, to support high-tech businesses and to pass on expertise

Councillor Lee Carter, Telford & Wrekin Council member for finance, commercial services and economic development, said: "This site will be very attractive to high-tech companies.

"It will create hundreds of highly skilled and well-paid jobs."



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Philip Hammond presents his first Autumn Budget on Wednesday 22nd November.

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David Jones, Director
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Wrexham
1:00pm - 2:30pm
Ramada Hotel, Wrexham

Monday 27th November
Newtown
8.30am - 10:00am
The Elephant & Castle, Newtown

Ludlow
1:00pm - 2:30pm
Charlton Arms Hotel, Ludlow



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Budget summary - www.whittinghamriddell.co.uk/budget2017summary



From foothills to peak of fitness

A Shropshire family is tapping into the growing health and fitness market by launching a new educational health and fitness retreat.

Based in the countryside near Church Stretton, Eden Hills Health Retreat will open in January for its first week-long residential course.

The educational retreat provides a structured programme of health, fitness and nutritional classes for those looking to escape the hustle and bustle of work or family life to either get in shape, lose weight or initiate a complete lifestyle change.

It is the brainchild of father and son duo Ian and Sean Roberts, from Sambrook, near Newport, who believe consumer appetite for improved health and wellbeing is set to rise further in 2018.

Sean, who currently works in partnership with Telford & Wrekin Council providing personal training classes across council-owned gyms, will be the centre's head of fitness.

Ian, who over the last 25 years has owned a number of businesses in the hospitality sector, will take on the role of operations manager for the retreat.

The pair will be joined by a team of trained experts and professionals in health, fitness and nutrition, including Sean's fiancée Maxine Boulton, who will run the



Sean Roberts and Ian Roberts from Eden Hills Health Retreat, with Nichola Madeley Cariss of Eaton Manor Country Estate, second left, and Sean's sister Sammy

retreat's studio classes. Sean's sister Sammy is also returning from maternity leave to oversee the administration.

Sean said: "What we hope to achieve at the end of each course is to have put in place a number of starting blocks which will enable people to adjust their lifestyle for the better."

"The residential retreat is about equipping guests with the right information

and tools to enable them to maintain a healthy lifestyle.

"We are not a boot camp, and believe it's important to find time for relaxation so our retreats also focus heavily on general wellbeing."

Ian and Sean have partnered up with family-run Eaton Manor Country Estate to host the retreats, making use of the luxury self-catering accommodation

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Agent acknowledged

A Shropshire travel consultant has been crowned the UK & Ireland's High Street Agent of the Year at a glittering awards ceremony in London.

Sally Simmons, a team leader and European specialist with Peakes Travel Elite, in Shrewsbury, was named one of the UK's best travel agents in the annual awards of industry bible the Travel Trade Gazette.

Sally, 29, who lives in Shrewsbury, was presented with the prestigious trophy by awards co-host and comedian Rob Brydon.

The ceremony was held in front of an audience of 750 industry figures, at The Lyceum Theatre in London's West End, following a pre-show gathering at The Savoy Hotel.

Almost 100 top travel agents from the UK and Ireland were invited to enter various agent categories for this year's TTTG Travel Awards, completing written submissions that were then judged by a panel of industry leaders.

Sally impressed judges with her exceptional approach to service, and continued commitment to expanding her product knowledge. She was chosen in her category from a short-list of eight national finalists.

TTG's group editor Pippa Jacks said: "Each year, we're overwhelmed by the strength of entries from brilliant agents who go the extra mile for their customers, offering great value and sound advice, day in day out.

"The agents who were victorious in the TTTG Travel Awards prove that travel retailing in 2017 is a vibrant and successful business sector, and that agents continue to prove their worth by delivering phenomenal customer service to their customers.



Sally Simmons, of Peakes Travel Elite (second left), receiving her award, from Colin Currie, of Gold Medal and Travel 2, TTTG editor Sophie Griffiths and comedian Rob Brydon

"Huge congratulations to Sally for a stellar performance this year."

Sally, who has worked for Peake's Travel Elite, for eight years, said: "I'm absolutely over the moon. I couldn't believe it when my name was called out. To be recognised by industry experts, for all the hard work I've put in, is very special."

Financial planners have new offices



Gemma Russell, Wyn Price and Tom Parmiter get ready to move in to the new Beaumont Financial offices

Oswestry-based Beaumont Financial Planners Ltd has expanded by moving into more offices, taking on extra space in Salop Road where its headquarters is based. The company is also planning to expand its Chester operation in the new year.

Director Mark Evans said: "As we continue to grow the team to service new clients, we've needed to invest in additional office space. We are pleased to be creating sustainable employment opportunities in Oswestry to support that success."



Mark Pilsbury (centre) with charity events and partnership manager Ceri Nicholls and Jamie Edwards, together with the community team

Back of the net for support

Shrewsbury Town in the Community has received financial support from a county businessman as part of its 'Friends of the Community' initiative to improve links with local companies.

Mark Pilsbury, of Stag Capital Finance, has donated funds to support projects specifically involved with children and cancer sufferers.

He said: "My father always told me 'If you are blessed and successful in business then you have a responsibility to put something back in', which is hopefully what I am aiming to do.

"This local charity is to be commended as it works so hard with its team of sporting staff countywide to promote activity and wellbeing for all ages and abilities of people in a wide range of schemes."

Jamie Edwards, head of Shrewsbury Town in the Community, added: "We are extremely grateful to Stag Capital Finance for this generous support because as a charity we rely heavily on these donations, which not only help us provide a range of services, but in turn helps to attract further funding for all of our local projects."

Support for armed forces is strengthened

Shropshire law firm Wace Morgan has stepped up its support for the armed forces by launching a new service.

The Wace Morgan Military Law Service is designed to strengthen the firm's links with service personnel and offer additional help and guidance to them.

Wace Morgan has specialised in this sector of legal work for many years, being founder members of Forces Law, a national, independent network which provides a wide range of services to meet the legal needs of serving personnel and their families, as well as retired service men and women.

Keir Hirst, a director at Wace Morgan who is also currently secretary of Forces Law, said that the new Military Law Service would enhance the firm's work even further.

"We are excited about the launch of The Wace Morgan Military Law Service.

"Military law is complex with its own rules and it is easy to come unstuck. There are very strict time limits to progress matters and we recommend that clients take early advice.

"We find that having a specialist knowledge of the unique legal issues raised in armed forces cases is a huge advantage and our new initiative will be more visible and accessible, reaching out to an even wider range of service people," Keir added, explaining that the service would have



Members of the Wace Morgan team celebrating Armed Forces Day earlier this year

separate branding, a dedicated email and phone and a separate Twitter account.

Last year Wace Morgan signed the Armed Forces Covenant.

This government initiative acts as a promise from the nation that those who serve or have served in the armed forces, and their families, are treated fairly when receiving any public and commercial

service. A range of partners such as businesses, local authorities, charities and the public throughout the country were asked to sign a specially-drawn up document as a commitment to service people.

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Military
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Service



Mr Berry received a guided tour of the MCMT during his visit



The hub is located on the Stanmore Industrial Estate in Bridgnorth

MP impressed with preview of £4 million training centre

One of Shropshire's largest training facilities has received the seal of approval from the Government's Minister for Local Growth and the Northern Powerhouse.

Jake Berry MP visited the £4 million Marches Centre of Manufacturing & Technology ahead of its official opening on November 10, to view how an employer-led solution to bridging the skills gap is promising to boost competitiveness within the region's advanced manufacturing sector.

He praised the efforts of the Marches LEP and consortium partners Classic Motor Cars, Grainger & Worrall, Salop Design & Engineering and training provider In-Comm for bringing this ambitious vision to reality and offering a potential blueprint for other areas to follow.

MCMT, which has received £1.9 million of Government Growth Deal funding via the Marches LEP and financial support from the European Regional Development Fund and Shropshire Council, is promising to deliver '2020 learners by 2020' through a combination of Apprenticeships and specialist training to upskill existing staff.

The 36,000 sq ft hub - located on the Stanmore Industrial Estate in Bridgnorth - will provide a high-tech environment for individuals to learn from engineering experts on the latest technology, all geared towards making them more industry-ready when they leave.

Jake Berry, Minister for Local Growth and the Northern Powerhouse, said: "I was delighted to be one of the first to visit the Marches Centre of Manufacturing & Technology to see this remarkable training facility.

"Made possible with government funding, MCMT is a fantastic example of the Marches LEP, local employers and a training provider working together to equip



Bekki Phillips (In-Comm Training), Christopher Greenough (Salop Design & Engineering), Gill Hamer (Marches LEP), Jake Berry (Minister for Local Growth and the Northern Powerhouse), Matthew Snelson (MCMT), Lauren Ball, Liam Stewart-Inkson (MCMT apprentices)

young people with the real-life skills they will need to become the engineers of the future."

Mr Berry received a guided tour of the MCMT during his visit, taking in dedicated fabrication, lathe, metrology, milling, robotics and vehicle trimming sections, not to mention a specialist CNC Zone with more than £1m of machines donated by Engineering Technology Group.

He also met with the first cohort of apprentices to talk about their initial experiences, their passion for engineering and manufacturing and how the centre will help them in their careers.

Matthew Snelson, managing director of the Marches Centre of Manufacturing and Technology, said: "We are doing something completely different here to address a real challenge for our local businesses and the regional economy.

"Four companies have come together and put their money where their collective mouths are and, with the backing of Government and the Marches LEP, we

have developed what we believe is a world class training centre that will address both the skills and the competency gaps facing industry.

"The response from local employers has been great so far, with 12 companies already part of our first recruitment drive and a further 30 in the pipeline for future cohorts.

"It was great to show the minister around, talk him through our vision and what we are looking to achieve. He's welcome to come back for our official launch on November 10th, along with hopefully a further 200 guests all keen to get involved."

The MCMT has already received significant support from industry partners, who are donating equipment or providing their expertise to learners and companies accessing the centre.

These include ABB Robotics, Engineering Technology Group, FBC Manby Bowdler, Filtermist, Hexagon Metrology, Mechatronics and Zwick Roell.

Celebrating small business success



Without a doubt, 2017 has turned out to be a very eventful and challenging year.

In the UK, the General Election resulted in the Government facing not only a reduced majority . . . but also an increased tendency for in fighting.

On the European stage Brexit negotiations have proved stubbornly problematic with slow progress and uncertainty fuelling nervousness in businesses and markets.

Meanwhile, at the global level there have been numerous tensions between international regions, states and continents that have added to people's worries and contributed to the general climate of uncertainty.

Then of course, we have had the regrettably all-too-frequent news of various disasters and emergencies – both natural and man-made, which have adversely affected people's lives at home and abroad. With all this doom and gloom around, it would be easy to think that there was nothing much to celebrate at the moment.

So, by way of some timely relief from these challenging themes, I am pleased to announce that I have some more positive news to report. For the Federation of Small Businesses launched its 'Celebrating Small Business Success Awards' in 2017.

Small businesses in each of the nine English regions and the three devolved nations have been invited to nominate themselves for recognition against any of twelve different award categories.

They include, for example, best business start up, scale up, exporter and employer. There are also categories for digital, ethical/green and family businesses, along with those to recognise triumph over adversity and contribution to local communities.

Winners from each of the categories in each of the English regions/devolved nations will then go through to a national final in May next year, which will be held at the Park Plaza Westminster Bridge in London's South Bank.

The formal awards dinner on the evening of the final will be a sell-out, attracting more than 400 guests, made from



Categories at the awards include best business start up, scale up, exporter and employer. There are also categories for digital, ethical/green and family businesses, and more besides.



Celebrating Small Business Success Awards will hold its national final at the Park Plaza on London's South Bank

area winners, the judges, sponsors, media, MP's and industry business leaders. It will be an incredible night of celebration and recognition where the 'best of the best' will be recognised for their achievements.

The awards are free to enter and are open to all small businesses – whether a member of FSB or not. Judging for the

West Midlands regional awards closes on Friday February 2, 2018.

I hope that small business owners in Shropshire will take the opportunity to enter and put themselves forward for consideration.

We have some tremendous businesses in this county and winning an FSB Celebrating Small Business Award would be a great way to showcase not only a local business's achievements – but also the County's credentials as a place to do business.

So, for a more positive approach to 2017, and maybe an even more positive result in 2018, if you run a small business or know someone else who does, I urge you to find out more and to get involved by visiting www.fsbawards.co.uk

● *Ray Hickinbottom is the FSB Shropshire and Regional Chairman*

Degree, or no degree... that is the question

By Carl Jones

It's the first thing a person wants to know as they're deciding which first tentative step to take on the career ladder. "How much am I going to earn?"

If you've been to a top university and emerged with a good degree, your starting salary and status will automatically be much higher, right? Er, no, not necessarily.

As a growing number of students emerge from higher education saddled with student debts, and high-flying credentials often centred around the hugely competitive creative, scientific or technology sectors, other areas of the economy are crying out for staff.

Service and maintenance engineers, for example. Welders, firefighters, pharmacy technicians, youth workers, business analysts... the list goes on. And you don't necessarily need a degree to get your foot in any of these doors.

The changing face of the 'degree or no degree?' debate has been highlighted by credit comparison firm TotallyMoney.com, which compiled a fascinating league table of the top paying careers available without the need for a university qualification.

A glance at some of the starting salaries, and it's easy to see why nearly 60% of graduates feel they could have got their current job with a vocational qualification, instead of a more costly degree.

"Most people still think university is the only way to go," says Joe Gardiner, TotallyMoney.com's head of brand and communications.

"But this research shows that just isn't the case. There are lots of opportunities out there that don't need a degree - and vocational qualifications can be much more relevant to the work.

"And with so many still in student debt, it can even be the cheaper option."

The three most in-demand and decently paid professions on the 'no degree required' list, according to the survey, are service engineers, maintenance engineers, and assistant retail managers. ▶



Considered a career as a welder? There are many lucrative careers that do not require a degree.

◀ It says: "A service engineer has a starting salary of £28,138 and is in high demand across the country. Maintenance engineers get a starting salary of £31,848, though only half as many jobs are available as service engineers.

"Retail positions have the benefit of being in steady demand, and working as an assistant manager offers a starting salary of £21,190."

So that's one big tick in the box for vocational qualifications – which are plentiful across Shropshire.

Another comes with the knowledge that only 33% of those with a vocational qualification spent up to six months unemployed after finishing their studies last year, compared to 48% of graduates.

The survey found that not only did 47% of respondents wish they had looked into other options before pursuing a degree, 46% felt the debt they had incurred as a result made it hard to see the value of the qualification.

And 55% of those between the ages of 31-35 (the oldest age group surveyed) revealed they still had outstanding student debt.

“**A business analyst can expect to pocket £43,796 for assessing company business models and ensuring they're integrated with the latest technology and procedures.**”

But here's a tick in the university box. One in five people who took the vocational route felt they missed out of the social experience offered by time away at university, even though they saved money.

The best paid starter positions available to non graduates can be found in the field of business analysis.

A business analyst can expect to pocket £43,796 for assessing company business models and ensuring they're integrated with the latest technology and procedures.

One of the most popular options is a customer service assistant.

A good entry position for a longer career, which has a starter salary of around £17,310.

All of the facts and figures in this report were compiled using the Government's official list of approved apprenticeship schemes to create a list of qualifications and potential careers.

The pathways from education to employment are evolving all the time.

Here in Shropshire, Telford College, for example, has just launched its ground-breaking new '7th Form', created to address the acknowledged gap between education and business.

It blends the A level offerings of a traditional sixth form with direct links to universities and mentors from local businesses.

All this give students viable careers destinations.



Retail positions have the benefit of being in steady demand, and working as an assistant manager offers a starting salary of £21,190

Job Title	Qualification Type	Salary
Business Analyst	Equities Trader	£43,796
Financial Adviser	Financial Services	£39,160
Maintenance Engineer	Engineering	£31,848
Welder	Engineering Construction	£26,686
Journalist	Journalist	£25,005
Graphic Designer	Design	£24,545
Assistant Accountant	Accountant	£24,280
Pharmacy Technician	Pharmacy Technicians and Assistants	£22,839
Veterinary Nurse	Veterinary Nurse	£22,433
IT Technician	ICT Professionals	£21,998
Firefighter	Emergency Fire Service Operations	£20,577
Payroll Administrator	Payroll	£20,457
Human Resource Administrator	HR Manager	£20,296
Youth Worker	Youth Work	£20,022
Dental Nurse	Dental Nursing	£19,374

The above table gives an indication of wages that can be achieved without the need of attending university

Alongside the traditional A level and combined vocational courses, the 7th Form will also offer 10 distinct career routes in leading industries, including childcare, computing, engineering, health and social care, sport, law and politics.

Principal Graham Guest explains: "Students who enrol at our 7th Form will have the confidence of knowing that leading employers and UK universities have worked with us to shape their study programme, giving the best possible start to their career."




The 7th Form will offer 10 distinct career routes in leading industries, including childcare, computing, engineering, health and social care, sport, law and politics



"Traditional sixth form colleges put the emphasis on qualifications – the new 7th Form instead focuses on the skills which employers tell us they need and the career opportunities students can move into.

"This will address skills gaps in industries, open students' minds up to new sectors and give them a clear and stress-free choice of what to study after their GCSEs."

The 7th Form will be located at Telford College's Haybridge Road campus as part of a £2.5 million-plus investment in learning facilities, including the latest virtual and augmented reality headsets. 



*Firefighters are among the top jobs required without degree qualifications.
Picture: Shropshire Fire & Rescue Service*



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The Marches Building Investment Grant is a scheme part-funded by the European Regional Development Fund. Its aim is to help small to medium sized enterprises, who supply products and services to other businesses, to expand and grow. If your business is constrained by your current premises and workspace you may be eligible to receive grant support.

Subject to job creation, grants of up to 45% of eligible project costs and a maximum of £100k may be available to renovate, extend or reconfigure premises in the Marches area (Herefordshire, Shropshire and Telford and Wrekin).

The grant is unable to fund core farming operations, residential development, purchase of buildings and businesses involved in the retail sale of goods and services to the general public.

To find out if your company is eligible to apply, and to discuss your proposal further, please contact the programme team on **01432 260662** or email **mbig@herefordshire.gov.uk**



Beyond boundaries

A Shropshire fuel supplier is expanding geographically in a bid to strengthen its position as a market leader in the Midlands.

The managing director of Oakleys Fuels, Richard Bates, said the firm was in a position to send its fleet beyond its current boundaries which would enable it to keep prices down.

The company, based in Halesfield, Telford, has been supplying oil to local businesses in Shropshire, as well as the domestic and agricultural markets, since it was founded in 1969.

It has traditionally delivered oil between the M1 and the Welsh border but Mr Bates said the company might now look to push the boundaries further afield as well as expand in Shropshire.

"Apart from heating oil, we supply automotive fuels of derv and petrol, a full range of lubricants and storage tanks to businesses of all shapes and sizes in Shropshire and beyond.

"We are growing the business in and around Birmingham, as well as expanding further south into the north Cotswolds. This expansion has been aided by our second depot at Kingsbury, near Tamworth.



Richard Bates, left, and Ross Bland of Oakleys Fuels

"We are now entering our busiest time of year and our aim is to make the buying experience as efficient, customer-friendly and streamlined as possible.

"To that end, we are in the process of building a state-of-the-art online system which is overseen by our marketing director Ross Bland, and we are constantly re-investing to keep what is very specific equipment at the cutting edge of technology.

"We are looking to push the boundaries, both geographically and through what we can offer by way of service."

Oakleys Fuels operates 17 tankers from its headquarters in Telford - where there is also a 24-hour derv/gas oil bunkering facility

- and the Kingsbury depot. It sells some 60 million litres per year with a current average turnover of £30 million.

Mr Bates said the company was determined to be able to turn around orders in one or two working days - and that pledge would continue further afield into new markets.

"We have a loyal portfolio of customers throughout Shropshire and neighbouring counties but we look forward," said Mr Bates.

"To do that, we know we have to supply added value and that is why we are on a rolling re-investment programme to ensure we can achieve that."



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Attention! It's treatment time

Anorth Shropshire woman has called upon a decade of experience in military nursing to launch her own business, offering facial aesthetic treatments at a new clinic in Market Drayton.

Ruth Smith, a serving captain in the Queen Alexandra's Royal Army Nursing Corps, is offering anti-ageing treatments such as wrinkle relaxing injections and soft tissue enhancements.

Currently teaching officers at the Defence College of Healthcare Education and Training near Tamworth, as well as working on wards of the Queen Elizabeth Hospital in Birmingham, she will be leaving the army shortly after completing 10 years' service.

Ruth said: "Having qualified in what is the 'gold standard' of medical treatment to injured and traumatised military personnel involved in a range of international incidents and conflicts, I am now planning this exciting new venture called Face by Ruth.

"I have set up a purpose built clinic in the grounds of my home where I will provide a bespoke, client-focused and professional service, initially on a part time basis.

"The premises conforms to all current clinical legislation and will offer a variety



Ruth Smith offers anti-ageing treatments at her Market Drayton clinic

of facial treatments to help reduce the appearance of fine lines and wrinkles, which aims to have a positive impact on people's lives by enhancing their natural beauty.

"As a member of the British Association of Cosmetic Nurses, I find it very rewarding to help people to feel better about themselves and I have already attracted clients, both men and women, from throughout Shropshire, the Potteries and West Midlands.

"My partner Ainsley is a native of Market

Drayton and a serving RAF officer and we have two young daughters, Lucrezia, aged four and Arianna, aged five months, to look after, so juggling family life and very busy careers is quite a challenge for us both.

"However, the pleasure I get from seeing somebody leaving the clinic with a smile on their face, after even the most basic treatment, makes everything completely worthwhile and I am very excited about being able to offer this service on a full-time basis as soon as I step down from the army."

'Happiness is not the absence of problems but the ability to deal with them'

Anonymous



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The Bank of England governor Mark Carney has stated that a 0.25% rise is likely very soon. It could happen before you read this.

The only way is up for mortgage rates



With bank and mortgage rates at record lows, all of us with mortgage payments have got used to the cheapest payments ever.

Rates had only gone down during the last nine years, but to reverse Isaac Newton's logic – what has gone down, has to go up!

Indeed for the whole of this period, the Bank of England have promised or threatened an imminent rate rise. Yet what has happened is that rates stayed the same for eight years, and actually fell a year ago!

The bank of England governor Mark Carney had stated that a 0.25% rise was 'likely' and 'very soon'.

Sure enough, along it came at the start of November.

But bearing in mind his negative and erroneous post-Brexit vote forecasts, can we trust this man? Further, it could be argued that with our economy still in a 'fragile recovery', how will the consumer handle rate rises?

So, I will delve into old Morland's almanac with my own prediction of a further 0.25% rise later next year, then wait and see how the economy reacts.

Throw into the mix the Brexit divorce bill, and uncertainty rules the roost.

So how does that leave us poor mortgage holders?

At the time of writing, five-year fixed rates are still under 2% for loans up to 60% of a house value. If you are able to – grab these while you can. If you only have 10% to 25% equity, look at the cheaper two-year deals.

Remember the adage - the lower the loan as a percentage of your home's value - the lower the rate.

So how do you access these low rates? You can either do your homework, look at the internet, newspaper best buy tables etc, but you may end up more confused than you were initially.

My advice is to speak to an independent

mortgage advisor, whose firm are whole of market and fee-free, like my own firm.

One thing you should never do is just go to your own bank – how lucky would you have to be for them to have the best deal available?

Also, whilst 'on their premises', they will try to sell you expensive in house insurance products.

Looking at today's top 10 five-year fixed rates, here are some of the names involved. How many of these have you heard of, or would know how to deal with them?

- Platform Homeloans
- Accord Mortgages
- Metro Bank
- Bank of Ireland
- Virgin Money

Also big name lenders like Halifax and Santander offer brokers better deals that you can get over the counter.

So you can either navigate yourself through the minefield, or pick up the phone to a broker. I know what I'd do . . . but I'm biased!

● *Tim Morland is a director of independent mortgage broker Morland Potter Financial, based in Shrewsbury*

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Throwing the spotlight on

Manufacturing and transport companies across Shropshire are showing remarkable resilience in the face of continued uncertainty.

That was the view expressed at a business dinner held in the heart of the Ironbridge Gorge, and hosted by Barclays.

Ross Taylor, the bank's industry director for manufacturing, transport and logistics, was joined by representatives from the bank's local network and several local business leaders, in the Coalbrookdale Company's historic boardroom at the Museum of Iron.

It was an opportunity to air some of the big issues impacting on companies across the county, and discuss the opportunities and threats in the industry.

Among the themes raised were the mix of skills required by the industry, Brexit, productivity, and the UK investment in robotics, automation and efficiency.

Mr Taylor said: "Our manufacturing and transport sector is, and always has been, resilient and in the current climate of both economic and political uncertainty, it continues to deliver hard-earned results with production levels still in positive territory.

"Encouragingly, a recovering global economy and a weaker pound are helping order books look healthy and the promising levels of new investment that I see on my travels around the country, just like here in Shropshire, are filling me with confidence - although rising cost pressures remain a threat and margins may become increasingly squeezed.

"However, UK manufacturers have traded through challenging conditions many times before and I have no doubt that they will again."

On the Brexit issue, Barclays' head of manufacturing, transport and logistics, Mike



Sarah Offland talks to guests at the event

Rigby, has spelled out his thoughts on what the future may hold.

"For many, access to the European market is what the Brexit question hinges on. About 44% of all Britain's manufactured goods exports go to the European Union and this fact makes the negotiations so vital.

"Brexit minister David Davis is seeking to form a temporary customs union with the EU for two years after Britain leaves to offer businesses the comfort of a transition arrangement. Ministers understand that a broad deal, a version of a free trade agreement that covers all sectors, could take up to 10 years. This buffer measure is vital to maintain confidence around manufacturing boardroom tables.

"Looking at the positives, while currency devaluation and inflation is bad for consumers, it helps exporters – especially those exporting to Europe, where trade levels are up.

"There is also the big opportunity to create a new business environment tailored

to meet British businesses' requirements, conditions and preferences. In theory, this could open the way to lighter regulation that suits our needs, how achievable this is we will see as negotiations continue."

The one common thing that all manufacturers need to accelerate and grow, he says, is skilled manpower.

"The Government is pushing apprenticeships, aiming to increase the number of apprenticeship up to three million by 2020. The new degree apprenticeships are getting popular, linked to the cost of university.

"Even with this training push, however, many industries rely heavily on European labour, especially food and drink manufacturing. Many workers come to Britain to work in farming and picking and remain here to take processing and packaging jobs.

"It is widely acknowledged that fewer European workers are coming. The Food & Drink Federation has said lower access



Nicholas Dixon and Ross Taylor



Mark Holt and Mark Simmonds

manufacturing and transport

to the workforce, and a high proportion of workers approaching retirement, is the biggest threat to their industry."

He concludes: "With so much at stake, a complete 'divorce' with the European Union seems highly unlikely.

"It might end up a half-way house relationship where we have access to markets and some form of labour migration. It will be a relief if we meet such a compromise for our manufacturing, transport and logistics companies."

Anna Brennan, chief executive of the Ironbridge Gorge Museum Trust Ltd which jointly hosted the evening, linked the historic past of the sector with Ironbridge, internationally recognised as the birthplace of the Industrial Revolution, through to the future via its national design and technology centre, Enginuity.

She said: "This is a special year for the Ironbridge Gorge Museum Trust as we celebrate our 50th anniversary.

"As a result of the innovations and cycles of industrial development that radiated out from this small part of Shropshire in the 18th and 19th century, Ironbridge is now internationally renowned as the Birthplace of the Industrial Revolution.

"Nowhere is this more so than at Coalbrookdale where the events that happened here in 1709 have changed how people live, work and communicate across the globe, so it is fitting as we look forward to the future that the manufacturing, logistics and transport sectors came together in the location where all these industries can trace their historical routes."

Sarah Offland, Barclays' relationship director for corporate banking in Shropshire, said: "This event was part of our continued commitment to facilitate access to our senior executives and expert speakers.

"It was opportunity to share ideas and issues affecting the sector and the economy in general."

Quiz raises £4,000

Barclays' annual charity quiz, held at Shrewsbury Town football club, raised more than £4,000 for Severn Hospice.

More than 130 people took part in the trivia challenge, with £2,042.50 raised on the night – a figure which was boosted by £2,000 funding from Barclays.

The winners were 'Trotters Independent Traders' from Barclays Business, closely followed by Shrewsbury-based law firm Hatchers - last year's winners.

John Pitchford, head of corporate banking for Shropshire said: "We're really grateful to all the generous donations from local businesses.

"The aim of our quiz is to bring together the local community for an evening of fun, whilst at the same time raising funds for our chosen charity this year.

"We are always passionate about fundraising for all the charities we choose, and in particular this year as we support the Severn Hospice team support families through the good days and bad days, because they believe that when cure is no longer possible, care is.

"It is a completely independent charity, having to raise around two-thirds of its running costs".



John Pitchford with the winning team, Trotters' Independent Traders



John Pitchford with Hatchers – last year's winners, this year's runners-up



More than 130 people took part in the quiz



The resort has 124 touring caravan pitches and 11 luxury glamping lodges



Inside one of the luxury glamping lodges at Love2Stay Emstrey

20,000 love to stay in first six months

More than 20,000 people have stayed at Shropshire's new £5.5 million caravanning and glamping resort since it opened in May.

Although managers of the Love2Stay at Emstrey were expecting an initial surge of interest, they say they have been overwhelmed by the positive public response to the new resort.

The resort has 124 touring caravan pitches and a village of 11 luxury glamping lodges. Each safari lodge has its own private hot tub and fire pit.

Developed by Salop Leisure, the resort offers visitors a retreat within easy reach of Shrewsbury.

"The response has been absolutely phenomenal," said Laura Plumridge, who manages the resort with her husband, Geoff. "We opened the weekend before Whitsun and the resort has been full every weekend since. Around 65% are rebooking before they leave."

"One of the things that has surprised us most is the demand for activities. We had no idea just how popular they would be – our record to date is 220 children in one day and we had 60 children on the lake raft building and problem solving."

She praised the teamwork of the resort's 14 full and part-time staff and activity suppliers who all live locally.

The centrepiece of the site is a natural swimming pool which is flanked on three sides by teak decking and thermal hot tubs, sunbeds and seating, where guests can enjoy light refreshments from the in-house coffee shop.

This pool was designed and supplied by Poolscape Ltd in collaboration with multiple



Developed by Salop Leisure, the resort offers visitors a retreat within easy reach of Shrewsbury



The centrepiece of the site is a natural swimming pool, flanked on three sides by teak decking

RHS Gold Medal winning landscape design practice, MOSAIC. The team used the latest technology from Austrian natural pool specialists BIOTOP.

During the evening, the indoor and outdoor area turns into an Italian eaterie.

Salop Leisure's managing director Mark Bebb said: "We know that we need to put effort into the re-generation of our industry and it's our vision that Love2stay

will accomplish this. We have been mindful when developing the park that we needed to create an offering which appeals to a younger, fresher audience, in order to ensure the success and longevity of the business.

"Lots of the facilities we have incorporated are family orientated with healthy living and wellness being at the core."

Hoping for a roaring success

A family owned brewery business has expanded its portfolio of owned pubs with the acquisition of The Golden Lion in Bridgnorth.

Established for over 100 years, Holden's Brewery, which is based in Dudley, has amassed over 20 pubs across the West Midlands, but managing director Jonothan Holden said the company had its sights set on Bridgnorth for a while:

"Having lived and socialised in Bridgnorth over the years, we've been keen to extend our portfolio with the acquisition of a pub here. The Golden Lion has been on our radar for a while as it offers a certain appeal that is in keeping with the style of establishment that we specialise in. Therefore, when we learnt earlier this year that it was due to go to market we were quick to make a move.

"We have carried out refurbishment work to the main public areas which is sympathetic to the character of the pub and which acknowledges its longevity within Bridgnorth.

"A larger, more thorough, revamp of the five letting rooms above the pub is also underway and we expect to complete this by the end of the year."

Holden's anticipates that a total of ten jobs, both full and part-time, will be created as a result of their takeover.



Jonathan Holden and Andy Ward pictured outside The Golden Lion Inn, Bridgnorth

Legal support for the deal was provided by the commercial property team at FBC Manby Bowdler in Telford. Andy Ward supported the Holden's team and said: "Jonothan and the team have a very clear vision as to what constitutes a Holden's

pub and The Golden Lion fitted this brief perfectly.

"Having realised that it was coming to the market, they swiftly approached one of the previous trustees and quickly agreed an acceptable price."

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Acquisition adds to growth of firm

Telford based Multi Fan Systems has acquired Birmingham firm Modus Air Ltd as part of strategic growth plans.

Established in 1970, Modus Air specialises in dust and fume control, ventilation and heating for industrial clients, and has previously acted as a supplier for Multi Fan's parent company Filtermist international, a global market leader in oil mist removal.

Contracts manager Richard Field said: "This deal will play a key role in supporting our aggressive growth ambitions.

"Multi Fan and Modus are aligned in a number of ways – we offer similar services, operate in the same sectors and both provide a full turn-key service to clients.

"When we found out that owner Stephen Vallis was looking for a buyer so he could retire, it seemed like the perfect opportunity for us."

We are very clear on the strategy we are adopting

Stephen Vallis will work as a consultant with Multi Fan Systems for a six-month handover period before retiring in 2018. He said: "I have worked with the Filtermist team for a number of years so I am confident that the business will be in safe hands."

Whilst this is the first acquisition Multi Fan Systems has made, it follows a number of acquisitions by Filtermist International – the most recent being Stoke based Dustcheck which Filtermist acquired in September of this year.

James Stansfield, managing director at Filtermist International, said: "We have extremely ambitious growth targets across a number of UK and overseas markets. Acquiring established companies and expanding the products and services we can offer is a key factor in our plans.

"All acquisitions have been carefully selected to ensure they are the right fit for Filtermist and its customers.

"We are very clear on the strategy we are adopting and we are extremely excited about the direction we are moving in."

Multi Fan Systems, based on the Telford 54 business park at Nedge Hill, was acquired by Filtermist International in November 2016 and has since increased its workforce by 33%.

The company is on track to exceed its 2017 targets following contract wins with a number of high-profile organisations including Federal-Mogul and Ricoh Products (UK).



Kevin Hood (Multi Fan sales director), Stephen Vallis and Richard Field (Multi Fan contracts manager), seal the Modus Air Ltd acquisition with a handshake

A committed and enthusiastic team

Shropshire law firm Terry Jones Solicitors has appointed a number of new staff on the back of growth in its property department.

The company, which has offices in Shrewsbury, Telford, Newport and Bridgnorth, has increased its team of trainee solicitors to 10.

Zoe Smith, who started her training contract in February, is now assistant to managing director Terry Jones, working alongside him in the commercial property and agricultural departments.

Zoe comes from a farming background and studied law at the University of Law in Chester.

Terry Jones said: "In these uncertain times, it is more important than ever that farmers have the benefit of a team of lawyers who understand the problems and difficulties that face the farming community.

"We have an excellent team who have the strength and depth of knowledge to



Zoe Smith of Terry Jones Solicitors

resolve the most complicating farming issues and their associated problems.

"Zoe has already assisted me in a wide range of matters including purchasing and selling land for both agricultural and building purposes and selling and leasing commercial units.

"The firm is extremely fortunate to have recruited a number of excellent trainees with commitment and enthusiasm."



Gemma Allies is an award-nominated entrepreneur from Shropshire whose company Skin Sincere caters for sensitive skin

Sincere approach for sensitive skin

By Chris Austin

She dreamed of being in the world of beauty as a schoolgirl. Gemma Allies, the award-nominated Shropshire entrepreneur, spent her formative years imagining a career in salons.

And though her early adult years were

immersed in construction, IT and agency work, it didn't take long before she decided to follow her dream.

The young, articulate and talented businesswoman received help from the Shropshire Youth Support Trust and by 2017 had launched a successful business and become a finalist in this year's Shropshire Business Awards.

Gemma, who hails from Telford, excelled at school at sixth form in Shifnal before moving to Manchester to study.

"I was quite academic and pursued

a course in business management and marketing," she says. "I worked in marketing for three years but gradually realised it didn't make me happy. It just wasn't my bag.

"So after the third year, I decided to put together a business plan for my own company, Skin Sincere. I had my own apartment and great friends – but I needed the challenge of running my own company to make me happy.

"I always thought launching a business would come further down the line. But the time came and I decided to go for it." ►



Gemma moved back to Telford and after overcoming a debilitating illness launched her own venture

◀ Skin Sincere was born of frustration and of a long-held dream. As a young woman, Gemma had suffered with eczema and sensitive skin and wanted to develop a cream that worked for her. She wanted something with natural ingredients that was well presented and felt good.

“After three years in marketing in Manchester, I started to formulate my ideas. I spent my last year planning, pondering back and forth. ‘Do I do it or don’t I?’”

Gemma moved back to Telford and after overcoming a debilitating illness launched her own venture. A family friend was working with Virgin’s Start-Up group and encouraged her to obtain a loan and procure mentoring support. Her pitch was backed by the Virgin Board and at the end of April 2015 she launched her business.

There were numerous hurdles to jump through. Gemma had to develop a formula for her skin care products, which required approval from a chemist.



The Skin Sincere product range

“ I wanted to sum up the ingredients and ethos and transparency behind the products ”

“I worked with a manufacturer of natural skin care products. So from there, we created a formulation. After that, we got things that were more bespoke. I’d done my market research to find out what I was looking for, what people liked.

“Then I developed the range based on that. Luckily, the manufacturer I worked with handled the chemistry side. Once the formulas were designed, that was it.”

She had to come up with a name for her business. With help from a list her mother Karen had compiled. It included names that had been taken by others, names that didn’t work and one or two that stood out.

“We were riffing on the word skin, thinking up things like Skinspiration and so on. I wanted to sum up the ingredients and ethos and transparency behind the products and Skin Sincere seemed to do that best of all.”



Gemma jumped through many hurdles before realising her dream



Gemma took a hands on role when it came to branding her product

After that, it was time to design a logo and branding. She liked the idea of a heart, making her products feminine rather than clinical. "I liked the heart so much I got a tattoo."

There were numerous challenges along the way: "Everything took longer than expected, which I've heard is quite normal. I was beholden to people in the supply chain.

"I had a nightmare with a web designer, a cowboy, who took the money and did nothing for eight weeks. It was problems, problems, problems, I didn't know if I'd be able to do it. I was hoping to launch earlier.

"But then it took time to get the product photography, labels and bottles. I had to look at things like point of sale and distribution.

"It started by launching on the website. That was the initial point of sale. And I was working part time to pay my bills. It was one step up from hobby business."

Soon things began to take off as Gemma got interest from her website, family and friends. She had a referral from a local salon and decided to build outwards.

“Skin Sincere is looking to launch into retail stores. There are opportunities to export and she is soon taking her first trip overseas”

"It became apparent that distribution in Telford was the same as distributing anywhere in the UK, so I quickly went from 10 salons to 20. We developed a training programme, which does very well, so that salons know what to do with our products. Training is a big thing for us."

During the next 12 months, Skin Sincere is looking to launch into retail stores. There are opportunities to export and she is soon taking her first trip overseas to scout out markets.

"British brands are always popular and we're looking to develop that aspect. We've done our first exhibition, which generated a lot of sales, and our clients are like word of mouth ambassadors."

It's not been easy, but after two years in business, Gemma Allies is truly living her dream.

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Analysing the biggest balancing act of all

As Chancellor Philip Hammond prepared to deliver his first Autumn Budget, **JAMES CLARK**, of Whittingham Riddell's tax consultancy team, considered his financial juggling challenge.



Whilst Mr Hammond will be boosted by recent figures that show the Budget deficit is the smallest it's been for a decade, there is always the issue of Brexit to contend with and the contingency planning for a 'no-deal' scenario with Brussels.

Could cuts be made in preparation for additional spending requirements?

ENTREPRENEURS' RELIEF

Recent studies show that the cost of providing Entrepreneurs' Relief (ER) is more than £2 billion more than the Treasury had originally planned. ER is a low rate of Capital Gains Tax (10%) on the sale of a business or business assets, up to a lifetime amount of £10 million of capital gains. The feeling within the tax industry is that it is this lifetime

● Who says accountants just sit behind desks all the time?

A team of 18 walkers and four drivers from Whittingham Riddell took on the immense Three Peaks Challenge to raise money for Kidney Research UK.

They more than doubled their fundraising target, bringing in £7,500.

The National Three Peaks Challenge means climbing the highest mountains of England, Scotland and Wales in a day.

The team started at 6am at Ben Nevis in Scotland, and then travelled to Scafell Pike in the Lake District, before finally conquering Snowdon in Wales. They completed their adventure in 26 hours.

Oswestry School donated the use of two minibuses to transport the team for their challenge, and the fundraising total also included donations from dress down days, a charity poker evening, cake sales and a raffle.

Whittingham Riddell managing partner Phil Lane said: "I was delighted to take part in the challenge. It was a major team effort and I witnessed first-hand the group pulling together under challenging (and at times terrifying!) conditions.

"They have given up their evenings and weekends to go on practice walks and I am thrilled with their determination and commitment. They should all be incredibly proud of what they have achieved."

The firm chose Kidney Research UK, as one of its directors, Tom Downes, had a kidney transplant this summer.



The Chancellor could be considering a flat rate of tax relief on pension contributions of 20%

limit that could be reduced substantially, back to somewhere near to where it started. The ER lifetime limit was £1m when introduced in 2008, before increasing to £2m, then £5m, and finally £10m.

PENSIONS

There have been a number of restrictions to Pension Tax Relief; namely the reduction to both the annual and lifetime allowances, but there is talk of further cuts to come. There is a suggestion that the Chancellor could be considering a flat rate of tax relief on pension contributions of 20%.

Currently basic rate taxpayers receive tax relief at 20%, but higher rate taxpayers receive relief commensurate with their tax rate of 40%.

Reports also suggest that older workers could be targeted with tax relief cuts in order to fund a reduction in national insurance contributions for younger workers, in what is being dubbed as a 'Tax on Age'.

ENTERPRISE INVESTMENT SCHEMES

Share investments in small or start-up trading companies can benefit from generous income tax reliefs. The Enterprise Investment Scheme (EIS) offers income tax relief of 30% of the investment made, while its younger sister Seed EIS gives 50% income tax relief.

The tax reliefs are generous but this should be reflected in the risks of the companies invested in. The Treasury feel that some companies are abusing the EIS generosity and this has raised fears that the relief could be cut, or the amount of companies who are eligible restricted.

● *Whittingham Riddell LLP will be hosting free budget seminars across on November 24 and 27, where James will joined by the team to provide a debrief of the Chancellor's statement. To reserve your place, visit www.whittinghamriddell.co.uk/budget17 or call 01743 273273.*



The Whittingham Riddell team celebrate at Snowdon

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.



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Andy Massey from the Pacific Institute speaks to delegates at the event held in the Orange Tree restaurant at Telford College, in Haybridge Road

How to get the best from your workforce

How do you create a 'high performance culture' in the workplace, and get the most out of your staff?

That was the question at a special seminar, attended by some of Shropshire's biggest employers.

The event, held in the Orange Tree restaurant on Telford College's Haybridge Road campus, was run in conjunction with the Pacific Institute, which specialises in 'creating mindsets for high performance' and unleashing the full potential of staff.

Among the companies represented were GKN, Palethorpes, Greenhouse Group, Interserve, Telford & Wrekin Council, Southwater Event Group, Syspal, and Shropshire Chamber of Commerce.

The event began with an introduction from the college's chairman of governors, Paul Hinkins, who explained the 'student-first' approach of the merger between New College Telford, and Telford College of Arts and Technology.

He showcased the college's Orange Tree training restaurant, which is opening to the public once a week under the management of a chef who has worked at Michelin starred restaurants.

And he also explained the £15 million investment in the college's industry-standard engineering, robotics, automotive and manufacturing facilities, tailored to the needs of local firms.



Many of Shropshire's best known businesses were represented

"We want to significantly contribute to the economic development and regeneration of Telford and Wrekin, and the region as a whole, and inspire the next generation of pioneers and entrepreneurs," he said.

Beth Parsons and Andy Massey from the Pacific Institute then spelled out the key tools for creating a high performance culture, saying: "Shared beliefs and values guide the way we think and behave in the organisation."

They explained why the philosophy, mindset, and working practices of a company boss were crucial in influencing the attitude and performance of staff.

Carol Smith, director of employer engagement at Telford College, said: "This was an employer and college partnership event to highlight how we can work together

to develop learning communities for mutual growth and prosperity. We want to involve employers in the development of the Telford College vision, strategic objectives and curriculum so that our students gain the skills to meet the needs of local businesses.

"We aim to be the college of choice for employers and universities – and the way to achieve this is by working closely with employers to become part of their talent management and recruitment strategies."

The college also invited employers to sign up to 'The Telford Way', a two-way partnership with local companies, which have been invited to sign up as either gold, silver or bronze partners – reflecting the time and resources they are able to commit.

For more information about The Telford Way, contact engage@tcat.ac.uk or call 01952 642452.

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The panel took part in a Q and A session at the Severn Theatre, focused on Shropshire Council's Economic Growth Strategy 2017-2021

Growing pains and pleasures discussed

By Chris Austin

Given the external forces out of the audience's control - Brexit uncertainty, the Trump factor, the threat to world peace for instance - the mood in Theatre Severn was perhaps surprisingly upbeat.

The event in question was the launch of Shropshire Council's Economic Growth Strategy 2017-2021 and it was attended by individuals from the private and public sectors, many of them well known figures from the Shropshire business community.

This was a full programme packed into a couple of hours, kicked off by council leader Peter Nutting who set the tone of the occasion by insisting "it's all about investing in Shropshire".

He went on to pledge that the council would do what it could to help the county economy and keep the young - Shropshire's future - in the county. It is committed, he said, to listening and understanding business needs and "we want to be a council that organisations, partners and businesses have positive experiences of working with". Mr Nutting promised his 'door is always open' to any individual or organisation keen to enquire about his and the council's support.



Ed Cox takes to the lectern at Shrewsbury's Severn Theatre



Council leader Peter Nutting

As an example of what he believed could be achieved, he suggested that the M54 could become an “economic corridor” into the county from the east, and could even spawn garden villages along the route. Any why shouldn’t Shropshire be home to an international airport, he asked, offering the possibility of Cosford operating as a joint-use airport.

The theme was taken up by Clive Wright, the council’s chief executive, who reiterated that “Shropshire is an excellent place to do business!” adding: “Major international companies want to work in Shropshire.”

There were three primary aims for the council, he said, namely: to support and grow existing businesses; attract new investment; and to develop and retain talent.

Shropshire Council is a part of the Marches Local Enterprise Partnership which has been awarded more than £100 million for a range of infrastructure schemes

And then there were the commitments. By 2021 there was a pledge that 3,700 new jobs be created in the county, that £300 million investment should be obtained from the private sector - which would be matched by Shropshire Council - and we should expect to see a growth in income of 12%.

Clearly a hot topic at both central and regional level is housing, and Mr Wright quoted a target figure of 1,375 new homes to be built in the county each year by 2021.

These figures and many others were included in a comprehensive information which identified six key areas which the council described as ‘priority actions’, and all were covered in part at least by the panel of speakers.

These were: target actions and resources on economic opportunities; enable businesses to start, grow and succeed; deliver infrastructure to support growth; meet skills needs and people’s aspirations for work; promote Shropshire to investors; and build a reputation as a council that is ‘good to do business with’.



The cooling towers of Ironbridge Power Station featured prominently in the talks



Could the M54 become an “economic corridor” into Shropshire?

The Shropshire private sector was represented by the next two speakers, Mandy Thorn and Graham Wynn.

Mrs Thorn, who is the co-owner and managing director of Marches Care, as well as chair of Shropshire Business Board and Marches LEP board member, praised Shropshire’s “diverse and prosperous economy” . . . and “entrepreneurial spirit within a vibrant business community”, adding: “Shropshire is not on the edge of the West Midlands but in the centre of the UK.”

Shropshire Council is a part of the Marches Local Enterprise Partnership which has been awarded more than £100 million for a range of infrastructure schemes, including the Oxon Link Road and the Shrewsbury Integrated Transport Project.

Speaking at the launch, Graham Wynn, chairman of the LEP, said the investment was opening up new sites for businesses and housing as well as contributing more than £5 million to the roll-out of superfast broadband, which supports the huge investment Shropshire Council has also made.

He added: “The LEP really welcomes the council’s new economic strategy, which along with the economic strategies for Telford & Wrekin and Herefordshire, will form the basis of the new Marches Strategic Economic plan to be produced in 2018.

“This document has set out the priority issues which will improve and grow the county’s economy and demonstrates the ‘can-do’ attitude of our partners at Shropshire Council.



Commercial opportunity - Clive Barracks at Tern Hill is earmarked for development as part of the initiative

◀ “It’s great to see the work already being done alongside the Shropshire Business Board to set the agenda for the county’s economic growth.”

Some of Shropshire’s most iconic buildings and developments were also mentioned by different speakers - Ironbridge Power Station, Ditherington Flax Mill in Shrewsbury and Clive Barracks at Tern Hill chief among them.

Each of these well known sites would soon provide fantastic commercial opportunities, the audience was told.

Also among the line-up of regional speakers for the morning was the new West Midlands Combined Authority chief executive, Deborah Cadman and Professor Timothy Wheeler, vice chancellor of the University of Chester and Ed Cox, director of the Institute for Public Policy Research (IPPR) North who assisted the council in preparing the evidence base for the strategy.

This new strategy for Shropshire sets out ambitious and exciting growth proposals and actions for the next five years. Adopting a dynamic and proactive approach, it aims to maximise Shropshire’s numerous assets, and focuses on making the county a key place to live, work and invest.

Deborah Cadman, only a matter of days into her new role, said she believed Shropshire was “on the right track” and that local relationships and partnerships would be vital in delivering the WMCA’s aim to improve the lives of people in the region. Mrs Cadman commended the strategy, said that a “brave, ambitious and audacious” approach was needed and went on to comment that a “strong West Midlands” could only be a good thing for the whole of the UK.



The Shropshire private sector was represented by, among others, Graham Wynn - pictured here with Amy Bould of Be Bold Media



The University Centre Shrewsbury has been urged to build on its initial success, and become a globally recognised educator

She reminded audience that Shropshire's competitors were global, so it was necessary to present a "strong external face" on the international stage, but added that Whitehall also needed to see the West Midlands as a place that was "really confident and can deliver results".

She acknowledged that the WMCA could not do this alone - it would only be achievable through working with both its constituent and non-constituent members, of which Shropshire is the largest in terms of geography.

In an interview with Amy Bould of Be Bold Media who compered the morning, vice chancellor of Chester University Professor Timothy Wheeler highlighted the tremendous strides the University Centre Shrewsbury had made in its first three years and the positive contribution a university can make to the local economy.

The focus was on the future and Professor Wheeler commented that the university promises much that complements the council's Economic Growth Strategy and its vision for Shropshire.

He also emphasised the need for the University Centre to compete globally by developing intellectual capital and finding a 'global niche'.

The University Centre Shrewsbury is already tackling this with the establishment of research into digital health and environmental sciences, choices based on the tremendous strengths and expertise that already existed in the county.

Perhaps the words of greatest caution came from Ed Cox, a director of the think tank Institute of Public Policy Research. Brexit, in whatever form it takes, is highly likely to cause problems to local and wider business communities. Shropshire, he said,




Ditherington Flax Mill has long been the subject of development negotiations

is a county which has thrived on an influx of workers from further afield, and if those numbers are narrowed the challenges for various industries will be so much the greater.

And he pointed out that Shropshire will not find funding from central government easy to come by. As he said: "For instance, when it comes to Common Agricultural Policy we have heard warm words but until we see a deal we will see a centralisation of funding pots in Westminster. That means

competing with all the other LEPS and the Northern Powerhouse."

Delegates were left with an overriding feeling that while there are undoubtedly challenges ahead, Shropshire has real cause for confidence.

And if there was a theme throughout the morning to inspire confidence it was this - that Shropshire is a county which needs to believe in itself, perhaps a lot more than it does, because it has a wealth of commercial assets and opportunities. 

Five ways to boost your retirement income



It's a little-known fact that retirees can defer their state pension and get a higher income when they claim it later in retirement

With people living longer in retirement, it's important to make your pension income go further.

1. Keep tax bills to a minimum

The way you take benefits from your pension can affect the amount of tax you pay, so it's important to think carefully before you make any withdrawals.

You are usually allowed to take up to 25% of your entire pension pot tax-free; you may choose to keep the remaining balance invested, or receive a taxable income from it. If you decide to take out all the money from your pension in one go you will be charged income tax at your highest marginal rate on the remaining 75% of your pension pot.

Pension freedoms introduced in 2015 mean that, once you reach the age of 55, you can take as much cash out of your pension as you want. However, taking a big lump sum from your pension could mean you pay more tax, so you should always work out how much tax you will have to pay before you take money out.

Remember that you could also pay income tax on your state pension, earnings from employment, and any other income which, when combined with a pension withdrawal, could push you into a higher tax bracket.

2. Consider deferring your state pension

The maximum state pension you can receive under current rules is £159.55 per week. However, it's a little-known fact that retirees can defer their state pension and get a higher income when they claim it later in retirement.

For someone who has sufficient income



or savings to live off in the meantime, delaying the state pension can be attractive because the benefits can really add up.

Retirees looking to defer should always seek appropriate advice, as deferring could affect other areas of financial planning and some other welfare benefits.

3. Top up your pension

Speculation remains over whether the Government will cut pension tax reliefs and allowances in a bid to reduce public spending. Therefore, if you've still got a few years to go before retirement, you should think about boosting your pension savings now, so that you can benefit from current rates of tax relief and potentially enjoy a higher income when you stop work.

If you're a basic rate taxpayer, you will receive tax relief at 20% on your pension contributions, which will automatically be added to your pot. If you're a higher or additional rate taxpayer, you can claim an extra 20% or 25% through your self-assessment tax return. It means that a pension contribution of £1,000 can cost a top-rate tax payer as little as £550.

4. See if you qualify for higher annuity income

If you smoke, drink heavily, or have health problems, then you could qualify for an 'impaired life annuity' or 'enhanced annuity', which can offer much more income

than a standard annuity, as pay-outs reflect your reduced life expectancy.

5. Combine your pension pots

If you have several pension pots with different providers, it may be a good idea to combine them in one pot. This will make it easier to keep track of your overall savings and estimated income at retirement.

There can be benefits to consolidation as many older-style pensions do not offer access to the new range of pension freedoms. It could also be a good idea to consolidate if one or more pension pot has an inappropriate level of equity exposure or is languishing in a poorly-performing fund.

It's important people take time to understand the pros and cons of consolidation and are clear on whether it's right for them. This is where professional financial advice will really add value.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief depends on individual circumstances.

● *Nick Jones is the Principal of Nick Jones Wealth Planning in Shrewsbury, a Senior Partner Practice of St. James's Place Wealth Management. The Senior Partner Practice represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the Group's wealth management products and services, more details of which are set out on the website www.sjp.co.uk/products. The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.*



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In brief . . .

- The search is on for the West Midlands' most outstanding small businesses via a major new awards competition.

The Federation of Small Businesses has launched the 'FSB Celebrating Small Business Awards 2018' with regional and national finals across 12 different categories. Both FSB members and non-members have until January to enter for free.

See www.fsbawards.co.uk

- Whitchurch-based company, Tilley Green Coffee, has launched a new online shop following feedback from customers.

The popularity of the company's products sold in restaurants, bars, hotels, cafes, garden centres and leisure outlets nationwide, has led to the development of a specific range of retail products designed to take coffee lovers right through the day.

- A Shifnal company has been shortlisted in two categories for the 2017 UK Business Awards.

Ascendancy Internet Marketing has been in operation for more than 13 years and is battling it out in both the Business Change or Transformation and the Small to Medium Size Enterprises categories in the final stages of the national awards.

The winners will be announced at Wembley Stadium on November 22.

- Construction company Galliers Homes has paid for new equipment worth over £900 at the Corbet School in Baschurch.

The company, which has its head office on Shrewsbury Business Park, has purchased a new van de graaff generator and a vacuum pump for the science department.

- Fast food retailer Subway has opened at Rent a Space on Battlefield Road in Shrewsbury, just a few months after Climbing the Walls, a rock climbing centre, opened.

The building, which offers retails units, industrial units, office space and domestic storage space, is fast becoming a high quality business village, according to bosses.

Business is blooming

You may have heard of a cocktail bar, a karaoke bar and a wine bar - but one Shropshire firm is creating a new kind of bar.

Big Little Things, based in Norton, has launched a flower bar where wedding guests, those attending corporate events or groups at parties can have a go at creating bouquets.

The bar will offer people the chance to try their hand at flower arranging, with glass jars, fresh flowers and foliage set up at the venue to help those attending to get creative.

“The flower bar idea is a new trend in America and Australia”

Owner Fran Robinson said: “We have been running workshops for almost two years now and they have always been very popular, so we wanted to offer something a little different.

“The new bar is very similar to a candy bar which is popular at weddings and parties in the UK.

“The flower bar idea is a new trend in America and Australia, so we thought we'd bring it to Britain.”

Big Little Things is based in the courtyard of Apley Farm Shop.



Fran Robinson is bringing a popular American and Australian idea to the county

Really saying something . . .

Public speaking is the number one fear for many business people. A not-for-profit group which helps people come to terms with speaking and presenting in public, has won a coveted award.



Telford-based Shropshire Speakers, which is affiliated to the international group Toastmasters, helps people conquer their fears of giving presentations

Telford-based Shropshire Speakers, which is also affiliated to the international group Toastmasters, helps people conquer their fears of giving presentations and speaking in public.

They have now been awarded the Toastmasters' Presidents Distinguished Award, presented to public speaking clubs that have achieved a challenging set of educational, leadership, membership and administrative objectives.

The club has also experienced a recent influx of new members, all with different reasons and motivations for joining.

New committee member, Kay Heald, says: “I joined to help tackle a longstanding fear of public speaking. I was fine talking to my clients one-to-

one, but when faced with a room full of unknown faces – I used to feel quite ill!

“I went along to Shropshire Speakers initially as a guest and was struck by how friendly and down-to-earth everyone was there.”

The group meets on the first and third Wednesday every month at the Ramada Hotel in Telford and not only are guests welcome to attend for free, they can come back as often as they like.

Kay said: “I thought the meetings would be really intimidating, but it's the complete opposite – the support and encouragement have been such a pleasant surprise.

“In fact, I never thought I'd say this, but I'm actually looking forward to delivering my next talk!”



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Providing a course range

A Shropshire care firm has joined forces with a Midlands mental health service to launch a series of courses.

Quil Care Group and Merulae Limited's training programmes are based around the awareness, wellbeing and prevention of issues surrounding mental health.

They are being held at Quil Care's new Centre for Healthcare Excellence at the Sansaw Business Park at Hadnall, near Shrewsbury.



Maisy Owen, Quil Care Group and Wendy Brook, Merulae Limited

They are available to anyone in the healthcare profession who wants to use them for their Continuing Professional Development or Personal Development Programmes and are suitable for individual healthcare professionals and teams in both the private and public sector.

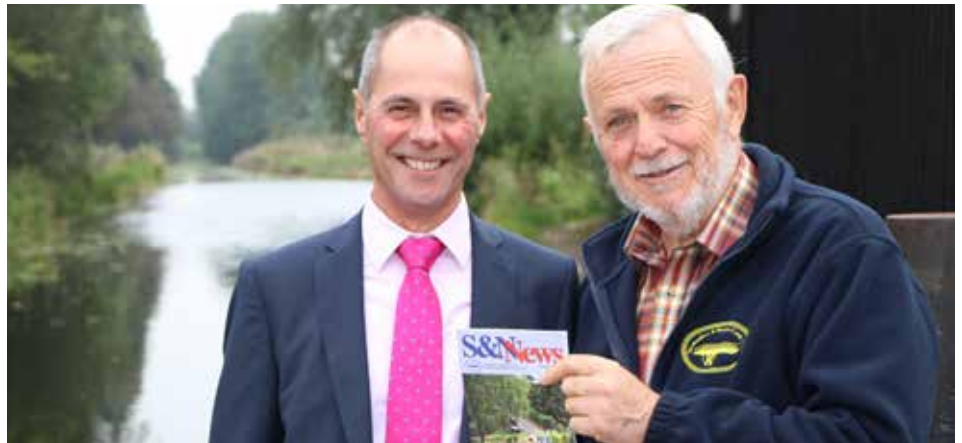
Wendy Brook, director at Merulae Limited, said: "We will be providing training to increase/enhance knowledge of people in distress and those with mental health difficulties.

"In doing so we aim to equip as many people as possible to assist our clients in achieving their best quality of life!"

Quil Care's operations director Maisy Owen said: "We are delighted to be working with Merulae. Quil Care Group are striving to raise the levels of awareness in all aspects of mental health and wellbeing to the care industry of Shropshire, which will ultimately help those in need of support in the community."

To book a place on one of the courses, call 01939 211177 or email accounts@quilcaregroup.com

Reconnections



Shrewsbury and Newport Canals Trust chairman, Bernie Jones, with Robert Nicholas Financial Advisers director, Steve Graves, by the canal in Newport

The Shrewsbury and Newport Canals Trust has welcomed its latest corporate member as it seeks to expand on support from the business community.

Newport-based Robert Nicholas Financial Advisers has pledged its backing to the Trust, which is working to re-open the canals and reconnect them to the wider waterways network.

Studies have shown that restored canals bring wide-ranging social and economic benefits to an area, creating businesses and jobs, expanding tourism, promoting healthy living, supporting hobbies such as angling and boating and much more.

The Shrewsbury and Newport Canals Trust has a long-term vision of restoring the link from Norbury Junction, in Staffordshire, through Newport and Telford to Shrewsbury, where the former canal passed the historic Flaxmill Maltings and terminated at the Buttermarket.

Its current focus is on bringing Thomas

Telford's Wappenshall Wharf, in Telford, back into use.

SNCT chairman, Bernie Jones, said: "We have a broad and committed membership of individuals, but having the business community as part of what we are trying to do is hugely important too. It sends a signal that the wider community recognises the benefits to the county of restoring the waterways, which can essentially become a leisure corridor through our beautiful countryside.

"We can't thank the team at Robert Nicholas Financial Advisers enough for their belief in the Trust and its work. We would encourage other businesses to follow their lead because it will benefit all of us to bring these wonderful waterways back into use."

Steve Graves, one of the directors at Robert Nicholas Financial Advisers, said: "The canal is one of the key historic features of Newport. We think the idea of it being restored and connecting us to Staffordshire and on then to Telford and Shrewsbury as a green corridor is hugely exciting and would be a boon to the vitality of Newport and a whole swathe of Shropshire."

£4m factory opens in Telford



James Dunn from Telford and Wrekin Council with Morris Property construction manager Steve Flavell and Bev Panter of Rosewood Products

Rosewood Pet Products has officially taken delivery of its new £4 million factory in north Telford.

The pet accessory and treats company is relocating from Broseley to the site at Hortonwood West, to bring its three distribution and operational centres under one roof.

The contract to build the 67,500 sq ft unit was awarded to Morris Property, by Telford & Wrekin Council.

The building has been fully fitted out to include offices, a canteen, warehouse, service yard, five dock levellers and external car parking.

Rosewood has entered into a 15-year lease for the building where 66 people will be employed initially.



Sarah Knowles, left, and Fran Robinson of Big Little Things

Christmas workshop

A Shropshire firm is celebrating a successful two years at their shop by teaming up with a National Trust property.

Big Little Things, a florist and gift shop in Norton owned by Sarah Knowles and Fran Robinson, was asked by bosses at Dudmaston Hall near Bridgnorth, to host a Christmas wreath workshop.

The company, which has grown from two to six members of staff since they opened their shop in the courtyard of Apley Farm Shop two years ago, agreed to a total of 23 events throughout November and December.

Fran, from Shrewsbury, said: "We were an online company for five years before setting up the shop.

"We simply could not ever have imagined how much it would change our business.

"We are still selling very strongly online but we have gone from strength to strength and seeing our customers face to face has allowed us to engage with them more and cater to their needs.

"Our workshops have grown beyond recognition, we are now out most weekends, either here in the shop or at locations across Shropshire, the Midlands and Staffordshire.

"It is a compliment that Dudmaston Hall approached us for this latest workshop, and great to be able to share our expertise with people."

Both women set up the company as a way to work from home and manage family life, as well as creating an income.

Sarah, from Telford, said they are now hoping to build on the success they have already had. "We're always investing in the business," she said.

Alexandra Blakeman from Dudmaston Hall said: "We have a full programme of events at Dudmaston over Christmas and the Christmas wreath workshop is proving very popular."

Joining forces to grow



Jon Simcock and Sarah Hart, of Brightstone PR, with Steve Smith, of The Studio

Midlands design agency, The Studio, has expanded into Shropshire by joining forces with a Shrewsbury-based communications firm.

It is working in partnership with Brightstone PR to offer a design, marketing and PR service.

Under the agreement, The Studio, based in Tettenhall, Wolverhampton, will use Brightstone's Shrewsbury town centre offices as a local base, and work with the PR company on new projects.

The Studio director Steve Smith said: "We have been in business for more than 30 years and built up a wide portfolio of clients, both across the West Midlands and nationally.

"But we have wanted to develop a stronger presence in Shropshire for some time, and the chance to work with Brightstone was a good opportunity."

Brightstone founder Sarah Hart said: "The Studio are renowned for the quality of their work, their commitment to their clients and attention to detail. We're delighted to be partnering with them on projects as they move into Shropshire."



National Trust property Dudmaston Hall is situated near Bridgnorth

Is it time for you to consider migration?



Matt
SANDFORD

It is now widely acknowledged that outdated IT infrastructures can restrict the growth of businesses and that cloud computing can significantly help SMEs to progress and grow.

The next step in migrating to the cloud is to understand the vital role that planning plays in ensuring success.

If you've decided that cloud computing could be right for you, the major advantages you could enjoy include:

- Economies of scale
- Greater business flexibility
- Improved speed and time to market
- Stronger IT resilience
- Lower total cost of ownership
- No IT capital expenditure.

Unless you are a start-up you won't be beginning with a blank sheet of paper.

It's likely that you've already got a mix of applications and data running on internal systems and some of these will be easy to migrate to the cloud whilst others will be more challenging.

So it's probable that you'll end up with a hybrid infrastructure – a combination of in-house systems and public cloud platforms.

And whether you've decided to embrace a comprehensive migration strategy, or feel more confident tackling individual projects initially, you'll need to be clear about what you should be migrating, how you can successfully manage the transition, when to do it and why it's all worthwhile.

Cloud computing provides an attractive and achievable alternative to running your own infrastructure. However, successfully migrating to the cloud starts with clear, comprehensive planning.

You need to audit your existing IT infrastructure, assessing everything from your servers and current usage to your applications, maintenance contracts and backup facilities.

Next, you need to make a realistic assessment of what your IT requirements actually are. It's important to identify any areas where your business performance is being held back by your current set-up – such as difficulties in deploying new applications, brakes on productivity and restrictions on developing richer customer experiences.

Then there is the future. Think about how your business needs might change.

Are you looking at entering new markets or launching a new service? Do customer demands fluctuate? Are any acquisitions or new offices on the horizon?

Being clear about what you should migrate means not just identifying the appropriate applications and data, but also detailing what computing, network and storage resources you need to support them.

Ask yourself what tools you need, what in-house resources will be involved whether you need external support.

Consider how your key systems and processes will be managed during the transition.

Will you need a period of parallel running until the cloud systems are fully operational?

When it comes to transition, a phased migration works best for most businesses. A step by step approach helps to build and prevents your IT team from getting overloaded.

To minimise business impact, you might want to migrate at a weekend or overnight and certainly avoid any critical points in your business year.

Finally, get everyone on board. Your people need to know why you're transitioning and what the benefits will be. In particular, if any of your users will be affected, they need to be prepared and positive about the changes.

• *Matt Sandford is managing director of Pure Telecom in Shrewsbury.*

Step inside a 'virtual reality cave'

A 'virtual reality cave' featuring an interactive rail platform and computer generated passengers is being used by Arriva Trains Wales to improve passenger safety.

The company has invested over £100,000 in the project at its driver training centre in Cardiff.

The software has been developed by Telford-based Virtual Reality Simulation Systems, which specialises in using computer game technology to deliver safety and educational training for businesses.

Projectors and screens create an immersive virtual train platform allowing the user to navigate around the virtual reality station using a wireless hand-held controller, to interact with customers, trains and objects as they go.

Gareth Thomas, human resources director at Arriva Trains Wales, said: "In the last five years, 15 people have been killed in platform-train interface incidents across the UK and another 254 major have suffered major injuries.

"The well-being of our passengers is vitally important to us and that is why we have invested heavily in developing the virtual reality cave.

"It will help train our staff to identify potential risks and hazards faster so we they can react quicker and reduce the number of accidents across our network."



Delivering safety through virtual reality

Impact of data protection rules

Shropshire businesses must take cyber risks more seriously in the run-up to new data protection rules coming into force.

That's the warning from Dave Williams, of Henshalls Insurance Brokers in Newport and Shrewsbury, who said the introduction of the new General Data Protection Regulation was now just months away.

"The GDPR will come into effect on May 25, 2018, and it places much greater responsibility on businesses that process personal data.

"For many companies, the imminent introduction of the new legislation has brought cyber risks to the top of their corporate agenda, but for others, they may not even be aware that the rules are on their way."

Mr Williams said directors and officers would shoulder more liability than ever before, and some industry experts believed that they may soon be held personally liable for cyber-breaches or neglecting to prioritise cyber risk management.

"In fact, directors and officers who



Dave Williams of Henshalls, Newport

ignore their responsibilities could face legal action after a data breach – there have already been four cases brought against directors in the USA for cyber-attacks.

"So it's vital that businesses start now to review their position and their attitude to cyber-crime, making it a priority across the company to ensure their systems are secure. And make sure everyone in your organisation is aware of the need to protect the data you hold – from the

board members right through to the junior members of the team.

"You'll need to set aside realistic amounts of cash to strengthen your cyber-security defences too, and it's more important than ever to have the right insurance in place as companies are now storing a huge amount of electronic information.

"You should also review your organisation's processes for collecting clients' consent as whatever your process may be, it must provide an active opt-in where they individually agree to you holding their details.

"Keep well-organised records that clearly outline what individual clients have consented to, what they were told, and when and how they consented.

"Some UK companies, like Wetherspoons, are already scrapping their entire email mailing lists for fear that they will violate the GDPR, so it's clear that businesses need to take the new rules seriously and start preparations now."

Coveted status for firm with solutions

An IT company with a global client base has been marked out as a leader in its field after two key staff were awarded a coveted industry status held by only 21 specialists in the UK.

Purple Frog Systems Ltd develops and manages business intelligence solutions, which help organisations to become more efficient and effective through understanding and using their data.

The Telford-based company, which works with clients around the world, now boasts two specialists who have secured Microsoft Most Valuable Professional (MVP) status for their work with the Microsoft Data Platform.

Company founder Alex Whittles first earned the MVP accolade in 2015 and has retained it since and consultant Paul Andrew joined the MVP ranks in the latest round of awards from Microsoft.

They are two of only 21 people in the UK who hold MVP status for their "Data Platform" specialism and there are just over 3,500 throughout the world across all eighteen Microsoft disciplines.

Most Valuable Professional status is only awarded to those with exceptional technical expertise who are working on the "bleeding edge" of the technologies they specialise in.

Both Alex and Paul travel the world for



Exclusive club - Alex Whittles and Paul Andrew of Purple Frog Systems. Both have been awarded Microsoft Most Valuable Professional status.

speaking engagements to demonstrate their innovations and share knowledge with peers, as well as running key conferences for their sector.

Alex said: "Being a Microsoft MVP does make you part of a pretty exclusive club and it's a huge testament to Paul's skill that he has been recognised as being so valuable to the industry and been invited to join these ranks.

"Having two MVPs in one organisation is still very rare, but to do so in a business

as small and agile as ours, and Shropshire-based rather than in a major metropolitan area, is something that we're incredibly proud of."

Purple Frog helps businesses bring together all of their data, often from many sources, into a single data warehouse, and processing it so that critical information can be properly interpreted by business decision makers, often in real time, and acted on to increase the effectiveness of the organisation.



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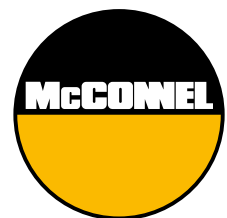
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£100 million investment in yogurt and desserts

Dairy giant Müller is to invest £100 million over the next three years on a new generation of branded and private label yogurt and desserts products.

The move is great news for all three of its sites in Shropshire, particularly the Telford factory which will double in size by 2020.

Already picked from supermarket shelves 208 million times each year, Müller says it aims to strengthen its key brands whilst introducing 'exciting' new branded and private label products.

It plans to further grow brands including category leader Müllerlight, Müller Corner and Müller Rice, and to build on its successful licensing agreement with Mondelez to develop its range of Cadbury products, including entry to new segments of the desserts sector.

To accommodate its plans, bosses say capacity and capabilities at its three sites in Shropshire will be further upgraded, including doubling the size of the Telford facility by 2020 – creating many more jobs.



Müller says it will also increase its marketing spend by almost 25% over the next three years, ensuring that its growing portfolio of branded products benefit from sustained and focused support in line with the company's ambitions.

Plans for its yogurt and desserts business are guided by a category vision which identified a potential £233 million of yogurt and desserts category growth by 2020, to be delivered by bringing excitement, innovation and game changing new products to the market.

Already this year, Müller has successfully introduced a range of 'Big Pot' yogurts, its first ever whipped fat free Greek style yogurt and its first branded shareable dessert.

It has announced the arrival of Müller White Velvet, injecting new excitement into the plain yogurt sector in the UK, and two Müller Corner SKUs with spoons to target the growing food to go market.

And most recently, the company introduced Müller Rice 5 Grains which includes white rice, barley, spelt, millet and wheat, a perfect on-the-go snack for hungry consumers, whether that's after the



Pop star and X-Factor judge Nicole Scherzinger, pictured right, is the face of Müller



The investment is great news for all three Müller sites in Shropshire, particularly the Telford factory which will double in size by 2020

gym or the rush hour commute. Müller has also extended its successful partnership with British Athletics so that it has branding and activation rights for six major athletics events in 2018 and 2019.

Bergen Merey, managing director of Müller Yogurt and Desserts, says: "This unprecedented level of investment will ensure that we can offer an increasing portfolio of great yogurt and desserts

products made in Britain with milk from British farmers, which meet the needs of our customers.

"Müller's approach in the UK within the yogurt and desserts and milk and ingredients sectors, is to grow our capabilities so that we can reduce the UK's dependence on imported dairy products, and build a vibrant future for the British dairy industry."

The answer my friend is blowing in the wind



Rob
MATTHEWS

Faced with burgeoning economic pressures, volatility in agricultural commodity markets and question marks over future subsidy support post-Brexit, there is an increasing compulsion for farmers to diversify.

A tough transitional period will almost certainly ensue following any overhaul of the existing farm payments system, yet it may also present new opportunities for a profitable future.

New Zealand's farm reforms in the 1980s, for example, proved the catalyst for diversified land use, new product development and a vibrant new rural economy. An entrepreneurial spirit, combined with a smart restructuring of operations, could see the nation's farmers prosper in a similar vein.

Diversification, however, will inevitably come with business risks, and a lack of experience in new non-farming activities and ventures means many of these may be unforeseen.

Mitigating these risks calls for shrewd business planning and investment strategies, along with judicious risk management assessments and prudent, supporting, insurance arrangements to protect against potential new liabilities.

Low-carbon renewable energy schemes, such as solar electricity, biomass generators or wind turbines, have seen significant uptake in recent times.

According to DEFRA's Farm Business Survey 2015/16, renewable energy is the second-most popular form of diversification, with 23 per cent of businesses generating green energy. Initiatives such as the government's FITs (Feed-In Tariffs) scheme, requiring energy suppliers to make payments for electricity generated from renewable or low carbon sources, have encouraged this trend.

While recent regulation changes and cuts to government support are likely to impact the viability of future schemes, the cost of renewal energy technologies has fallen, and there may still be opportunities for farmers to reduce existing energy costs.



Low-carbon renewable energy schemes, such as solar electricity, biomass generators or wind turbines, have seen significant uptake in recent times

The caveat emptor, however, is to be mindful of disparate quality standards of equipment and installations. Insurance cover is available for renewable energy construction and installation and specialist engineering policies can be taken out to protect against equipment breakdown and associated losses of income. For equipment deemed less reliable, premiums may prove extremely costly and in some cases, may be uninsurable.

Investment in recreational and tourism-related activities – from holiday lets, camping and bed and breakfast enterprises to cafes, retail outlets and adventure trails – can unlock substantial revenue returns.

Regardless of the venture, however, legal liabilities and potential claims for damages from members of the public setting foot on farm premises loom large. Health and safety risk assessments along with measures and procedures to ensure a safe environment for the public are an essential consideration at design stage. These may include everything from adequate signage to securing access to potentially dangerous areas.

Even where best practice has been adhered to, accidents can still happen and so adequate public liability insurance cover is paramount.

The second-most profitable activity behind the letting of buildings for non-agricultural use, according to the Farm Business Survey, is on-farm processing and sale of farm produce. This has generated an average income of £9,600 per farm.

Managing risk when diversifying into the

processing of foods, such as cheese, wine, jam and bread, calls for an understanding of relevant legislation and regulations. These will cover key areas such as trade descriptions, health and safety, food safety and weights and measures.

Such a move should also see early stage involvement of Environmental Health Officers to ensure good practice regarding production and hygiene. Trading Standards, meanwhile, will need to be involved in areas such as labelling, weights and measures.

From an insurance perspective, a suitable level of products liability cover should be in place should sold produce inadvertently cause illness amongst customers. Although products liability is usually included alongside public liability insurance for farms, the indemnity limits, commonly around £5 million, may be deemed inadequate.

Other insurable risks, such as loss of income from product recalls in the case of large-scale processing and production or cover for high value stock kept in storage, should also be considered.

Although diversification is becoming an increasingly important route to generating farm income, critical gaps in knowledge and experience from the outset are inevitable.

These gaps can be filled by bringing in the requisite expertise from elsewhere, either on a permanent or a temporary consultative basis.

● Rob Matthews is head of the Shrewsbury office of national insurance brokers Lycetts

Holographic cows in the classroom

Holographic, interactive cows are being brought into the classroom at Harper Adams thanks to a cutting-edge project to boost teaching and learning by embracing the latest Mixed Reality technology.

Microsoft HoloLens is the first fully self-contained holographic computer running Windows 10 and university staff had their first real look at the Bovine HoloLens visuals – seemingly staring and gesturing into space while wearing the computers – when Anthony Chadwick from software company The Webinar Vet, brought them to the campus.

Alison Pyatt, senior lecturer in animal



Holograms bring lessons to life
science, had been in discussions with Anthony and Microsoft since December last year to develop imagery to assist with bovine anatomy teaching.

She explained: “We went down to Microsoft and achieved a lot in just one week. I provided images and lecture notes from dissection practical lessons.

“We discussed how it might work best, how it would fit into sessions, and the best way to go through the process, so that the Microsoft team could put it all into context.

“We knew it could be done, but when we put the HoloLens on and really saw it, that was the wow moment, the proof that it worked!”

“There are all sorts of ways we can use it. There is plenty of scope for this to enhance learning experiences.”

Overseas courses on offer for farmers



Project co-ordinator Katie Edwards and Phil Ridley, enterprise and development manager at the Walford Campus

All-expenses-paid study placements in Italy and Sweden are being offered to Shropshire farmers.

North Shropshire College will be organising the tours throughout 2018, as part of the Erasmus+ programme, and describes them as an ideal fact-finding experience for people associated with farming and agricultural businesses.

Participants in the programme will be visiting and learning about different farming and farm business practices, and be able to

visit a wide range of businesses involved in farm diversification enterprises.

Farmers will learn about a variety of areas from organic product business operations and techniques, spelt and rice production, pedigree sheep and cattle production and even cured meat, herbs and basil growing techniques.

There will also be an opportunity to learn about marketing support organisations, and how to best get products from the farm to the market place.

The group will be accompanied by college representatives, and a professional interpreter for seminars and visits.

Basic language and cultural training will also be given. Katie Edwards, business and community development officer at the college, says: “We are delighted to be offering such an important and well-rounded opportunity for our participants.

“It is an ideal opportunity to gain important cultural and business experience and we hope it will help them to build on the successes that they have already achieved.”

Anyone interested in taking part in the overseas placements should contact Katie Edwards via k.edwards@nsc.ac.uk or call 01939 262154.



Savings aren't what they used to be. Interest of 0.01% isn't unheard of – that's just a quid of interest per £1,000 saved.

Find a saving grace for your hard earned cash

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



Savings rates are on the up – but it's not time to start whooping and hollering just yet.

While we've got the best easy access rates we've seen for over a year, they're still paltry, pitiful, spitworthily low and literally uninteresting. Yet they're a lot better than most people have right now. So it pays to do five minutes of research to ensure every penny you've got is earning the maximum.

The place to start is to check what your current savings earn.

Even if it was a good account a year ago it can be dismal now.

Interest of 0.01% isn't unheard of –

that's just a quid of interest per £1,000 saved.

And before I get onto the top deals I'm going to answer three commonly asked savings questions.

Q. How do I switch savings?

Just withdraw cash from the old account, open the new one, and put it in. Unless you're moving cash ISAs, then you'll need to ask the new cash ISA provider to transfer the money out of the old one.

Q. I've not heard of the bank you're suggesting, is it safe?

All accounts I've listed have the full UK savings safety guarantee, meaning in the unlikely event they went bust, you're protected up to £85,000/person & institution.

Q. Isn't my money just better under the mattress?

No. There's no interest, so inflation is eating it up even harder than when saving.

And even if you have home insurance, the most it usually covers cash for is £1,000 – in a savings account you get £85,000 protection for free.

Now on to the best deals. Rather than the highest rate first, I'm going to start simple.

So if you're not sure at least do the easy routes. Do be warned though, these rates are correct at the time of writing, but they can change, for a daily updated rates see my www.mse.me/savings guide.

STEP 1. THE BEST BOG STANDARD SIMPLE EASY-ACCESS ACCOUNT

Here you add or withdraw cash whenever you want (within reason).

The new top payer is available from www.bankofcyprus.com at 1.3% AER variable though 0.7% of this is a bonus which ends after a year, while the RBS owned www.ulsterbank.co.uk is a straight rate. Both are online accounts accessible across the UK.

You may wonder why I haven't mentioned cash ISAs (a tax-free savings account).

- Martin Lewis is the Founder and Chair of Money Saving Expert. To join the 12 million people who get his Martin's Money Tips weekly email, go to www.moneysavingexpert.com/latesttip



Isn't money just better under the mattress? No. There's no interest, so inflation is eating it up even harder than when saving.

Well, since the personal savings allowance launched in April 2016 you're allowed to earn £1,000 of INTEREST a year without paying tax on it (£500 for higher-rate taxpayers).

So the vast majority of people no longer pay tax on savings, and as the www.leedsbuildingsociety.co.uk best paying cash ISA pays just 1.05%, unless you've a shed load of savings, stick with the normal savings accounts that pay most.

STEP 2: EARN MORE IF YOU'RE PREPARED TO LOCK CASH AWAY

If you've some of your savings that you don't need access to, then put it in a fixed account to earn a higher rate for a set time. Yet you won't be able to touch your money during the time. The best one-year fix is from www.shawbrook.co.uk at 1.9% AER (min £1,000 deposit).

The top two-year is www.utbank.co.uk at 2.05% AER (minimum £500), or the new top three-year account is from www.pcf.bank at 2.22% AER (minimum £1,000).

You can get cash ISA fixes too, but they pay far less, eg 1.3% for one year.

STEP 3: EARN UP TO 5% WITH A REGULAR SAVER

If you put money aside each month, you can earn higher interest on that with regular savings account, but only on smaller amounts, usually up to £300 a month.

To get the top payers you have to have, or switch to their linked bank account. So if you bank with First Direct, Nationwide, M&S, Santander 123, or HSBC Premier, check if you can get one paying 5%.



The new top payer in terms of interest from a bog-standard, easy access account comes via www.bankofcyprus.com at 1.3% AER variable though 0.7% is a bonus which ends after a year

If you don't have one of these accounts, or don't want to open a new one, then www.leedsbuildingsociety.co.uk is the top one available to all regular savers, at 2.3%.

STEP 4: USE A HIGH INTEREST BANK ACCOUNT SAVINGS PRODUCT

These are bank accounts not savings, but you don't have to switch to them to do it (you can keep your current bank account if you want) though you will have to meet its terms, which usually involves paying in a set amount each month and having direct debits set up. They work like easy-access savings accounts though. You can get 5% interest on up to £2,500 or 1.5% on £20,000, full listing at www.mse.me/banksavings#currentaccount

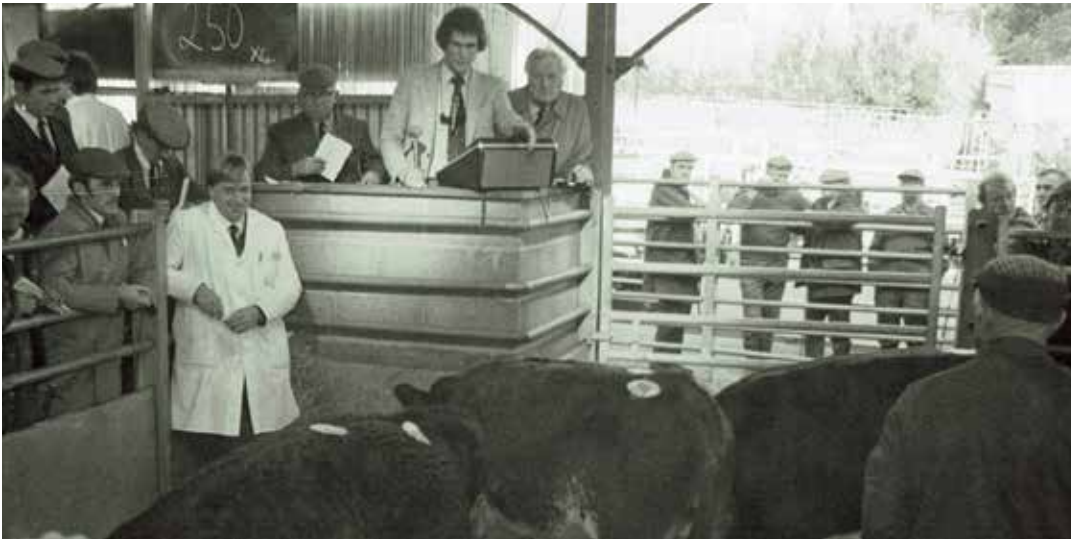
STEP 5: FIRST TIME BUYER SAVING FOR A HOUSE?

There are two special ISA accounts designed only for those who are first-time buyers; the Help to Buy ISA (H2B ISA) and Lifetime ISA (LISA).

Saving in these are no-brainers as you get a 25% bonus added on what you've saved, to use towards your first house, so if you put £1,000 in, you get interest and £250 added on top.

The Help to Buy ISA wins for those buying within the next year, or anyone uncertain if they'll definitely buy a house (as you don't lose money if you withdraw from it). The LISA allows you to save more in it though and buy a higher value house.

For more help and a full contrast see www.mse.me/LISA



This old photograph captures three chairmen of Halls at Bishop's Castle Livestock Market, with Allen Gittins in the white coat on the left, Peter Willcock (centre) selling cattle and Tom Gittins standing to the right of the rostrum

Allen Gittins – following in his father's footsteps as chairman

Following in father's footsteps

The new chairman of Halls, the Shropshire-based estate agents, chartered surveyors, auctioneers and valuers, says he is proud to follow in his father's footsteps.

Allen Gittins takes up the post, which his late father, Tom, held for over 20 years, following the retirement of Peter Willcock.

Born and raised in Shrewsbury, Allen graduated in Land Use Studies from Sheffield Polytechnic where he also achieved Professional ISVA valuation and auctioneering qualifications.

He joined the company, originally known as Hall, Wateridge and Owen, in 1980 when his father was chairman, and spent nine years working with Mr Willcock at the company's Bishop's Castle office.

He was promoted to manager of the company's Ellesmere office in 1989, and also now heads the company's residential

division, which has expanded under his leadership, opening new offices in Welshpool and Whitchurch.

He is also senior store cattle auctioneer at Shrewsbury Auction Centre.

He said: "I am aware that I have some very big shoes to fill. Peter has been a fantastic managing director and chairman for 26 years and we shall miss him.

"We are going to try and push into different areas as there are always business opportunities, even during difficult times for the economy."

Bonjour Carol

Thermal insulation specialist Seymour Manufacturing International has made a key new appointment as it seeks to build on a recent run of record-breaking sales.

Carol Fitzgerald has taken on a sales administrator role at the company's headquarters, on the Stafford Park industrial estate.

Irish-born Carol, who moved to Telford three years ago, had previously spent 12 years working in France and held sales positions in the drinks industry.

She will focus on boosting SMI's sales in mainland Europe.

"This is a fantastic range of products, which I know from my experience are far ahead of anything available in countries like France," she said.

"There is so much potential for SMI to expand further into Europe. I'll be heading over there very soon to meet up with some key players, encouraging them to trial the products."



Carol Fitzgerald of SMI

Larissa is first apprentice at surveyors firm

Larissa Jones has become the first apprentice with Shropshire chartered surveyors Towler Shaw Roberts.

The 19-year-old from Conover, gained A-levels in maths, psychology and science at Shrewsbury Sixth Form College, and will also study for one day each week at Wolverhampton University.

"I'm enjoying it. I go to university every Thursday to study chartered surveying, a five-year course, which also includes property management in real estate.

"It also allows you to go off into lots of other avenues."



Larissa Jones, Towler Shaw Roberts



Experienced – Mark Lord joins Berrys from Lloyds Bank

Mark's a financial specialist

Property, business and planning firm Berrys has appointed well known banker and finance specialist Mark Lord to extend its consultancy services into financial.

Mark Lord joins the firm from Lloyds Bank where he was regional agricultural director responsible for Shropshire, West Midlands and North Wales. He brings with him 36 years' experience in banking, the last 20 years spent in

agriculture, and although based at Berrys' Shrewsbury office he will be working with all five offices of Berrys across the Midlands and North West.

Managing partner Matthew Anwyl said: "He joins the firm at a critical time for the business economy as Britain leaves Europe, a time when sound financial planning could mean the difference between just surviving or really thriving in the years ahead."

Gemma is new to the team

Gemma Himsworth is a new face in the family team at Telford law firm Martin-Kaye, but she's already well-known in the local area.

Gemma has stepped up to lead the team at Euston Way, having worked in the sector for over 12 years, with the past three years spent working for the local firm.

"I'm so proud to have been given the opportunity to lead such a dynamic and effective department," she said.

"Between us we have a great deal of experience and you'd be hard pressed to find a situation that we have not encountered before."

Gemma specialises in divorce and financial issues surrounding separation, particularly those involving businesses or pensions. She also deals with complex matters



Gemma Himsworth

involving children, including issues of residence and contact, as well as disputes about parentage.

Senior partner Graham Davies said: "Her promotion is a direct result of the dedication and commitment she has shown during her time with us."



Joe Hudson and Brice Courtney of Morris Joinery

Trainees join a busy employer

Shrewsbury based Morris Joinery has employed two new trainees at its Bicton workshop.

Earlier in the year Morris Joinery offered one week's work experience to five prospective joiners from Shrewsbury College who would be given the opportunity to secure employment at the end of the summer. Three students were then invited back for an additional week, and two have now been taken on. Joe Hudson, 19, and Brice Courtney, 18, who have completed their level three qualifications, were selected for the traineeships based on their quality hand skills, passion for the job and commitment to continue learning. Both will now complete their NVQs in the workshop supported by on-the-job training.

Joinery manager Steve Granda said: "With our busy work schedule, it couldn't be a better time for the new trainees to join the team.

"Both are working on a variety of projects from windows and external doors, to columns and internal furniture to fine tune their skills.

Job swaps at a family-run firm



Peter Strachan, Martin Rogers, Dave Morris and Chris Kilvert at TG Concrete

It's all change at one of Shropshire's biggest family-run businesses.

Tudor Griffiths Group's concrete division is preparing for a busy final quarter of the year, and TG Concrete general manager Dave Morris said: "We've said goodbye to Martin Rogers, who has been a key member of our team for almost 30 years, and who has now retired from his role as manager of the despatch office.

"Martin will be sadly missed by customers and staff alike."

Peter Strachan is now following in Martin's footsteps in the despatch office and liaising directly with all trade

customers. There's also a new face in the TG Concrete sales team too, where Chris Kilvert has taken on the role of area sales manager, focusing on the Chester, Wrexham, and north Shropshire area.

Chris, who is originally from Four Crosses and now lives in Oswestry, has over 30 years' experience in the Readymix concrete industry, and has spent the past nine years working in the Middle East in the oil and gas sectors, and supporting infrastructure projects in preparation for the 2022 World Cup in Qatar.

He has also worked in India, Nepal, Sri Lanka and the Philippines.

New head chef arrives



Joe Gould is the new head chef at Fishmore Hall, Ludlow

Ludlow hotel Fishmore Hall has announced the appointment of Joe Gould as head chef. Joe has previously held roles such as senior chef de partie with John Campbell at Coworth Park, senior sous chef with Olly Rouse at Lainston House during which Joe was awarded 'Winner of Chaine des Rotisseurs UK Young Chef of the Year 2015' and as junior sous chef at Bailiffscourt Hotel & Spa.

He joins Fishmore Hall from Aurora Restaurant in Ipswich, where he held the position of head chef. Joe has also worked as London Development Chef at Rhubarb Food Design, developing dishes for venues such as Ascot, the London Eye and the Royal Albert Hall.

Laura Penman, owner of Fishmore Hall said; "It's an exciting time to be joining Fishmore Hall, especially following the investment in the hotel including the SpaShell, which launched just last year."



Jacqui Houlston of Quil Care Group in Shrewsbury

Busy time for care group

Jacqui Houlston is hoping to add her own ingredients to the recipe for success at Quil Care Group in Shrewsbury.

The self-confessed baking fan is in the process of becoming its registered care manager. It comes at a busy time for Quil Care, with staff moving to new offices within their existing base at the Sansaw Business Park at Hadnall near Shrewsbury.

"It's been all hands on deck with the move while at the same time making sure our day to day work with our clients is being fulfilled," she said.

Jacqui has been involved in the care industry all her working life, at first with young people and then as a team manager for clients with complex care needs such as Motor Neurone Disease, acquired brain injuries and spinal injuries.

Design firm expands



Pictured at the Johnson Design Partnership office, from left, Ross Hennigan, Sam Hunter and Mike Daw

A new principal designer has strengthened the team at expanding architectural practice Johnson Design Partnership in Bridgnorth.

Sam Hunter has over 20 years' experience in construction, having worked most recently with local authorities, specialising in education, social care and health contracts.

She is joined at the firm

by another new starter, Ross Hennigan, who has just finished his Part 2 Masters degree in architecture at Birmingham University.

Mike Daw, who has been on his Part One placement with the company for the last year, is now heading back to London to continue his studies, starting a Masters course in architecture at the University of Greenwich in September.

Insurance team is strengthened



Sarah Dumke has joined the team at Lycetts, in Shrewsbury

The Shrewsbury office of national insurance brokers Lycetts has welcomed a new member of staff as part of a continuing expansion.

Sarah Dumke, who has been involved in the insurance industry for 13 years, has joined the team in Butcher Row to help meet demand for Lycetts' property, farm and estates insurance services throughout Shropshire and beyond.

Keen Rambler Sarah, who is also a volunteer for Severn Hospice, will be working alongside colleague Sue Hyne and principal of the Shrewsbury office, Rob Matthews, as an account handler.

"We are slowly but surely building our team in Shrewsbury and we see Sarah being a key member of the office for many years to come - she has settled in very well," said Mr Matthews.

New vice principal

David Malone is the new vice principal of curriculum and quality at Telford College. He has been working in education for the previous 14 years and was most recently assistant principal at Dudley College.

David has also been supporting technical education globally through a CMI Leadership and Management project in India – in collaboration with the British Council and UKIERI.

Over the four years, he has worked closely with over 400 Indian principals and Chinese and Saudi delegates within a polytechnic setting.

This has led to significant changes as to how global technical education is being delivered.



David Malone

Career in accountancy



Amy Bradbury

Graduate Amy Bradbury has taken her first steps towards a career in the accountancy industry by joining the Telford office of Dyke Yaxley.

She previously worked in banking for nearly 10 years before being made redundant.

"I wanted to find a career in finance but not necessarily go back into banking, so I decided to apply to study a for a degree in accounting and finance instead," said Amy.

"I have now graduated with a first-class honours degree, and I'm very pleased to be working with Dyke Yaxley.

"They actually offered me a job before I had finished my final year, so I started initially part-time and then joined the company full-time once I had finished university."

Full circle for Lee

Lee Kilbride has returned to the dealership where he first began his motor industry career 10 years ago.

He joined the Arthurs of Oswestry dealership in Lower Brook Street as a service adviser and now, a decade later, has returned as a senior service adviser.

In between, he spent seven years at the Arthurs Vauxhall branch in Newtown in an after sales capacity. Lee, 32, lives at Llanymynech.

Neil Pomford, after sales manager, said: "We are delighted to see Lee back – he will be a big asset to our front of house service team."



Lee Kilbride



Nick Whittal has joined Write Here in High Street, Shrewsbury

Nick signs up for a management role

A new manager has been appointed at a Shrewsbury pen retailer business which has re-opened after a £50,000 investment programme.

Nick Whittal has joined Write Here in High Street. He studied languages and linguistics at the University of Southampton, and taught languages briefly before spending 12 years in the wine trade, with award-winning wine merchant Tanners Wines.

He said: "It is vital that we all enjoy and support our local independent retailers, especially on the High Street, and I am delighted to be joining the team here and moving the business forward into a new era."

Adding key component



Harry Marsh and Andy Barr of EFG Harris Allday

One of the region's largest stockbroking firms is continuing an ongoing expansion programme by taking on an experienced investment expert at its Shropshire office. Andy Barr, who has worked for more than 20 years as a stockbroker, has joined the Bridgnorth-based team at EFG Harris Allday as a fund manager.

EFG Harris Allday is one of largest investment firms outside of London, handling more than £3 billion of assets, and its Bridgnorth office has been growing steadily over the last 12 months.

Mr Barr will team up with EFG Harris Allday's existing investment department of Christopher Morley, Dominic Curran, Harry Marsh and Stewart Mackness who joined in the summer. "Andy is a vastly experienced fund manager having spent many years working at Tilneys, Deutsche Bank and, latterly, Brewin Dolphin in Shrewsbury," said Mr Marsh.

"So this is a major coup for us. We see Andy being a key component in our drive to help manage and grow the funds of individuals from Shropshire and beyond."



The customer-focused team at Connexis, Pearson Road, Telford



The re-seller agreement with EE adds to the Connexis portfolio

Company goes mobile with its latest offering

Telford-based communications specialist Connexis has added another string to its bow - with the introduction of a mobile phone offering.

"We have just signed a re-seller agreement with market leader EE," says William Rowland, managing director of Connexis.

"The deal entitles us to promote and sell its product range, from sim only deals through to contracted handsets.

The customer-focused team from Connexis, based in Pearson Road, Telford, is well equipped to provide all communications needs for businesses of all sizes and William sees this as an important development for his company.

"Broadening our product portfolio offering is essential," he says.

"By forging this agreement with EE, we at Connexis further enhance our regional SME engagement."

As part of this latest addition to its range of services, members of the Connexis team will be able to offer tailored packages to businesses based on their specific requirements.

"Through talking to our clients, we can assess the package that is right for them based primarily on three forms of mobile usage - text, calls and online data," he adds.

"It's all about striking the balance for the individual, tailoring the package - be that purely a sim deal or indeed contracted handsets."

The deal with EE comes with a number of benefits for the client base at Connexis, subject to coverage and location.

WiFi calling allows the user to make calls and texts even when poor or no coverage is available through the network.

Customers benefit from the fastest 4G



"Broadening our product portfolio offering is essential," says William Rowland of Connexis

network - which adds richness to the sound of voice calls - and as importantly can enjoy data speeds of up to 90 MBPS.

All EE call centres are now UK based so support is always on hand.

"I see this new offering as an important addition to the Connexis family," says William.

"This is in line with other interesting developments for our product portfolio. More details will follow in the near future."

● William Rowland is managing director of communications specialist Connexis, based in Telford. A new website is in development and this will launch soon.

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