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October/November 2018

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No deal Brexit? The UK outlook...

Greater Manchester Economist John Ashcroft reviews the outlook for the UK in the current uncertain climate of a possible No-deal Brexit. If no agreement is reached next March how will the future UK economy look?

First Friday Connectworking

City Centre Business Networking with GM Business Connect Magazine and Forever Manchester Charity. Review and preview inside.
#Connectworking

Go Goodwins Coaches

Focus on Go Goodwins - a fifth generation family executive coach business based in Eccles. Interview with Director Wesley Goodwin.

University of Salford reveal more business courses

The University of Salford's Business School offer new postgraduate courses. Details inside.

PropTech panel debate

pro-manchester panel debate on the implications of technology on the commercial property sector.

John Ashcroft, Greater Manchester Economist and author of The Saturday Economist

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editorial

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welcome to the latest edition of GM Business Connect

and join the fastest growing business to business forum in Greater Manchester.

GM Business Connect is a dynamic business to business bi-monthly magazine that is crammed full of local and regional news, articles, interviews and regular columnists.

The magazine connects businesses across Greater Manchester, and is completely free.

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news

City Mayor of Salford and RICS President drive growth



President of the Royal Institution of Chartered Surveyors (RICS), John Hughes FRICS and the City Mayor of Salford, Paul Dennett joined forces recently at a mini summit held at the University of Salford where they addressed the future of the built environment, and how the property and construction sector is driving economic growth in Greater Manchester.

The visit, which coincided with the RICS' 150th anniversary saw the

RICS President speak with over 100 property professionals about what RICS is doing to prepare its professionals and property markets for future challenges, from climate change, to urbanisation and rapid technological innovation.

Guests heard about the RICS' new Future of the Profession research project, which will address how these challenges are reshaping firms, services and professional practices, and what skills, competencies and technologies will be essential for surveyors in the future.

The Mayor of Salford and Julie Charge (Director of Finance and interim COO at the University) work closely on the £800m masterplan for the Peel Campus and surrounding area including the river area, museums, the Crescent, University and Cathedral area.

New Report reveals frustration with 'dirty diesel' narrative

Fleet managers believe that diesel vehicles have gained an unfair reputation for producing harmful emissions, according to a new Report jointly produced by the AA and BT Fleet Solutions.

The Operational Fleet Insight Report 2018 suggests high levels of frustration with "anti-diesel rhetoric", especially among managers who see cleaner diesel vehicles as an effective way of meeting the clean air agenda.

The report, which surveyed more than 500 operational fleet managers and drivers, highlights that diesel-fuelled vehicles continue to be the most popular choice for fleet industry professionals because of a lack of cost-effective and operationally-appropriate alternatively-fuelled vehicles.

It also suggests that, while more than a third of fleet managers expect to

be using electric vehicles (EVs) in the next five years, most are also dubious about the feasibility of such models for long-haul journeys or heavy goods.

Jennie Hill, director of business services at the AA says:

"Fleet managers are committed to their clean air responsibilities, but they are understandably concerned about reducing the impact this will have on their business and customers."

"It's now time for Government, local councils and manufacturers to step up the quality of support they provide to fleet managers, particularly SMEs."

"Technologies like EVs are expensive. Unless these costs are mitigated up-front, only the largest fleets will be able to benefit."



Jennie Hill, AA

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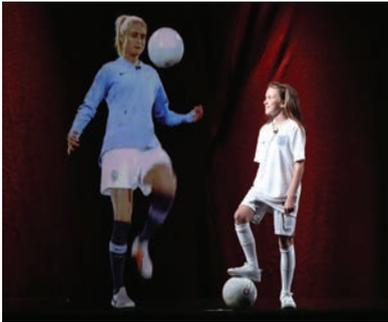


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UK's first holographic call made using 5G

Vodafone recently conducted the UK's first live holographic call using 5G technology. This is a significant milestone in UK communications. The speed of 5G will enable applications as diverse as remote robotic surgery and 4K gaming on the move.

The call from Vodafone's Manchester office featured England and Manchester City Women's Football Captain, Steph Houghton MBE. Using 5G technology, Steph appeared as a live 3D hologram on stage in front of an audience at Vodafone's UK headquarters in Newbury giving footballing tips to 11-year-old Manchester City and Lionesses fan, Iris, in Newbury.

The call follows the announcement in June this year that seven cities will become Vodafone 5G trial areas from next month. Also announced recently is that Cornwall and the Lake District will receive 5G during 2019, and that there will be 1,000 5G sites by 2020.

Vodafone UK Chief Executive Nick Jeffery said: "Vodafone has a history of firsts in UK telecoms – we made the nation's first mobile phone call,

sent the first text and now we've conducted the UK's first holographic call using 5G from Manchester. We also lead the industry in Internet of Things (IoT) technology, with the world's largest dedicated global IoT network.

"The initiatives we've launched recently are designed to ensure that everyone can benefit from the digital technologies transforming how we live and work. From our customers and employees, to university students, digital entrepreneurs and businesses, we want to help people across the UK get ready for a digital future."

Vodafone have announced many new initiatives recently including a new technology centre and digital incubator in Manchester, and the Vodafone Techstarter, an award for innovative technology with social purpose. Techstarter offers a £300,000 fund through a partnership with the Vodafone Foundation and Social Tech Trust, the UK's leading supporter of socially-motivated tech ventures.

Northwest Exporters see mixed picture with Global uncertainty

- The number of Northwest exporters that expect their ability to compete in international markets to improve over the next year has fallen 10% since the start of the year.
- 48% of those that trade overseas expect to become more competitive in the next 12 months, down from 58% per cent in January.
- The same number 48% expect their overseas sales to increase over the next six months.
- 24% expect trading with the USA to bring the biggest opportunities for their businesses in the next six months.

The number of Northwest exporters that expect their ability to compete in international markets has fallen over the past six months, according to the latest Business in Britain report from Lloyds Bank.

48% - nearly half of exporters in the region - expect their ability to compete in international markets to improve over the next 12 months, 10% lower than six months ago.

40% said they had seen their overseas sales grow over the last six months, compared with just 22% who said they had fallen.

A third of exporters said sales to Europe had grown during the same period. A quarter said they had grown trade with the USA and more than one

in five had increased sales to China. And despite facing continued uncertainty, almost half expect their overseas sales to increase over the next six months, compared with just 16% that expect international sales to fall.

However, 16% of Northwest exporters also said they still haven't reviewed their trading plans more than two years after the Brexit referendum.

Martyn Kendrick, regional director for Lloyds Bank Commercial Banking, said: "We have to recognise that the Brexit negotiations can affect how businesses are feeling, but it's heartening to see that a large number of Northwest exporters demonstrate confidence in light of continued uncertainty."

"However, while the ongoing negotiations around the UK's departure from the EU and its potential impact are an important point on most agendas, it's maybe a cause for concern that 16% of Northwest exporters may not have reviewed their own strategy since the referendum two years ago."

"It may be difficult to plan while there is uncertainty over the nature of the UK's departure, but there is little doubt that businesses will face some degree of change in the months and years ahead. All exporters should be taking proactive measures in the interim to prepare for that."



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news

John Ashcroft to step down as pro-manchester Chief Executive

After nine successful years with pro-manchester, Dr John Ashcroft has announced he is set to step down as pro-manchester chief executive from the end of September.

Since John's appointment in 2008 the business development organisation, based in Spinningfields, has gone from strength to strength, now boasting over 100 events a year and nearly 300 members.

Of his time in the organisation, John said: "It has been an honour, a pleasure and always great fun to be involved with pro-manchester. We have made great progress as an organisation and I am now delighted to hand over to Sam Booth and the executive team to take the organisation on to the next exciting stage of development.

"Naturally, this announcement comes with a mixture of emotions. Pride at what has been achieved over the years, not least turning pro-manchester into

the largest business development organisation in the Northwest, sadness, simply because it is just a great organisation to lead, and excitement about pursuing my own business interests and personal passions.

"I'm looking forward to dedicating more time to my three regular blogs, 'The Saturday Economist', 'Sunday Strategies' and 'Monday Morning Markets'."

Taking over John's role as CEO is Sam Booth. Sam has been an integral part of pro-manchester's growth during her eleven-year career with the company.

Of the board's decision to appoint Sam, pro-manchester chairman, Alistair Cree said: "When we were discussing John Ashcroft's replacement, there was really no other candidates for us as a board.



"Sam has been an important part of pro-manchester for over a decade and after impressing the board as deputy CEO, she was the first person we asked.

"We are sure that Sam will now take the business to the next level and look forward to seeing what the team will achieve in the coming years under her guidance."

Of the appointment, Sam commented: "I am delighted to take up the role as

pro-manchester chief executive. I have learnt a lot during my time here and am excited to hit the ground running.

"I have worked closely with John over many years to develop the business and I look forward to pushing pro-manchester further.

"It is a pleasure to head up what is now a strong team of eight talented individuals and I am certain they will help me to drive the business where the board and I want it to go."

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Death of the high street - 50% of all retail could move online by 2044

The advent of technology has turned the UK retail sector on its head providing greater value, greater convenience and greater variety, all from the comfort of our own homes. The downfall of this growing prominence of e-commerce in our shopping and spending habits is that we're seeing more big names disappear from the British high street.

The latest research from Yomdel, the UK's first provider of fully-managed, 24/7 live chat, has looked at how prominent internet shopping currently is, and how long it could be before the high street is a thing of the past.

Using retail sales data from the Office of National Statistics (ONS) Yomdel first looked at what proportion of retail sales is already carried out online. While this varies throughout the year, with notable spikes around Christmas for example, online shopping has grown dramatically since 2007.

In 2007, the average number of online sales as a proportion of all retailing was just 3.3%, but so far in 2018, online sales already account for 17.5% of all retail transactions. This has grown steadily over the last 10 and a half years at an average increase of 1.29% a year.

Following this trend, the research shows that by 2024, a quarter of all retailing could be done online, with this hitting 50% by 2044. While it looks set to take some time longer, this could increase to three-quarters of all retailing by 2063, with the bricks and mortar retail outlet becoming extinct by 2082 as 100% moves online.

Business growth expert and Yomdel CEO, Andy Soloman, commented: "As a company that has pioneered innovation in business through technology, we welcome any development that can help improve a business, both from a professional and consumer standpoint. This research

shows how prominent technology and the internet is becoming in our day-to-day shopping habits. However, we believe the human element is absolutely vital in commerce - even with the best technology - and particularly when dealing with complex customer enquiries.

We like to believe it will survive and evolve to deal with the changing face of consumer behaviour as people will always value the personal aspect.

What's perhaps more important for high street retailers to consider, is how they not only pivot with the times but integrate a successful solution into their current offering to accommodate a growing preference for customers to approach and engage with their business online. This could be through a more engaging website, web-based contact options or managed live chat service."

Morson set to double female engineering contractors

Following last year's pledge from Morson International to double the number of female engineering contractors that it employs by 2020, the top technical recruiter is on track to surpass its target.

Current workforce ratios show that 13.8% of all Morson's engineering contractors are now female compared to 7.5% this time last year, indicating that its commitment to creating a more diverse talent pool is paying dividends.

With a number of major infrastructure projects now on site and progressing towards their peak, including HS2 and Hinkley Point C, the demand for engineers continues to outstrip supply.



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Dave Hulme leads the charge as new General Manager of Sale FC Rugby

Sale FC Rugby has appointed a new General Manager who has pledged to put the club back into the heart of the local community.

Dave Hulme, who was previously vice-chair of the Mini and Juniors section as well as acting Honorary Secretary at the club, is also aiming to bring the glory days back to Heywood Road.

He said: "We are in the enviable position of being one of the oldest and most famous clubs in the country, and I want to build on this position both on and off the field."

"I want to develop the links we have with our local community and business networks and make sure our facilities are the best for everyone who visits us."

"My vision is that we return to the glory days of the past by playing the

best level of rugby possible."

Dave, whose previous credentials include 25 years as a Production Manager in the nuclear and petro-chem industry and 16 years in the NHS, has a rich history at the club.

As well as his stints as vice-chair and acting secretary, he has also coached and managed the Mini and Junior team of which his son Matt is a member.

His plans for the club include making the most of the club's hospitality suites and improving the ground, with considerable work being undertaken on the pitch.

Dave said: "I have been given the privilege of making the club the best it can be, not just for our current members but for members who will follow us in years to come."

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Small firms drive GDP bounce back as exporters deliver a strong year

Responding to the announcement that UK GDP grew by an estimated 0.4% in Q2 2018, and the trade deficit narrowed by £6.2 billion in the 12 months to June, Martin McTague, Federation of Small Businesses (FSB) Policy Chairman said:

"We've seen confidence among small firms rise over the past two quarters and it's good to see that positivity reflected in the recent figures.

"Lots of small retailers, pubs and restaurants will have seen sales rise in the past three months thanks to a good World Cup run and a royal wedding. But we need to remember that, over the long-term, these firms are facing a perfect storm of high employment costs and

rising business rates.

"Small exporters have been consistently bullish over the past year, thanks in part to a weaker pound. The widening of the UK's trade deficit throughout the second quarter of 2018 is concerning though.

"With this in mind, it's crucial that, as we enter a pivotal few months for the Brexit negotiations, it is essential a framework for the future partnership is agreed with the EU, including trade, which can benefit the whole of the UK economy.

"We must be proactive to ensure that businesses have the support that they need to withstand the uncertainty that will exist until negotiations are concluded. Our entrepreneurs are

under pressure from increasing costs relating to employment, rent, and tax including business rates.

"The strength of the UK's economy rests on helping more small firms to export, and increasing the potential of existing exporters. Central to this is ensuring that there is a good long-term trading relationship with our

export partners as well as providing greater support to smaller firms.

"The forthcoming Government export strategy will play a critical part in providing this support to smaller businesses. Key incentives such as export vouchers and grants should be made available to small businesses to encourage their supporting activity."

The search is on for the Northwest's most outstanding small businesses and self-employed

The FSB's Celebrating Small Business Awards 2019 is now open and small businesses and the self-employed in the Northwest are being urged to enter before the closing date of 7 December 2018. The Northwest area winners will be announced at an awards ceremony on Thursday 31 January to be held at Manchester's Hilton Hotel Deansgate.

The awards, run by the FSB, will recognise and celebrate the best of the Northwest's small businesses and the vast contribution they make to both regional and national economies and to local communities.

Simon Edmondson, FSB Northwest Chairman said: "For a chance to be recognised as one of the best small



Simon Edmondson, FSB Regional Chair for Manchester & North Cheshire

businesses in the North West as well as in the whole UK, I'd encourage all small businesses to enter the FSB Celebrating Small Business Awards.

"SMEs are a vital part of the Northwest – contributing so much to the economy and making our region a more exciting place in which to live, work, study and visit."

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Manchester City Centre residential sales increased 56%

Resale market particularly strong as buyer interest rises by more than a third.

Residential property sales in Manchester city centre increased by 56% year-on-year in the first half of 2018, according to leading property agent JLL.

JLL's Deansgate-based residential team agreed sales on 195 city centre apartments, including both newly built and established schemes, compared with 125 in the first half of 2017.

According to the consultant's figures, the resale market experienced strong momentum over the period, with a 60% increase in sales year-on-year.

JLL also experienced a 36% increase in buyers registering with its resale team. On average properties took just 44 days to have an offer accepted.

Eight in ten (82%) of buyers in the resale market were UK-based.

Louise Emmott, residential director at JLL, said: "Manchester's residential market has continued to strengthen over the half year. The pull factors of being the most important regional economic hub in the UK, and having an increasingly popular culture and leisure scene are keeping demand for city centre living high.

"The resale market has been particularly strong this year, driven by Manchester's high graduate retention rate – second only to London – and the fact that we're seeing more young professionals relocate from the South to get on the property ladder."

In February, JLL revealed that house prices in Manchester city centre are set to grow by 6.5% in 2018 – with 22.8 per cent growth predicted by 2022.



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Bruton Knowles appoints Utility Head to manage new team

Property consultants Bruton Knowles has appointed a key industry figure, to be based from its Manchester office, to head up a new Utility Team as it plans for major expansion into the sector over the next 12 months.

Chris Gaskell was Head of Estates and Wayleaves at Electricity North West for 20 years. He decided to take early retirement in January 2018 but was persuaded to return to the sector by James Bailey, Managing Partner at Bruton Knowles with an offer clearly too good to turn down. "I was determined not to return unless the role and the business was just right, offered me new challenges and an opportunity to utilise my specialist knowledge within the utility sector. Bruton Knowles is one of the few firms with the ability to offer this."

James Bailey has a clear vision for the Utility Team at Bruton Knowles: "This has been some time in the planning but key to its launch was finding the right person to spearhead the campaign and to expand our team with knowledgeable and industry respected individuals.

"The utility sector is a fast growing business area for Bruton Knowles, representing a large percentage of business income nationwide.

"Current clients, including some long-term relationships with Western Power Distribution, National Grid, Cadent Gas and Thames Water has brought a level of knowledge and experience of the sector to the business that is in great demand and



Chris Gaskell, Utility Head, Bruton Knowles

certainly driving the need to source and establish a dedicated team.

"We are now actively recruiting with the intention of building a significant team around Chris. This will also impact on our annual graduate recruitment programme. Candidate intake will be influenced by the need to attract and build talent within the business."

Chris Gaskell continues; "The utility sector is a challenging market at the moment as it continues to change and evolve at pace.

"It is vital that utility companies are able to outsource the efficient and cost-effective acquisition of often complex land rights and planning and environmental consents for the development of new systems and networks, to firms like Bruton Knowles which has the resources and skills to support them in their plans."

Bruton Knowles is an independently-owned national property consultancy with 12 offices across the UK. Its large multi-disciplinary team is highly experienced in sale and purchase, valuation, leasing and strategy across commercial, rural and urban property, and has specialist expertise in utilities, public sector and social housing.

Initiative to tackle inequality in tech launches in manchester

National initiative InnovateHer, which is dedicated to giving girls aged 12-16 the skills, self-belief and confidence to pursue a career in technology, has launched across eight schools in Manchester.

With support from local partners Co-op Digital, Manchester City Council, Code ComputerLove, and Northcoders, the InnovateHer team will be delivering the eight-week after-school programme in areas across Greater Manchester.

InnovateHer aims to encourage greater equality and diversity in technical roles by enabling pupils to interact with leading employers and industry role models and learn new digital skills.

The initiative – which has reached around 200 girls to date – is an extension of the success Liverpool Girl Geeks has had in Liverpool City Region since its launch in 2013.

In partnership with national policy

makers, local government and industry leaders, InnovateHer is now one step closer to its goal of establishing a national network of school-based programmes to tackle the digital skills gap, which is estimated to cost the UK economy £63 billion in lost GDP.

Jo Morfee, co-founder of InnovateHer, said: "We've seen some fantastic results from our work to date; girls have increased in confidence and self-belief and told us they want to work in areas like cyber security, games, and artificial intelligence."

We want to bring our programme to every town and city in the North to empower more girls to enter and disrupt traditionally male dominated industries. This is an exciting new chapter for us and we are keen to keep working with new and existing national partners like the Co-op to help make businesses and communities prosper."

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analysis

No deal Brexit, will it another

John Ashcroft, Economist and author of The Saturday Economist, weighs up the evidence.

Britain faces a 'devastating recession', a plunging pound and soaring prices if a 'No deal Brexit' takes place, according to a recent analysis from ratings agency Moody's.

Here's how that works out... in the event of no agreement to an orderly exit from the EU, the UK would face a considerable crisis of confidence leading to a fall in output.

Is this likely?

Just what will happen next? Let's review the scenario...

The crisis of confidence would impact in three main areas, currency, consumers and capital investment.

Financial markets would push the pound lower, consumers would restrict spending and businesses would hold back on investment plans. That's the general idea. Let's look at each one in detail.

Sterling has demonstrated volatility on Brexit fears...

Sterling has demonstrated considerable volatility on Brexit fears.

The Pound rallies on hopes of a deal with Brussels and falls as a

solution to the talks appears elusive.

Ahead of the referendum at the beginning of June in 2016, the pound was trading at \$1.43 against the Dollar. By the end of August it was trading at \$1.33. By September the currency had fallen to \$1.22 - a drop of 15%.

Confidence in a solution to negotiations pushed Sterling back above \$1.40 in the Spring of this year. By mid August it had plummeted once again to \$1.28. Currently the Pound is trading at \$1.30 for reasons we cannot be entirely sure about.

If 'No Deal' is the solution, markets would expect a fall in Sterling similar to or worse than the fall in Sterling in 2016. This could push through support levels around \$1.20 and move even lower towards \$1.10.

Against the Euro, the pound, currently trading at €1.13 against the Euro, could fall to €1.10 or even parity.

Foreign investors would lose confidence in the value of the pound. A capital flight would ensue. Overseas investors and central governments would be reluctant to hold UK government gilts.

Ten year gilts rates would rise from the ludicrously low levels of 1.50% currently, to an historical norm of 4.50%.

Consumer Spending will be hit ...

The Bank of England would be forced to act to 'defend the currency' and invoke the 'The Kindness of Strangers' to 'Stick with Sterling' and hold gilts.

Base rates would increase suddenly to 5% or 10%! Mortgage rates would be much higher, house price activity would diminish. Pressure would increase on house prices. The fall in house prices could be over 30% over three years according to a Bank of England worse case scenario.

The fall in Sterling would lead to higher import prices, leading to an increase in energy costs and petrol prices. Retail prices would rise across the board as import costs increase.

The squeeze on real incomes, (rising prices ahead of earnings) would lead to the fall in the volume of retail sales and household spending generally.

Capital Investment will fall...

Businesses sensing a loss of output in the medium term would cut back on investment plans, major exporters to the EU specifically would be badly hit. The rising cost of capital would further inhibit spending. Business would relocate manufacturing capacity to within the single market trade area.

Moody's claim, a no-deal scenario would be 'credit negative' for businesses in a wide range of industrial sectors, including car manufacturers, airlines, aerospace and the chemicals industry. The banking industry could see a fall in credit ratings, putting pressure on and within the banking system.

The higher education sector would be badly hit with difficulties in recruitment and tenure of EU staff, compounded by a fall in student numbers. We would have trouble picking fruit in the summer



create recession?



months and digging up vegetables in the Autumn.

Transport for London would face the threat of lower passenger numbers affecting income due to a fall in migration, lower employment and a weaker economy. The capital's transport authority said earlier this year it was facing a £1 billion deficit from a surprise fall in passenger numbers.

A no deal Brexit would compound the problems for TfL.

Government borrowing would increase...

The Government may have to prop up Transport for London. The Treasury would face a drop in income, as tax revenues fell and welfare and unemployment costs increased. The loss of revenue could be as much as £80 billion over a period of ten years according to one Whitehall estimate.

The Government Deficit would increase. Gains made over the last ten years would be surrendered as the fiscal outlook deteriorated.

The UK would move in to recession defined as two quarters of negative growth and more. Whilst most analysts expect growth of around 1.5% this year and next, the real income squeeze would persist, unemployment would rise, output would fall and the economy could shrink for up to three years according to the somewhat depressing outlook. How far? Moody's do not appear to quantify the fall.

The Good News?

The good news in all this? Savers would benefit from a rise in savings rates, pension fund deficits would be alleviated as long term gilts yields rise. There would be a considerable boost to tourism. People will flock from around the world to benefit from a cheap pound and to observe, first hand, the misery of the British people.

For those Brits who could afford to travel abroad, they would be unable to fly. Travellers would have to renew their passports, buy a driving permit, two if travelling through France or Spain.

They would have to buy special mobile phone packages, spend more on travel insurance and be prepared to buy Euros at parity or less.

No deal Brexit, will it create another recession?

We say no...

So, is a recession likely in a Hard Brexit deal scenario? We would say not despite the gloomy outlook outlined. The Pound may fall and inflation may rise.

The Bank could act to defend the currency by hiking rates. Equally it could act to defend the economy, by cutting rates to the floor and injecting liquidity into the banking system.

The Treasury could act to alleviate stress points in the economy by cutting taxes, increasing spending on current and capital projects and by interventionist measures in industries under duress like motor and aerospace specifically.

Growth would be lower than the moderate 1.5% scenario over the medium term we currently expect. A real 'Shock' to output would be avoided. A period of sluggish growth would ensue with a moderate rise in the unemployment rate from the current 4% level to 4.5%.

Dismal yes, but recession no. The drop in the currency would not be a permanent fix as recent history has explained. The Pound would rally at some stage, because of problems in the US and or the EU or just because it does!

No deal? so what's the outlook...

Leaving the EU and the single market will lead to a loss of output in the manufacturing sector. Specifically we expect a fall in output in Motor, Aerospace, pharmaceuticals, chemicals and textiles just for starters.

The boss of Jaguar Land Rover, Ralf Speth, warned last week of thousands of job losses in the UK in the event of a no deal Brexit.

In June, JLR said it would shift production of its Land Rover Discovery to a new plant in Slovakia.

The statement follows warnings from BMW, Nissan and other large manufacturers including Airbus, of serious problems ahead in the event of a 'No Deal'.

It is unlikely Airbus contracts in the next round will be awarded to UK plants. Wings will fly to France if Britain leaves the single market. Big Pharma will reposition to within the European regulatory and approval framework to avoid delays on new product introductions.

Plant relocations, short time working, investment plans shelved will become the norm. In 2008, the manufacturing sector faced a shock to output of 10% following the financial crisis. Despite a moderate recovery, output in the manufacturing sector remains some 3% below the prior peak in February 2008.

In the event of a No deal Brexit,

we expect a shock to output in the sector of 10% to 15%. The loss to the economy is worth some 1% to 1.5% of GDP over a three year period.

There will be continued expansion in the service sector, in government spending, in business and professional services, in hotels, leisure and tourism. There will be an increase in red tape and regulation from which the professional services sector will benefit.

The UK will survive within a much changed trading framework. We may well avoid recession but at the expense of another chunk of our manufacturing base. We may well go searching for markets in far off fields, only to experience a deterioration in the trade balance. Our new friends seek to sell more into the UK rather than buy more from a truly global Britain and the soon to be world class exporting superstar.

We may well have taken back control of our borders, guaranteeing our sovereignty. We may have reduced immigration - compounding problems of recruitment in sectors as diverse as agriculture and education as a result.

We divide the arguments for Brexit into four boxes. Political, Social, Economic and Business. Political about who governs Britain, always a good question. Social, largely about immigration. Argue about these as you will. But do not argue the benefits of Brexit for Business or for the Economy. Alas there are few. Enough to avoid recession perhaps but none providing a stimulus to growth.

Dr John Ashcroft is an economist, CEO, NED, author and presenter. He is author of *The Saturday Economist*, *Sunday Strategies* and *Monday Morning Markets* - great updates on economics, strategies, currencies, markets and commodities. Find out more...

www.thesaturdayeconomist.com

interview

Driving a successful family business



GM Business Connect recently visited Wesley Goodwin of Go Goodwins Coaches based in Eccles. As Director, Wesley is the 5th generation of a family business that has been trading since 1917. We asked Wesley to share his family's history of the business and also his plans for the future:

How long has the company been in business and how did it start up?

"The family have been in the coach business for 5 generations now. My Great-Great-Grandfather started York Motors in 1917 based in Chorlton. In 1976 my Grandparents created Go Goodwins as a new business and started running it from a council house in Benchill, Wythenshawe.

"From there we started with a yard in Sharston, and by 1980 had moved to a much bigger site in Adswold in Stockport. There has been steady growth over the years with some fantastic high-profile contracts,

including Manchester United Football Club (with Ron Atkinson as Manager), the Trafford Metros and in 1999 the English Cricket Board. We have also hosted many celebrities over the years on our luxury fleet, including Justin Timberlake and Britney Spears.

"I joined the business in 1994. By that time we had our own MOT station, and in the same year had bought out Erics Way Coaches.

"We also started our contracted bus services for GMPTE in 2010, which grew over the years as a very profitable part of our business. We sold the 19 buses and freehold depot in 2017 to Rotola, giving us extra capital to invest in our core offering of coaches and buses on corporate, sporting, private hire and school contracts.

"We currently have 20 vehicles and 25 staff."

How important is Health & Safety to your business,

and what type of training and monitoring do you have for your employees?

"Back in 1990 we opened our own MOT centre, and this was a facility that we invested in and expanded when we moved to a bigger site in Salford during the 90's. As such we are a DVSA (Driver and Vehicle Standards Agency) centre that has DVSA staff on site so it's really important to be on top of Health & Safety. We are also audited by the DVSA.

"Looking at the maintenance of the

vehicles, we have to have periodic 6 weekly checks, and as an MOT centre our vehicles are getting the full works every 6 weeks. We also have the Health & Safety of our passengers and staff to consider.

"Our safety and training policies are comprehensive, with risk assessments including daily inspections, ongoing qualifications, inductions and briefings for all our staff and drivers, plus detailed and structured safety management procedures.

"As for training, we were a DVSA training centre for driver CPC (Driver Certificate of Professional Competence), and although it has become more cost-effective to



GO GOODWINS

outsources this now, our culture has its roots very firmly in driver support, education and training."

Tell us more about your MOT services?

"We can MOT anything from a car to a truck, motorhomes, private buses and vans. We do lots of large fleets such as Optare who have 130 hybrid vehicles that we maintain for Transport for Greater Manchester."

What services do you offer to the corporate market, and how do you engage with businesses?

"On the coach side, we cover lots of contracts for sporting clubs looking after teams, for instance Accrington Stanley, Manchester Storm, Altrincham FC, plus many cricket clubs through our contacts with the Cricket sporting sector."

"For businesses the vehicles tend to get used for base days or for taking staff to and from teambuilding exercises. We have a great contract with Manchester City Football Club looking after the corporate side of their business."

"The vehicles are incredibly well equipped. You can do presentations over the screens, showing team or business logos, excellent wifi, Apple TV. So when people go on a teambuilding day they can do their presentation on the bus giving them more time to spend relaxing at their destination."

"Also, all our fleet are wheelchair friendly. It's extremely important that the customer always comes first with us."

What is your opinion on coach companies competing for business based on cost - is this possible where safety and reliability should come first?

"I think all coach companies take safety and reliability as paramount. Unfortunately this means that costs tend to be trimmed on wages, and I think this is unfair especially on drivers with the hours that they work. We try and be fair with our staff, as ultimately

they are the face of our business when dealing with customers, and happy employees who are treated with respect will in turn deliver great customer service, resulting in those customers giving us favourable reviews and repeat business."

You are Manchester-based - how far would or do your coaches travel?

"All over the UK. We look after an ice-hockey team in Dundee (Dundee Stars) and we look after them two or three times a year. We travel to pick them up and travel about the country with them for two or three days at a time."

What are your expansion plans for the business?

"We have a major change coming within the sector with the introduction of low emission zones that are coming in throughout the country. We don't seem to have any exact answers as to what's coming in and where, and we are unfortunately sat waiting on the fence really until clearer ramifications of the changes become apparent."

"Most of our vehicles operate at Euro 5 standard emissions, as that was the latest standard available when purchasing at the time. However, when upgrading individual vehicles we need to look at timings. To upgrade an exhaust system on a Euro 5 standard vehicle would cost in excess of £25,000, and if that vehicle would then need to be changed anyway soon after, then the investment would not be worthwhile."

"When you appreciate the cost of some of these

vehicles, which in most cases are hundreds of thousands of pounds, it's like playing a game of chess – we have to put the pieces in the right place and wait and see what happens. A lot of companies are all doing the same thing. It also has a knock-on effect on the value of the vehicles."

What separates Go Goodwins from other private hire coach businesses?

"We are one of the oldest family businesses in Manchester to run coaches."

"We have the vehicles that others don't have. We have the experience of supplying vehicles for all aspects

of the commercial market place, and because our fleet cover a wide range of different types of vehicle we can offer a perfect choice for any specific need."

"I also think the attention to Health & Safety for our vehicles and staff training and support can be seen as second to none. We treat our staff incredibly well and this is very apparent when actually using our services."

"People remember us for our courteous and caring drivers."



Wesley Goodwin, Director, Go Goodwins Coaches

For further information on the range of services Go Goodwins Coaches offer contact the team on **0161 789 4545** or email **info@gogoodwins.co.uk** www.gogoodwins.co.uk



review



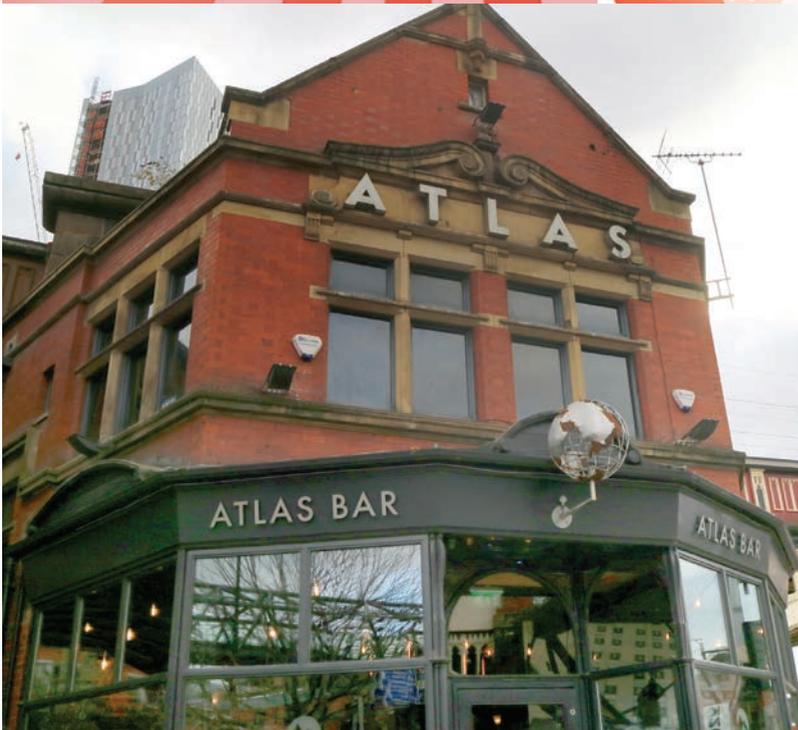
First Friday

Business Co

#CONNECTWORKING

GM BUSINESS
connect
www.gmbusinessconnect.co.uk

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August and September saw GM Business Connect's First Friday Connectworking event start to move around Manchester showcasing new venues. The two dates were hosted at Atlas Bar on Deansgate, famous for stocking over 300 brands of Gin and being adjacent to Deansgate Locks - famously convenient for Manchester City Centre businesses to meet up after a busy week.

Owners Elaine and Mark Wrigley welcomed attendees with a free glass of premium Gin and Tonic, plus complimentary nibbles.

First Friday started off with Forever Manchester, the event was always a laid-back approach to networking. Very grass roots – very Mancunian – a networking ethos that was aimed at businesses that were strong on the idea of community support, and very proud to wear their own CSR credentials, yet were happy and

confident that networking with like-minded businesses was a natural way of showcasing their own businesses.

This was always right on the money with GM Business Connect who have now taken over hosting duties, this time though we are running the event in support of Forever Manchester.

We have made a few changes. We now charge £15 entry. This goes to providing the very best in hospitality including a business card draw and food for those attending. It also includes a Forever Manchester tombola ticket on entry which features some great prizes including overseas holiday breaks.

Our ethos is still the same as previously – that is to attract the very best calibre businesses to network on a regular basis in the heart of Manchester City Centre.

There are no long speeches or talks. The event is 2 hours of pure business networking, with a short break for the business card draw and a few words from Forever Manchester.

Phil Jones, Brother UK, saying a few words about Forever Manchester



Connectworking in the heart of Manchester

We are very clear that the emphasis is on networking, also on raising the profile of Forever Manchester as Greater Manchester's premier vehicle for a very Mancunian approach to CSR.

So, August and September's event followed the winning formula of the first events. Free Gin and Tonics, nibbles and plenty of chat. Up for grabs in the business card prize draws were bottles of quality wine, afternoon Tea at the Lowry, an overnight stay at StayCity Aparthotel in the heart of Manchester.

At the August event Phil Jones MBE from Brother UK shared a few words with the assembled businesses about the importance and advantages to any business supporting a charity like Forever Manchester, and as a past President of the charity Phil was talking from experience, with Brother UK supporting the Charity on an ongoing basis.

The September event had Jean Mills from the Charity saying a few words, and the event finished with many businesses staying on and enjoying

the hospitality of Atlas Bar into the early evening.

The next First Friday Connectworking will take place on 5 October at Grand Pacific on Spring Gardens off King Street and November and December will be published on our website at www.gmbusinessconnect.co.uk.

Both events will take place from 4pm - 6pm and offer an opportunity to meet great people in business and build relationships in the heart of Manchester.



Paul Mirage with Lisa Murray, StayCity Aparthotel



Jean Mills, Forever Manchester



Alex Jones
Brother UK



Paul Mirage with
Lauren Ridgway,
Harper Innovations, winner of Lowry Hotel Afternoon Tea



Forever Manchester work with local communities across Greater Manchester to inspire and encourage projects that the communities want to see, to make their neighbourhoods happier and healthier.

They help local people to build communities from the inside out, and galvanise the true creative, entrepreneurial spirit for Greater Mancunians to emerge and shine.

To see how your business can work with Forever Manchester contact **Jean Mills** on **0161 214 0940** jean@forevermanchester.com www.forevermanchester.com



First Friday

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Friday, 5th October City Centre Business Networking

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review

PropTech - implications for

comm



by Mel Hill

A packed-out room at Rider Levett Bucknall welcomed pro-manchester's latest PropTech event, focusing on how technology is impacting the property offering in Manchester.

Everywhere you look technology surrounds us. Whether this is in your car, at home or simply just your mobile phone, the world in 2018 relies on technology and being connected.

PropTech is defined as part of a wider digital transformation in the property industry. It considers the technological and mental change of the real estate industry and it's consumers and the change to our attitudes, movements and transactions with buildings and cities.

Across the world today, there are entrepreneurs creating new technologies to change the way we use spaces, especially in commercial properties.

At the beginning of September,

pro-manchester gathered some of Manchester's leading experts to discuss how technology is set to impact the property industry in the city.

Chaired by Joe Averill, who does transactions and asset management for OBI Property, the event welcomed: Jessica Bowles – Strategy Director, Bruntwood; Tim Ryan – Partner, DAC Beachcroft; Mark Lufkin – Chief Commercial Officer, Wondrwall and Doug Ward – Founder, Telcom and Node.

Connectivity and the internet are as important as utilities for businesses now. With the rise of FinTech, EduTech and now PropTech, it is clear that technology is paving the way for drastic changes in sectors which have always followed a more traditional approach.

Our panellists believe it cannot be argued enough that technology will be the single biggest change to happen to the property sector in generations.

Mark Lufkin, Chief Commercial Officer at Wondrwall, a technology disruptor aiming to make our homes smarter, previously worked on bringing technology to the automotive industry.

"I started working in Germany and worked out how to bring technology into cars 30 years ago. When I started, it was completely normal that we wound the windows down and had no stereo in our cars. This just wouldn't be acceptable if you were purchasing now.

"These days, cars take care of you. They are designed to keep you safe and secure and are about to start driving themselves.

"I look at a house on the other hand, and there's nothing. When I moved into my home, there were simple changes that needed to be made; like USB ports to charge our phones.

"We're not doing much in changing the way we build homes. I've been brought in to change this and apply

what I've done to other industries, and I'm really excited about what we can achieve."

Mark and Wondrwall are transforming our homes, but what are Manchester's property tycoons' thoughts on introducing technology to their spaces?

Jessica Bowles, Bruntwood says: *"I think technology is going to transform the relationship between the building owners and its occupants and this is going to be democratised. As a property owner and developer, we'll be able to do a lot more things a lot more efficiently.*

"What I'm interested in is how cities are growing and changing. Technology is changing all of our lives and that's no different in the property sector. At Bruntwood, we're thinking less about the 112 buildings we have, and more about who's in our buildings and how they are using them."

A fascinating insight into how Bruntwood now sees more potential in ensuring its tenants have great spaces, rather than expanding its portfolio.

It is believed that by 2030, at least 30 percent of the average portfolio will comprise of flexible space. This is a huge shift and investors and property owners will need to adjust with this shift.

Jessica continues: *"Our core business has always been refurbishing. What we're now seeing is people being prepared to pay more for a product that gives them an opportunity to interact with other businesses.*

"This all tracks back to talent – the biggest





pro-manchester

technology in the commercial property sector



Doug Ward
Telcom and Node



Jessica Bowles
Bruntwood



Mark Lufkin
Wondrwall



Tim Ryan
DAC Beachcroft



Joe Avriil
OBI

commodity and challenge for the city is whether we have enough talent and how we keep that talent. Creating spaces that are interactive and attractive for people to work in is so important, as this is the environment they can thrive in.

"In a lot of our buildings we're creating ground floor spaces where people can have breakout meetings and more interactions with other businesses. This co-working phenomenon has given us an easy in, easy out option. People are wanting much less formalised 'single front door for a single business' options, and that's a hugely interesting change. We're responding to this within our own portfolio because it's important that we drive that change in our sector."

Co-working spaces are already hugely popular in America, and now Manchester and London businesses are starting to respond in the same way.

So how does Manchester fare against other cities across the world?

Surprisingly, with the city's vast history in making landmark discoveries in

technology, Manchester has the third worst connectivity in Europe. This is something Mayor Andy Burnham has highlighted he wants to change as part of his Digital Strategy.

Doug Ward, founder of Telcom, launched a new product just last year, which future-proofs your building and creates a choice of internet providers. With their 'Node' product, your business can rest assured that you will never lose connectivity. Doug says: "The internet is crucial for growing our economy. Connectivity is the most important thing to businesses.

"When you look at the IoT, they all work purely on ubiquitous connectivity, which at present just doesn't happen. I think the market is now starting to really loudly demand great connectivity."

With cranes crowding our city's skyline, it's clear to see that Manchester's property sector is booming. Beetham Tower will soon be dwarfed by new build, so what

does Manchester need to do in order to be ahead of the curve?

Doug says: "With a lot of places now headquartered here, Manchester is now a great place to be and has some great talent and some great opportunities.

"The Manchester property community is big enough to think globally, but small enough to co-operate and work across the city. The collaborative nature of our city is widely known and creates an environment which is a very exciting space for PropTech to develop."

Of the high-rise buildings being built by developers across the city, from experience, Doug believes there are certain issues new tenants could face.

"These taller buildings are going to have issues with connectivity. Your customers will expect to be able to make a phone call from their desk more than once a day, and developers will need to ensure they

have solved this before even selling one foot of their new office space."

When asked where they saw PropTech going, all of the panellists believed that artificial intelligence and the Internet of Things were going to pave the way for developments in the industry.

In an era where data is becoming as valuable as oil, both AI and the IoT will deliver priceless data to industry leaders to learn from and adapt their spaces for occupants.

As Manchester competes with London more and more, the next phase of growth will be hugely interesting. With a thriving PropTech scene, now is the time for Manchester's economy to flourish, with excellent talent now choosing the North over the South.

With an already successful technology industry in the city, responsibility will fall at the feet of the property sector to fully collaborate and learn.



pro-manchester is the largest business development organisation in the Northwest.

They represent the business community across the region and support growth and development to promote the North as the place to do business.

For more details call **0161 833 0964** or email admin@pro-manchester.co.uk
www.pro-manchester.co.uk

focus

Delphinium

Managing excellence

GM Business Connect recently caught up with Gemma Rolstone, founder and Managing Director of Delphinium Business Coaching, who gave us an insight into the company's rapid successful growth, and also recent appointment as an approved centre for ILM:

Gemma - please tell us about yourself and Delphinium's story - how and why you started the business?

"I became increasingly frustrated at seeing articles with headlines such as 'Employees don't leave companies, they leave managers', and hearing people berate lower level and middle managers for not excelling in their role or making mistakes when they haven't been given adequate, or in most cases, any formal training in relation to people management/leadership.

"Managers are often placed in an extremely difficult position of having to motivate, inspire and improve the performance of their teams without the adequate training and skills to do so, being pushed and pulled between their teams and senior management.

"I wanted Delphinium to provide a leadership programme that would not only provide high quality training but it would also provide a qualification at the end."

Tell us more about your recent appointment as an ILM approved centre.

"Working with ILM (previously the Institute of Leadership and Management) was the obvious choice. As well as ILM qualifications being internationally recognised, ILM is the UK's leading specialist provider in leadership, coaching and management qualifications.

"They have over 50 years' experience in leadership development and have helped over a million people to develop essential workplace skills that build them to be stronger leaders. Through accredited centres, ILM set the highest benchmarks for leadership and management performance. The Level 3 qualifications provide for over

80 topics and the Level 5 qualifications provide for nearly 60 topics.

"After engaging with ILM we went through a rigorous accreditation process to become an approved centre, and ILM will regularly monitor the quality of Delphinium's creation and delivery of the qualifications.

"Furthermore, we ensure all of Delphinium's training is written to the same standard, giving clients peace of mind that whether their staff are pursuing a qualification, or are attending non-accredited training, the training has been created and delivered to the same high standard."

How does Delphinium support businesses?

"By enrolling staff on an ILM qualification it shows that the company is willing to invest in their people. The distinction is that staff feel valued (i.e. employees gain a qualification that can be used for career progression – Like Richard Branson says 'Train people well enough so they can leave, treat them well enough, so they don't want to.').

"This increases the company's Employee Value Proposition and Employer Brand, which in turn improves staff engagement, reduces staff turnover and increases the company's prospects of attracting higher quality candidates when recruiting."

What other services are available from Delphinium?

"In addition to the ILM qualifications, we deliver non-accredited training from half day workshops through to full training programmes. We also deliver a series of 60 minute workshops which provide an introduction to topics – often used for 'Lunch and Learn' sessions.

"We offer a range of leadership

coaching packages, plus 'onboarding coaching' - to support those entering a new role, whether this is a new starter or someone who is promoted internally.

"Personal Performance Coaching is also available in relation to specific job performance, where someone is not performing at the level required. The benefit of this is that it is usually less expensive and has less of a negative effect than immediately taking a disciplinary route.

"The use of an external coach often results in the individual opening up more, enabling the root cause of the performance issue to be identified sooner and an effective action plan put in place. We also provide this type of coaching for staff who have been identified as having much greater potential and can be prepared for a higher management position.

"Our coaching packages can also sit alongside existing training to further increase the return on investment of any training – ensuring that learners are continually applying what they have learnt, reflecting and evaluating that application and making

appropriate adjustments to ensure they are continuing to develop a long time after the training has been received.

"All of our solutions are bespoke to our clients. We work with them to determine their staff's development needs and provide the most suitable solution."

What plans have you for the future?

"In the short term we will be providing ILM Level 3 and 5 qualifications in Coaching and Mentoring, and looking ahead we have plans to franchise the business in a few years."

Gemma Rolstone,
Managing Director,
Delphinium

Contact Gemma: 0161 949 9736, enquiries@delphiniumcc.co.uk
www.delphiniumbusinesscoaching.co.uk

focus

Irish Sea specialist Harbours



Steve Swinburn, UK General Manager, Harbour International Freight

Long-established Manchester based Harbour International Freight has been branching out lately, says UK General Manager, Steve Swinburn.

"Having only joined the UK distribution Pall-Ex network two years ago, in February this year we won the network operators business development award which for a fairly new member is quite an achievement."

Harbour International, which is based



in Eccles, represents Manchester for the network and offers customers of its Irish Sea services a collection and delivery service all over the UK. In effect a one-stop shop for all UK and Ireland.

The company's turnover has surged from £900,000 five years ago to no less than £4.5m now.

Harbour's Irish business has been growing too, in February this year it bought out fellow North-West based Irish Sea specialist European Cargo Systems, closing its Heywood depot and concentrating all business in Eccles.

Steve commented: "ECS was very focused on the Northwest and Yorkshire, and it increased our Irish business by around 35%. The integration was extremely smooth due to the many similarities

between the two companies, and in addition to taking on key members of staff, we have managed to retain 95% of all ECS customers which is fantastic and a testament to everyone's efforts and teamwork.

"Our Irish Sea business is now averaging eight trailers a night to Dublin which acts as its Hub for the Republic of Ireland. Our Dublin head office operate some 16 depots around the country, and includes express overnight services to our depot in Craigavon, allowing next day timed sensitive deliveries throughout Northern Ireland for a major auto part manufacturer.

"Links between Greater Manchester and Ireland are strong, and our customers include anyone from one-

man bands to major multinationals alongside multinational carriers and freight forwarders who subcontract their Irish work to us.

"We now have a strong domestic business in the UK through Pall-Ex, answering a potential issue if Irish traffic does reduce through the uncertainty of Brexit. However, if that happens we will be well-placed to explore the idea of setting up a customs clearance department again alongside customs bonding.

"Ironically the company's first activity was handling customs clearance in the North-West and Ireland but that was back in the 1970's and customs clearance hasn't been required for Ireland since 1992."

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Venturefest



Venturefest North West 2018 exhibited the region's continuing track record for innovation.

The event, the biggest in five years, was held at Manchester Central in September and was organised by GC Business Growth Hub, part of The Growth Company.

Host Priya Lakhani OBE was joined by speakers including Richard Noble OBE and Jenny Tooth OBE in promoting the value of innovation.

Amongst the prize winners of the day Reach and Rescue scooped overall winner in 'Innovation Showcase' while Telcom took the 'Audience Award'.

Around a thousand people attended this year's Venturefest North West 2018, providing further evidence of the region's place as a leading centre for innovation.

Former Altrincham Grammar School pupil Priya Lakhani OBE hosted the event and highlighted in her opening remarks that start-ups, scale-ups and SMEs are the businesses best-placed to innovate.

The founder of CENTURY Tech went on to say that innovation is a mindset, and that in her opinion, businesses can fail because they aren't committed to solving customer issues. For Priya, this is where innovation comes in, as it disrupts services and products,

altering them to meet the needs of the market.

She then concluded her remarks by stating that agility, rethinking every aspect of the business and embedding creativity in every area of the company to spur innovation is the way forward.

Priya's speech was followed by a presentation by Jenny Tooth OBE, CEO of UK Business Angels Association. Jenny outlined her background as an angel investor and explained to businesses looking for investment how the angel investment market worked.

She then highlighted that 65% of angel investment activity took place in London and the South East, and

that she was working closely with partners like the Growth Company to help nurture a vibrant angel investment offer in the North West to help address the gap.

Mike Anderson, CEO of Padoq, and founder of digital agency Nothing But Epic, was the final speaker of the morning session. He told delegates that winning the Innovation Showcase competition at Venturefest 2016 was key to the success of the Padoq concept. Mike then shared a number of valuable business lessons he had learned over the last two years and announced that the Padoq product had officially gone live that morning to coincide with Venturefest.

At the centre of this year's event was the annual Innovation Showcase Competition, which was open to start-up and scale-up



Richard Noble OBE, Bloodhound SSC Project Director



Bloodhound SSC - Land speed record contender

North West 2018

businesses from across the region. Twelve companies had been shortlisted from more than 170 entries across four categories – Product Innovation, Service Innovation, Digital Innovation and Innovative Established Business – in front of this year's audience, in the hope of securing a business support package worth thousands of pounds and national visibility.

Following an impressive and informative set of pitches that demonstrated the outstanding level of innovation across a range of sectors in the region, the Innovation Showcase awards were won by the following:

Product Innovation
– Reach and Rescue Ltd

Service Innovation – Urban Chain Ltd

Digital Innovation – Corporation Pop

Innovative Established Business
– Whitham Mills Engineering Ltd

Reach and Rescue were declared the Overall Winner of the Innovation Showcase Competition, while Telcom won the Audience Award voted by the

hundreds in attendance.

Jo Taylor, business owner at Reach and Rescue, said: *"We are absolutely delighted to have won the overall award and the Product Innovation category. It shows how our company's innovation can save lives, and I'd like to congratulate every individual person who has been involved in the product."*

Richard Jeffery, director of GC Business Growth Hub, added: *"It's fantastic to see record numbers of people coming to this year's Venturefest."*

"The atmosphere around Manchester Central today has been buzzing. In addition to the enlightening speeches, we've also witnessed some very impressive pitches as part of the Innovation Showcase, and I'm delighted for all the winners."

"Our advice clinics, breakout sessions and expert panels have also been of the highest quality, and the whole event has epitomised the

creativity, innovation and ambition that define our region."

"Venturefest North West symbolises what GC Business Growth Hub is all about; bringing businesses together, sharing expertise and stimulating economic growth through innovation and collaboration."

Other major speakers included Richard Noble OBE, Project Director of Bloodhound SSC which is set to make an attempt on the world land speed record next year.

Richard talked about how Britain has a culture that seems to temper innovation, which he referred to as *"a British ceiling"*. He went on to say we need more 'can do' mindset like the Americans, and highlighted how he and his team had been engaging with schools through a major STEM educational programme.

He also warned against the threat of IP and innovation being rapidly copied by other territories.

The final presentation was given by Richard Topliss, NatWest's Northern Managing Director and Chair of The Growth Company. He revealed that recent research suggests that businesses in the North West are the most likely not to know where to go for support, and that the work of the North West's Business Growth Hubs is crucial to ensure the region stays competitive.

Venturefest North West 2018 was organised in partnership with North West Growth Hubs and sponsored by NatWest, as well as Dehns, Manchester Metropolitan University and Pomegranate Consulting.

Businesses looking to access specialist support can visit www.businessgrowthhub.com for more information about the organisation's extensive range of services. Venturefest North West 2018, the Innovation Showcase competition and other GC Business Growth Hub events projects are part-financed by the European Regional Development Fund (ERDF).



This year's Venturefest winners with GC Growth Hub's Richard Jeffery

focus



Over 20 years of making connections



Helen Bennett, owner of The Business Network, has been professionally making connections for Manchester business people for well over 20 years – linking them with contacts, both locally and beyond.

It might just be in her DNA, as Helen tells the story of when she was a 4-year-old growing up in Sale she used to invite neighbours home to come and meet her Mum for tea. *"I picked up the value of 'connections' very early on."* She says, *"My Father's success in business hung on a chance meeting that led to his invention of the first electronic score-board being installed at Sheffield Wednesday's*



Helen Bennett,
Owner,
The Business Network

football ground for the 1966 World Cup.

"Without the selfless introduction offered to my Father by this person his business would not have gone on to become the success it was."

Helen now fulfils her connecting role via the format of the long-established lunchtime networking event, The Business Network.

Launched in the UK in 1993, the monthly events bring together senior decision-makers and offer the opportunity for members and visitors to exchange ideas, share knowledge and kick-start the process of building meaningful long-term business relationships.

Helen explains, *"I attended the very first event in 1993 in Exeter when the business model was introduced from New Zealand and I immediately appreciated the value of the format in being able to offer a relaxed yet structured way to get to know people and learn about their businesses."*

Helen goes on to say, *"Having behind you a support network of talented and knowledgeable people is tremendously valuable when you are in business, and it seemed to me at the time the simple act of sitting down to lunch with someone accelerated*

the 'connection' you made with the person. When so much communication is a 'broadcast' these days, it's nice to be able to have a face-to-face conversation and learn more about them as a person - it's important if you are looking to work with someone or refer them to others."

Shortly after attending these early events it wasn't long before Helen had taken the plunge and signed up to host events in the North West – ten years ago she bought the company and now has Licensees operating around England.

To run a monthly event for over twenty years is a commitment, however, Helen points out that the technological changes that have taken place over that time have made the process significantly simpler.

"When we started in the early 90's emails didn't exist, every month we needed to send first-class letters to members with a booking form that had to be completed and returned with a cheque. Now, with our web-based contact and event management system a Host's time is freed up to concentrate on their

'business match-making' role."

And this proactive connecting role is a benefit that seems to be highly valued by members.

Luke Rebbettes, Director at Kingsbrook UK Ltd, commented that he was initially, *"Surprised by the level of attention given by Helen to identifying those potential relationships that could benefit members and making the connections for us."*

Ian Smith, CEO at Winning Tenders Ltd who is a member in London and Exeter, has also benefited from Helen's connections. *"Helen is extremely proactive in introducing members to those who may be able to help them. There's nothing better than a personal introduction and I'm grateful to Helen for putting me in touch with several members who have now become valuable customers of Winning Tenders."*

"It's nice to be able to make a difference." Helen says, *"But Members need to be given the most credit. They are a supportive group of knowledgeable business people who are very generous with their time, and in reality, act as a network of 'solution providers' for each other."*

However, it is apparent that the support they offer each other also extends to support for the Manchester group itself as they have had more than 100 business people book every month for the last 15 years!

"I have to admit how humbled I am by the support given by the Manchester business community over the years." Helen says, *"And it is great to see that, even with people's busy work schedules these days, there is still a willingness to take time away from technology and engage on a more personal level for a couple of hours each month."*

Helen Bennett - The Business Network 07854 891 767

helen@business-network.co.uk www.business-network.co.uk

focus

Sale FC enjoy winning makeover



Dave Hulme,
General Manager,
Sale FC

Sale FC Rugby, have revealed three stunning new event spaces perfectly designed for business meetings, conferences and events.

The impressive facilities are part of a new era for the club, based on Heywood Road Sale, who have not only just been promoted to the third tier of English rugby, but have brought in a new General Manager, Dave Hulme to build on their historic reputation.

The club have invested over £500,000 in their new standout hospitality venue, The Suite@Sale, which boasts cutting-edge facilities and event catering complete with stunning glass balcony overlooking the historic pitch.

Dave, who has a rich history with the club as a coach and club secretary, said: "In addition to The Suite@Sale, which can take up to 200 people, we have a new smaller space – the Executive Suite, which holds up to 30 people and is perfect for training and office away-days. The newly named 'Smithy's Bar' is also available and can accommodate up to 150. All the spaces have their own dedicated bar.

"We are ideally located for City centre businesses to enjoy an away day,



we have Manchester Airport, the motorway network and the Metrolink just minutes away; and can offer complimentary parking, free WiFi and the guaranteed support of a dedicated team with a service level that is every bit as personal and individual as the events we host.

"We are in the enviable position of being one of the oldest and most famous clubs in the country, and we want to build on this position both on and off the field. The club is passionate about developing the links we have with our local community and business networks and make sure our facilities are the best for everyone who visits us."

Sale FC Rugby are one of the five oldest rugby clubs in the world, and are the original home to the Sale Sharks. They were recently promoted to National League One, the highest

they have been since the Sharks left the ground in 2003.

The club maintains close links with the Sharks, including sharing their Carrington training facilities with the Sharks' junior team, the Jets playing their games at Heywood Road, as do Rugby League club Swinton.

Dave added: "My vision is that we return to the glory days of the past by playing the best level of rugby possible and offering the best facilities possible."

Plans are already in place to launch a new business club over the coming months, which will see Sale-based business owners invited to networking events.

Dave hopes to build on the club's rich ties with the local business community for the benefit of both the club, its supporters and the businesses involved.

He said: "A priority for the club is that we promote businesses both within the club and externally. We have a lot of businesses already associated with the club, either through being members or contractors that we use on site, and we want to help support them in any way we can."

"We want to give businesses based in Trafford, and the surrounding areas, the opportunity to come on site and see exactly what we have to offer."

For more information on The Suite@Sale, the Executive Suite and Smithy's Bar:
saleevents.co.uk

email: **functions@salefc.com**
or call: **0161 905 2006**

For more info on the club:
salefc.com



apprenticeships

Salford City College launch Higher Apprenticeships in Project Management with Seddon

There has never been a better time to be an apprentice. That is true for school leavers, college leavers and even those already within the work place. Anyone can be an apprentice, anyone with a need for up skilling and knowledge development, that is.

Employers are increasingly utilising their apprenticeship levy to not only develop and support new staff, but to develop the talent they already have. Because of this, Apprenticeships at Salford City College have seen a real need for the introduction of Higher Apprenticeships in Project Management.

The new Associate Project Manager Apprenticeship Standard, a level 5 management qualification, has now launched with Apprenticeships at Salford City College and Seddon.

Apprenticeships at Salford City

College are a leading provider of apprenticeships in the area. For the last three years they have been the number one college provider of apprenticeships in Greater Manchester and support around 1,200 apprentices and 400 employers across the city. Their success rates are also more than 10% above the national average.

Seddon too are known for their excellence when it comes to apprentices. In fact, they are leading the way in their sector when it comes to apprentice employment, often having around 80 apprentices

employed at any one time.

Furthermore, thanks to this new apprenticeship offer, Seddon have taken their investment in apprenticeships one step further, with a commitment to develop 40 of their key project staff in line with the new Project Management Apprenticeship Standard, to be delivered by Salford City College.

This will see their staff achieve industry recognised project management qualifications, alongside the wider skills, knowledge and behaviours that the standards demands.

Training Manager at Seddon, Kat Healy, who has been instrumental in designing the programme with the management associates from the college said: "The programme is ideal for our business. We want to drive organisational change, ensuring consistency and quality across all projects we are involved in.

"We have worked extremely hard with Apprenticeships at Salford City College to mould the Project Management Apprenticeship

Standard in alignment to our own needs, and we couldn't be more delighted with the final product."

Allan Milne, Head of Apprenticeship and Business Development at Apprenticeships at Salford City College, said: "The Apprenticeship Reforms have ensured that there has been a wave of fantastic new apprenticeship programmes introduced and that are currently in development. The result of this is of course that an individual at any level within a business, in any function, can be an apprentice and better their career."

The first cohort of project management apprentices have now embarked upon their training with Seddon, with other companies following the way in partnership with the college.

If you would like to make the most out of your apprenticeship levy and develop your workforce at the same time, contact Apprenticeships at Salford City College on **0161 631 5555** or by emailing **Apprenticeships@salfordcc.ac.uk**



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finance

Are you **prepared** for new construction industry VAT rules?



HMRC is implementing new VAT rules for the construction industry to combat fraud - are you prepared?

Due to a number of cases of fraud in the construction industry which has been significantly impacting upon the amount of tax payments received from the sector, HMRC feel they have been forced to take action.

This has resulted in a decision meaning that from 1 October 2019, HMRC will be introducing a new method of accounting for VAT for construction workers and sub-contractors to prevent the ongoing exploitation and avoidance of VAT payments.

What changes are being introduced and why?

The Reverse Charge for Construction Services will be implemented to help combat the effect of construction tax fraud, as highlighted in a HMRC consultation conducted during March-June 2017.

The consultation found a prevalence of organised criminal activity, with contractors and sub-contractors taking part in 'missing trader fraud', either taking over existing companies with growth payment status (GPS) and extending the supply chain to make it increasingly convoluted and complex to make tax reconciliations accurately,

or creating a new company with a 'puppet' director and then 'disappearing', thereby leaving a significant deficit in VAT payments.

Fraudulent activity has been most common amongst sub-contractors who provide groups of workers to construction projects, here they pay less VAT because wages are not subject to VAT.

However, because they are providing a recruitment service, they are charged VAT based on supply services, resulting in missing traders or overt tax avoidance fraud, including failing to make CIS deductions and remissions that would otherwise cover worker's PAYE contributions.

Introducing the reverse charge for construction services

The reverse charge is designed to shift the responsibility for paying VAT along the supply chain to the final customer or 'end user'.

Currently the risk of non-payment is attributed to contractors and sub-contractors charging their customers VAT, but then 'going missing' and keeping the VAT payments for themselves.

By passing the responsibility of paying VAT onto the final customer rather than the supplier, it should be impossible for missing trader fraud to take place, as the customer pays the VAT directly to HMRC.

What will the reverse charge involve?

The new reverse process will see that:

- Main contractors/customers account for VAT on sub-contractor services and the net value of supplier invoices, and then deduct the amount of VAT to leave them in a nil net tax position.
- Suppliers do not invoice for VAT.

How will the reverse charge affect construction workers?

The implementation of the reverse charge will need lots of preparation and planning in an attempt to minimise the consequential challenges to construction companies, specifically smaller businesses.

Finding the evidence: Difficulties are likely to arise when identifying which customers/main contractors are liable for the reverse charge.

This will include checking VAT registration and providing evidence that the customer is the 'end user', and then invoicing correctly according to the new process.

Additional time and costs:

Small businesses are likely to see some financial impact, as they may be required to change or adjust their current accounting and IT systems, and invest in training for staff members to bring them into

compliance with the new VAT payment rules.

Managing cashflow: For small businesses or companies who operate within a tight cashflow system, extra preparation and planning will be necessary to account for holding VAT payments until requested by the HMRC.

The successful roll-out of the reverse charge is expected to raise an average of £100 million a year in tax payments which is great news for HMRC, but whilst catching out the offenders who have been avoiding paying due VAT, this change is likely to affect all builders, sub-contractors, and other trades associated within the construction industry - even the honest one.

With error penalties in place for incorrectly invoicing the reverse charge or miscalculating the output VAT collected by the HMRC.

If you need advice on how the reverse charge is going to affect you, and how to put a new method of accounting for VAT in place so that you don't end up out of pocket or in trouble with HMRC, contact the LWA Tax team at our South Manchester office on:

0161 905 1801



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employment law

Key developments over the summer

Sleeping on the job

In the recent case of Royal Mencap Society v Tomlinson-Blake; Shannon v Rampersad the Court of Appeal considered whether care workers, who were contractually required to provide sleep in shifts as part of their work were entitled the national minimum wage ("NMW") for these shifts.

The care workers were paid a fixed sum for the sleepover shift; Mrs Tomlinson-Blake was paid additional sums if called on during the night for more than an hour, and Mr Shannon received free accommodation all year round in addition to the fixed sum.

The workers argued that they were not being made the NMW during these periods on the basis that the whole sleep-in shift constituted time work or salaried hours work.

The employment tribunal and the Employment Appeal Tribunal decided that the workers were required to be paid during these sleeping shifts for a number of reasons including the fact that if care was required during the night, they would be required to wake up and attend to it.

The Court of Appeal disagreed and considered that whilst some workers, such as night watchmen might sleep as part of their shifts, whilst being at work, the care workers who perform sleep in shifts are different.

The Court decided that the essence of a "sleep-in" contract is that the worker, by arrangement, sleeps at the workplace and is given suitable facilities for doing so. Under such a contract the worker is available for work, but is not actually working, and the sleep-in exception in the Working Time Regulations applies.

The workers should only be paid for the time that they were required to provide care during the night.

This decision represents a significant change in the way that care workers who are required to perform sleep in shifts are treated.

However, employers should not rush to change these workers contracts unilaterally (without consultation) otherwise they could face breach of contract and/or constructive unfair dismissal claims.

Additionally, Ms Tomlinson-Blake has appealed the Court of Appeal's and we await the Supreme Court's decision in this matter. Until that decision is known, the position is not settled.

Quarterly employment tribunal figures released

The Ministry of Justice has published employment tribunal statistics for the period April to June 2018.

The figures show that there was a significant 165% rise in the number of single claims to the tribunals

compared with the same period last year. This goes to show the dramatic effect of the abolition of the tribunal fees which happened in July 2017.

It now costs nothing for a claimant to bring a claim in the employment tribunal. Potential claimants are required to go through the ACAS pre claim conciliation process for the majority of claims before they are allowed to issue. This process is also free to both potential claimants and respondents.

The fees were criticised for being set at a level which was too high and therefore prevented access to justice for those who could not afford the fees to bring their claim at tribunal.

The costs of bringing a claim ranged from £390 for the most basic claim, to £1,200 for more complex discrimination cases. Many businesses have argued that there should be some fee system in place to ensure that claimants are serious about bringing claims.

The government has not announced any plans to address this and as such employers need to be more alive than ever to the risk of any potential claims.

Labour's proposals for workers rights

At the TUC conference in Manchester on 11 September, the Shadow Chancellor John McDonnell announced radical plans for workers'

rights if Labour wins the next election.

He revealed a package of measures including the extension of full employment rights such as sick pay and unfair dismissal protection to all gig economy workers. He also said Labour would ease restrictions on industrial action.

Plans to oblige companies with over 250 employees to create profit-sharing ownership funds for workers were also unveiled.

It is likely that the announcements will not be popular with business owners who regularly utilise casual workers, or use zero hours contracts. The extension of employment rights to these workers would have a significant impact on a business' ability to use a flexible workforce.

Meanwhile, general secretary of the TUC Frances O'Grady made a speech on the possibility of technological advances paving the way for a 4-day working week by 2020.



Chloë Leyland

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education

New postgraduate courses at the University of Salford



Developing Digital Skills

Salford Business School is launching a suite of brand new postgraduate courses to ensure our offer is cutting edge and continues to provide our students with the skills they need to take the next step in their careers.

One of the big needs for the future economy will be digital skills, indeed a report from the Greater Manchester Chamber of Commerce, released earlier this year, has highlighted the digital skills gap as being one of the areas of concern in the Greater Manchester economy.

To help bridge that gap Salford has just launched an MSc in Digital Business.

Students will study topics such as Digital Business and Entrepreneurship, Social Media Marketing (accredited by Institute of Direct and Digital Marketing), Information Systems and Digital Transformation, Project Management and Leadership Skills and involves an internship and live final project.

Course leader Dr Marie Griffiths said: "This course has been designed by collaborating with business to ensure we know what skills they are looking for and which are lacking in the workforce of the North West.

"It will teach valuable skills such as how to exploit new technologies such as drones robotics and wearable tech, and how best to use social media marketing and search engine optimisation. It will provide a vital boost to anyone looking for a career in digital business."

The course is delivered in four blocks

of intensive study periods. For each block, you study a single module for a 6-week period. Face-to-face teaching is delivered on campus for 6 hours each week. In addition, you will attend the taught element of the Industry Collaboration Project one afternoon a week during the 6-week blocks.

Financial Fraud and Risk

Another new course is aimed at combating emerging forms of financial fraud.

MSc Fraud and Risk Management aims to train students to spot the latest forms of financial fraud, and to assess their risk, to prepare them for a career in the financial services.

Ghulam Sorwar, Professor in Finance at Salford, has helped to design the new course. The international finance expert said: "Fraud is becoming more complex all the time and we have seen with things like the Carillion situation that this can impact on many lives and reverberate throughout society.

"In recent years the nature of fraud has changed and the impact of information technology means that there are now opportunities to commit fraud that did not exist in the past. We will teach students about these using theoretical problems but we will also use real world case studies to look at the limitations of these theories."

The significant new programme aims to fill a gap where professional financial fraud is examined from different viewpoints including financial fraud, accounting fraud and banking fraud. It will provide students with an understanding of what motivates fraud and how to detect it. This course will prepare students to spot the latest fraud techniques, such as accounting fraud, IT issues and security issues.

Dean of the Business School

Dean of the Business School at the

University of Salford, Professor Dave Spicer, said: "I'm excited to be introducing all these new courses. They will ensure that our portfolio of options for both postgraduate students and their employers students is fully up to date.

"Students can be confident that when they come to Salford they get an education which has been developed with industry and will prepare them for all the challenges of the modern business world, putting them in a great place to boost their career or even launch a new one.

"Digital skills and risk management are two huge areas with an impact on all our lives. These new courses will boost skills and help develop the economy of the region and the country."

New Master's programmes for September

As well as MSc Digital Business and MSc Fraud and Risk Management, the Business School is launching other new Master's programmes for this September:

MSc Professional Accounting

MSc International Human Resource Management and Development

MSc Finance and Investment Management

MSc Operations Management

MSc Digital Business

LLM Health Safety and Industrial Law



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For more information about the proposed developments from the University of Salford please contact **Sam Wood** on **0161 295 5361** or email s.e.wood@salford.ac.uk

For more information about these courses and all the post graduate programmes visit www.salford.ac.uk/business-school/programmes/postgraduate-course-listing

LinkedIn

Telesales isn't working anymore - get selling on LinkedIn

'Digital' has changed the way we communicate. The past 15 years have seen a complete turnaround in how we distribute our message to our target audience.

Telesales used to be a stalwart option of a channel to sell but picking up the 'phone is now perceived negatively by many of us. (When was the last time you received a welcome cold call? PPI, boilers, accidents come quickly to mind...)

A common misconception is that turning to LinkedIn might be the answer to replace your cold calls:

"Let's connect with as many people as possible – that way we will have access to their contact details and we can hit them on the 'phone'"

Sounding all too familiar?

Let me explain. It's not just the medium that's changed, but the concept of 'selling' has changed too. It is no longer acceptable to be so direct in a message. People do not want to be 'sold' to.

When we want something, we'll ask for it, thanks.

Much of the journey to find a solution to a question we have, or a product we need, will be completed online. What do we do when we are looking for something? We 'Google' it! (Other search engines are available!)

It is therefore incredibly important that we have a credible presence online, both for our business and for our personal brand. Have you tried 'googling' yourself recently? Have you asked where to find your product or services? The results might prove interesting – or disappointing...

Any considered purchase I make these days is supported by an online search. A hotel, a holiday, furniture, a car. But search is also used by business buyers just the same. Where can I find warehouse space, an office stationery supplier, key man supplier insurance?

Many roads will lead to a website, for sure. But guess what – people

are increasingly using LinkedIn as a search engine to find credible individuals who represent trustworthy brands that they might like to do business with. In fact, 70%+ of that fact-finding journey may well begin without them even knowing the enquiry has started.

Enter, stage left, LinkedIn.

But.

LinkedIn is also not a place to sell!

So, we have a problem. Or at least a problem to an old rational that selling is done this way.

The answer to this conundrum is about the nature of selling itself. I believe it is more about engagement.

Those steeped in the role of selling will recognise the term 'sales funnel'. The notion that we are on a list and that multiple touch points will force us down the funnel. I don't think I can be sold to anymore. In fact, I find it a turn-off. You can't sell me something I don't want or need. Pushed at me at the wrong time

and I might even consider it brand-damaging.

What you can do, however, is engage with me.

You can gently build your reputational value in my peripheral digital vision. You can offer me useful advice, give me examples of great service and support. You can demonstrate being a nice and giving person you are. You can create multiple touch points over a period of time through which your reputation and brands build gradually. If you do this correctly, on the day that I need your services or product, I will come to you!

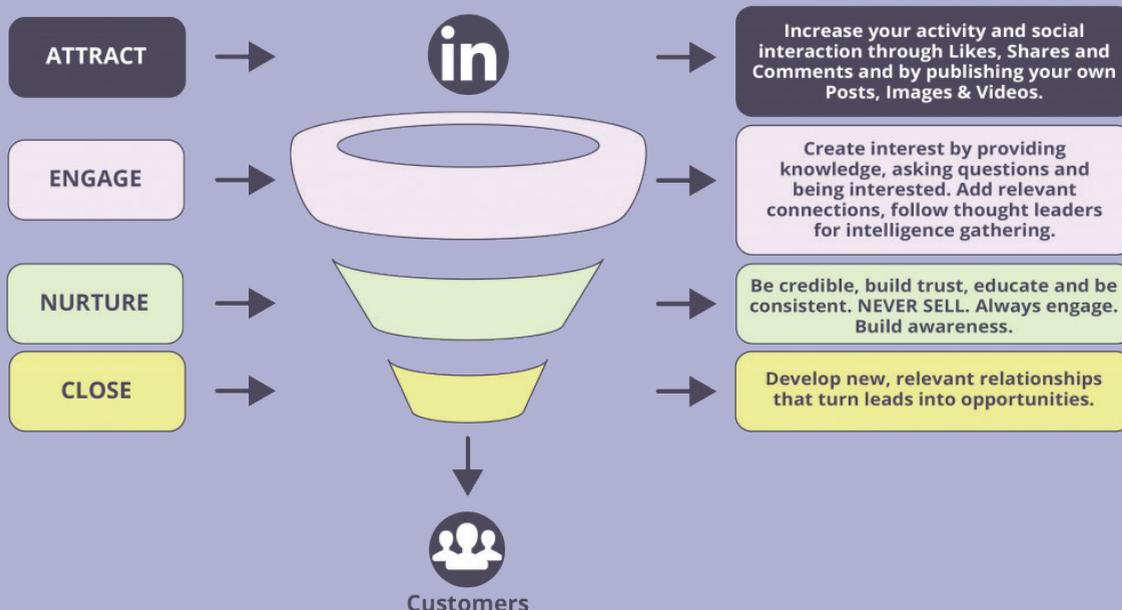
The chances of me making a random 'phone call and hitting the sweet spot are infinitesimally small. Hundreds if not thousands to one. And how much time does this take? How many people will I annoy in the process? Would it not be better time spent, crafting content that provides useful information, nurturing my target audience?

Most businesses I work with tell me that to be successful they only need a handful of new client wins in any year. Hands go up in a room to illustrate one, two, five or ten new customers. It is very rarely over twelve. (one a month...)

So, what about an approach to engage with a much more targeted audience that you know does require your services?

Next time you hear 'Let's get selling on LinkedIn' suggest that 'Engagement' might be the answer you need.

THE LINKEDIN ENGAGEMENT FUNNEL



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linkedintraining.co.uk

debt recovery

Brexit and the effect on credit management

With Brexit only 6 months away businesses need to be prepared for how international trading, whether they import or export (or both) and whether they trade in goods or services, will be affected after 29 March 2019.

With the pound currently almost on par with the Euro, it is already more expensive for UK businesses to trade with European partners, although the plus side is that at the moment Europeans are getting more for their money when buying from UK businesses so the UK has at least seen the potential to increase European sales.

The most recent available figures show 6.8% growth in UK exports to the rest of the EU and only 0.9% growth the other way around. This is the highest level for UK export growth since early 2012.

However, it is therefore more important than ever to ensure your European clients can afford to pay and will pay you in a timely fashion as, otherwise, the increase in sales could result in an increase in overdue and bad debt.

Another major consideration for exporters is VAT. At present EU VAT regulations allow businesses within the EU to not pay any VAT on goods and services if both the vendor and the purchaser are VAT registered in their home country and as long

as both VAT numbers are on the sales invoice. If this regulation is withdrawn from the UK then UK businesses would potentially have to include VAT on all sales invoices.

If the purchaser is prevented from reclaiming that VAT in their home country then the purchase in effect becomes 20% more expensive for them and they are therefore less likely to purchase goods and services from UK companies.

Research shows that a growing number of small businesses are investing for growth post Brexit, and more than two thirds of small businesses are working on plans to deliver that growth in the next three to six months.

UK businesses therefore need an action plan for dealing with the effects of Brexit.

One of the major issues to tackle is funding for business growth if EU grants and funding are no longer available after Brexit. Businesses may feel a cashflow squeeze as a result of reduced funding, particularly with UK banks still being very restrictive in their appetite to lend to small businesses. Whilst there are a growing number of alternative lenders in the marketplace, the cost of funding may rise if those lenders are also funded by foreign investors.

Sound credit management

processes and procedures will go a long way to safeguarding the financial wellbeing of UK SME's and exporters. By following a few simple steps businesses will be able to minimise the impact of late payment as follows:

1. KYC or 'know your customer'
Ensure you know the correct legal name of your customers and their company registration or identity number.

Obtain a credit report on not just new customers but all existing customers. If there is a reasonable gap between the date of order and the date of delivery run another credit report before you ship the goods.

2. Payment Terms
Confirm at the point of order whether you will be relying on your terms of trade or those of your customer. If you are intending to rely on your terms of trade ensure you provide a copy of your terms to the customer at the point of order. Remind them of those terms at the point of despatch and also include the terms on your invoice.

If your terms have not been updated for more than a year it may be worth investing a small amount of time and money in bringing your terms up to date. A little time and money spent now may save you a lot more in the future.

3. Invoicing

Ensure your invoices are addressed correctly and are compliant. An incorrect invoice can delay payment by several weeks if not longer.

4. Overdue Payments

You don't have to wait for an invoice to be overdue before you chase it. It is common practise to contact a customer to confirm they have received your invoice and to enquire when it will be paid. If an invoice is overdue ensure you have a clearly defined policy for how to deal with your customer and ensure you get paid in a timely fashion.

5. Enforcement

Cross border litigation may become more difficult and costly post Brexit so more than ever it will be essential that any delays or disputes are kept to a minimum.

If all else fails engage a practitioner who specialises in the collection of international debts.



Paul Daine

Premium Collections

www.premiumcollections.co.uk

Don't allow long-standing debts to adversely affect your business

For all your credit management requirements Premium Collections Limited have the solution. Operating on a national and international basis we can tailor a package of services to meet your requirements. Staffed by dedicated professionals with over 50 years combined experience of handling virtually every type of debt issue.

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For a detailed discussion on how we can help your business or for a quotation for any of our services please do not hesitate to contact:



Paul Daine, Managing Director
PO Box 448, Altrincham, Cheshire WA15 7WP
Email: enquiries@premiumcollections.co.uk
Website: www.premiumcollections.co.uk



PREMIUM
Collections Limited

Telephone: 0161 962 4695

wellbeing

Do you finish work feeling well?

How many of us arrive home after a busy, exhausting day feeling fit for nothing, perhaps short-tempered, with no energy, barely able to keep our eyes open throughout the early evening news or soap operas on TV?

We may have unfinished work playing on our minds, worries about a business situation, or an unresolved issue with a colleague or customer.

After a busy, stressful day it can be hard to leave the assorted demands, responsibilities and cares of work behind.

But it's important to finish work and go home feeling well, ready to enjoy that part of the day with enthusiasm. After a day's work we still need to have enough time and energy to enjoy spending a quality hour or two with the people who motivate us to work so hard, our partner, children and maybe friends.

Let's look at some good habits we can set in place so that we can draw a line, finish work and go home feeling well more often.

Many of us will spend some, if not all of our working days in our office at home. If you do work from home, be sure to either screen off your workstation or close your office door at the end of each day.

Change your clothes and go outside for a twenty-minute break. As there's no drive home where you

can unwind or switch off, instead define the end of your working day with a meaningful ritual or habit, like putting your working jacket on the back of the chair, closing your laptop or putting your coffee mug in the dishwasher.

All things that say, 'that's it for today!'

Turn off your technology.

Some people have a separate phone for work. If that's you, commit to turn it off and finish work until the following day, unless there's a crisis or emergency situation.

Have set times for checking online and pay attention to how much you benefit from a more time-efficient way of managing your technology and workload.

Use lists. They're a great way of keeping control, monitoring where you're up to and reminding yourself of how much you've accomplished.

Maybe add to your list those unexpected items that are bound to crop up and need dealing with. It's easy to forget how much you actually do.

Use lists to prioritise or to break down big or complicated jobs into manageable segments.

Take breaks throughout the day. They provide thinking time and are a great way to manage stress. Use breaks to disconnect for a little while.

You could go for a quick walk

outside, have a glass of water, a healthy snack like a piece of fruit.

Breaks also ensure that you pace yourself throughout the day.

Ask for help. There's no merit in tackling an increasing number of tasks simply because you've been asked or become the 'go to guy', or in agreeing to do things you're unsure of or unfamiliar with.

You need to ask for help. You may need to delegate, get some guidance or even receive additional training in aspects of the business.

Take the pressure off yourself, share the load and find ways to manage stress effectively.

Draw a line under your working day by using travelling time to listen to music, an interesting talk or to catch up on that phone call with a friend.

Plan to call at the gym after work and go for a swim or a workout. You could arrange to meet your partner or friends for a game of tennis, walk or meet for a chat over coffee, but use that time to separate the different areas of your life.

Change your clothes. Most of us have either a uniform or more formal clothes that we use for work. Going home feeling well can include shedding your work persona or image and having more relaxed off-duty attire.

Take a shower to symbolically wash away the days' cares and stresses.

By adopting a few simple habits you can ensure that you better manage stress and finish work feeling well more often, able to really enjoy and appreciate the different areas of your life.



Susan Leigh MNCH (ACC)

Altrincham, Cheshire and South Manchester counsellor, hypnotherapist, relationship counsellor, writer and media contributor offers help with relationship issues, stress management, assertiveness and confidence. She works with individual clients, couples and provides corporate workshops and support.

She's author of 3 books, all on Amazon and with easy to read sections, tips and ideas to help you feel more positive about your life.

To order a copy or for more information, help and free articles visit www.lifestyletherapy.net

For more articles, information or to make contact please call **0161 928 7880** or visit www.lifestyletherapy.net

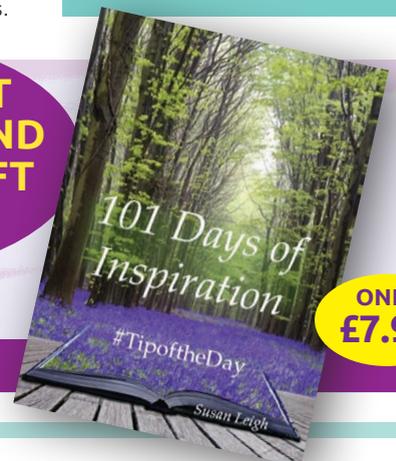
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diary dates

4 Networking

Fortnightly breakfasts, lunches and evening networking

Manchester City Centre, Salford Quays, Didsbury, Ashton, Stockport, Cheadle, Knutsford & Wilmslow, Macclesfield, Bolton, Warrington

Full listings can be found on:
www.4networking.biz

BNI Royal

Weekly every Thursday

- early networking includes full breakfast

6.45am - 9.00am

Venue Gatley Golf Club, Waterfall Farm, Styal Road, Heald Green, Cheadle SK8 3TW

Cost

£10

Contact Andy Walsh 07850 909055

andywalsh@strandcreative.com

Bowdon Business Club

Weekly every Friday - includes full breakfast

6.45am - 8.30am

Venue Mercure Bowdon Hotel, Langham Road, Bowdon WA14 2HT

Cost

£10

Contact Members@BowdonBusinessClub.co.uk

Business for Breakfast

Networking - Fortnightly

Venues Events are held at Bolton, Bury, Stockport, Heaton Park, Didsbury, Littleborough, Manchester, Oldham, Stockport and Whitefield

Cost

£10

Contact www.bforb.co.uk or email

centralservices@bforb.co.uk

Business over Breakfast

Networking - Fridays fortnightly

19 Oct, 2 Nov, 16 Nov... 7.00 - 9.00am

Venue Cloud 23, Hilton Hotel, 303 Deansgate, Manchester M3 4LQ

Cost

£15

Contact Tracy Heatley 07812 076946

DataCentres North

2 Day Exhibition and Conference

30 April + 1 May 2019

9.00am - 5.00pm (4.00pm on 1 May)

Venue Emirates Old Trafford, Old Trafford, Manchester M16 0PX

Cost

FREE

Contact 01892 518 877

datacentres@stepex.com

www.datacentresnorth.com

Dynamic Networking

Free Business Networking

Bolton - 4th Tuesday monthly

23 Oct, 27 Nov...

5.30pm - 7.30pm

Venue Last Drop Village, Hospital Road, Bromley Cross, Bolton BL7 9PZ

Cost

FREE

Sale - 3rd Tuesday monthly

16 Oct, 20 Nov...

5.30pm - 7.30pm

Venue The Boathouse, Sale Water Park, Rifle Road, Sale M33 2LX

Cost

FREE

Contact Natalie Lewis

natalie@dynamicnetworking.biz

www.dynamicnetworking.biz

Carrington Business Park

Oct/Nov dates to be confirmed

Venue Pembroke House, Carrington Business Park, Manchester M31 4DD

Cost

FREE

Contact 0161 776 4000

info@cbpl.co.uk

Dispelling the myths

Banking presentation and networking

17 Oct 4.30pm - 7.00pm

Venue Barclays Eagle Labs, Union, Albert Square, Manchester M2 6LW

Cost

FREE

Contact www.accesspay.com/events/

dispelling-payment-myths/

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Federation of Small Businesses

Networking Altrincham

15 Oct, 19 Nov, Dec 17...

6.00pm - 8.00pm

Venue altspace, Kennedy House, 31 Stamford Street, Altrincham WA14 1ES

Cost

FREE

Network Bolton

23 Oct, 27 Nov... 5.30pm - 7.30pm

Venue Last Drop Village, Hospital Road, Bromley Cross, Bolton BL7 9PZ

Cost

FREE

Network Media City

5 Nov, 3 Dec... 6.00pm - 8.00pm

Venue Orega Serviced Offices, The Blue Tower, Media City, Salford M50 2ST

Cost

FREE

Contact Simon Edmondson 07766 493428

Simon.Edmondson@fsb.org.uk

Forward Ladies

Women's Networking Power Business

Breakfast Club - Monthly

7 Nov, 5 Dec

9.30am - 11.00am

Venue Alston Bar & Beef, Cathedral Street, Manchester, M4 3TR

Cost

£15

Contact 0845 6434 940

enquiries@forwardladies.com

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First Friday Connectworking

City Centre Business Networking with GM Business Connect Magazine in association and in support of Forever Manchester Charity

Fridays 4.00pm - 6.00pm

Venue To be confirmed

Cost

£15

Tickets on Eventbrite: [First Friday Connectworking](#)

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Greater Manchester Business Awards 2019

8 Feb 2019

7.00pm - late

Venue Imperial War Museum North, Trafford Wharf Road, Stretford, Manchester M17 1TZ

Cost

£100

Contact innov8 Conference Services

0161 300 6396

greatermanchesterawards.co.uk

Greater Manchester Business Expo 2019

17 May 2019

9.00am - 3.00pm

Venue USN Bolton Arena, Arena Approach, Horwich, Bolton BL6 6LB

Cost

FREE

Contact shoutexpo.com/manchester/

Exhibitor or Partner Opportunities:

Jordan Conlin - 01772 642830

Greater Manchester Chamber of Commerce

Action4Business Networking, Sector lunches, Economic Updates

Full listings can be found on:

www.gmchamber.co.uk

Contact 0161 393 4321

High Peak Business Club

Regular monthly breakfast networking with high calibre speakers

12 Oct, 9 Nov, 7 Dec 7.30am - 9.30am

Venue Chapel-en-le-Frith Golf Club, Manchester Rd, Chapel-en-le-Frith, High Peak SK23 9UH

Cost

£25

Contact edwinacurrie@sky.com

www.highpeakbusinessclub.co.uk

K-Club

Entrepreneur's networking breakfast

2 Speakers + Full English Breakfast

15 Nov 7.30am - 10.00am

Venue AJ Bell Stadium, Barton-Upon-Irwell, Salford M30 7EY

Cost

£38.03

Women's Business Lunch + Speaker

9 Oct 12.00noon - 2.00pm

Venue JMW Solicitors LLP, 1 Byrom Street, Manchester M3 3HG

Cost

£31.79

Contact Amanda Manson 07754 069 829

www.k-club.co.uk

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Leadership and Management Training

Individual training days available in City Centre Manchester from Delphinium

18 Oct 9.30am - 4.30pm

Venue Anvic, 49 Piccadilly, Manchester M1 2AP

9 Nov + 14 Dec 9.30am - 4.30pm

Venue Kuits Solicitors, Blackfriars House, Parsonage, Manchester, M3 2JA

Cost

£299+VAT

Contact Gemma Rolstone 0161 949 9736

www.delphiniumbusinesscoaching.co.uk

Manchester Business Breakfast Club

Weekly Networking every Friday

- includes breakfast 7.00 - 8.30am

Venue Manchester Tennis & Racquet Club, 33 Blackfriars Road, Salford M3 7AQ

Cost

Visitors free for 2 visits

Contact 0161 820 1135

info@manchester-bbc.co.uk

Manchester Pro Business Curry Club

Three course lunch and networking

31 Oct

12noon - 2.30pm

Venue Rajdoot Tandoori, Carlton House, 18 Albert Square, Manchester M2 5PR

Cost

£20

Contact Steve Maz 0161 260 0011

pro-business.co.uk

Masterclass in Networking

23 Oct 1.30pm - 5.30pm

Venue BDO LLP, 3 Hardman Street, Spinningfields, Manchester M3 3AT

Cost

£147+VAT

Contact Will Kintish 0161 773 3727

will@kintish.co.uk www.kintish.co.uk

M62 Connections

PAYG Networking Wednesdays Fortnightly

17 Oct, 31 Oct... 9.30am - 11.30am

Venue The Coach House, Wilderspool Wood, Trafford Centre M17 8WW

Cost

£10

Thursdays Fortnightly

11 Oct, 25 Oct... 9.30am - 11.30am

Venue The Sandbrook, Sandbrook Way, Rochdale, OL11 1RY

Cost

£10

Contact Bill Dove 07932 044 743

m62connections.co.uk

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pro-manchester

Hot topic breakfasts, Sector lunches, Economic Updates

Full listings can be found on:

www.pro-manchester.co.uk

Contact Nicola McCormick 0161 817 3483

nicola.mccormick@pro-manchester.co.uk

Shout! Network

Bolton Networking Group

Tuesdays Fortnightly, Breakfast Included

16 Oct, 30 Oct, 13 Nov... 9.30am - 11.30am

Venue Dunsar Golf Club

Egerton BL7 9QY

Cost

£10

Contact Richard Singleton

richard@shoutnetwork.co.uk

Bury Networking Group

Tuesdays Fortnightly, Breakfast Included

9 Oct, 23 Oct, 6 Nov... 9.30am - 11.30am

Venue Old Mill Hotel and Leisure Club

Springwood Street

Ramsbottom BL0 9DT

Cost

£10

Contact Richard Singleton

richard@shoutnetwork.co.uk

Leigh Networking Group

Wednesdays Fortnightly, Lunch included

10 Oct, 24 Oct, 7 Nov... 12.00noon - 2.00pm

Venue Leigh Sports Village, Sale Way

Leigh WN7 4JY

Cost

£10

Contact Andy Skelding

andy@shoutnetwork.co.uk

SK8 Networking

Fortnightly early networking

every first and third Wednesday

7.30am

Venue Café Unity, 228 Finney Lane

Heald Green, SK8 3QA and

Cheadle Royal Table Table,

Royal Crescent, Cheadle SK8 3FE

Cost

£5

Contact Chris Jones 0161 437 5999 / 07757 710199

The South Manchester Business Association

Weekly networking breakfast

every Wednesday

6.45am - 8.15am

Venue Mercure Bowdon Hotel,

Langham Road, Bowdon WA14 2HT

Cost

FREE

Contact 0161 962 5195 [smba.org.uk](#)

The Business Network Manchester

Business Lunch 13 Dec 12noon - 2.00pm

places to meet

Altspace Altrincham

Address First Floor, Kennedy House,
31 Stamford Street,
Altrincham WA14 1ES

Contact 07946 728 863

Facilities Co-working office space

AJ Bell Stadium

Address 1, Stadium Way, Eccles,
Salford M30 7EY

Contact 0161 786 1570

Facilities Conference, Meeting Rooms, Events

Albert Square Chop House

Address Memorial Hall, 14 Albert Square,
Manchester M2 5PF

Contact 0161 834 1866

Facilities Function Room, Restaurant, Pub

Bean and Brush Art Café

Address 12 Hayfield Walk, Sale M33 7XW

Contact 0161 973 2140

Facilities Café, Food, Drink

Bizspace

Atlantic Business Centre

Address Atlantic Street, Altrincham WA14 5NQ

Contact 0161 926 3600

Facilities Conference Rooms, Café

Bizspace

Empress Business Centre

Address 380 Chester Road,
Manchester M16 9EA

Contact 0161 877 5579

Facilities Meeting Rooms, Offices

Bizspace

Hollinwood Business Centre

Address Albert Sreet, Failsworth,
Oldham OL8 3QL

Contact 0161 684 2319

Facilities Meeting Rooms, Offices

BosscO Business Design Store

Address 13 Stonepail Road, Gatley SK8 4EZ

Contact 0161 282 0011

Facilities Tea/Coffee, Web Design, Print,
Business Support

Bowdon Rooms *The Cinnamon Club*

Address The Firs, Bowdon,
Altrincham WA14 2TQ

Contact 0161 282 0011

Facilities Conferences, Boardroom, Live Music

Café Gourmand

Address 221 Ashley Road, Hale WA15 9SZ

Contact 0161 929 6050

Facilities Coffee and Patisserie Shop

Carrington Business Park

Address Carrington Lane, Carrington,
Manchester M31 4DD

Contact 0161 776 4000

Facilities Café, Conference Rooms

Citibase

Salford

Address Merchants Quay, Salford M50 3SG

Contact 0161 660 6204

Manchester

Address 40 Princess Street,
Manchester, M1 6DE

Contact 0161 234 0000 / 07827 016 707

Trafford

Address Oakland House, 76 Talbot Road,
Old Trafford, Manchester M16 0PQ

Contact 0161 464 7287 / 07920 763 889

Warrington

Address The Genesis Centre, Garrett Field,
Birchwood, Warrington WA3 7BH

Contact 01925 396 800

Facilities Serviced Offices, Meeting Rooms

Clayton Hotel Manchester Airport

Address Manchester Airport, Outwood Lane,
Manchester M90 4HL

Contact 0161 498 0333

Facilities Events and Conferences

Costa Coffee

Address 33-35 George Street,
Altrincham WA14 1RN

Contact 0161 929 0382

Address Century House, Ashley Road,
Hale WA15 9SF

Contact 0161 926 9913

Address Golden Way, Urmston,
Manchester M41 0NA

Contact 0161 926 7707

Facilities Coffee, Snacks

Cresta Court Hotel

Address Church Street,
Altrincham WA14 4DP

Contact 0161 927 7272

Facilities Snack, Rest, Hotel, Free Parking

DeVere Venues

Address Cheadle House, Cheadle Royal
Business Park, Cheadle SK8 3FS

Contact 0161 492 100

Facilities Conference, Leisure, Restaurant

Elliot House

Address 151 Deansgate, Manchester M3 3WD

Contact 0161 393 4352

Facilities Meeting Rooms, Private Dining

Emirates Old Trafford

Home of LCCC - Event Space

Address Talbot Road, Manchester M16 0PX

Contact 0161 282 4020

Facilities Conference, Meeting Rooms, Events

Hilton Double Tree

Address One Piccadilly Place, 1 Auburn St,
Manchester M1 3DG

Contact 0161 242 1000

Facilities Hotel, Meeting Rooms

Hilton Manchester

Address Deansgate, Manchester M3 4LQ

Contact 0161 870 1600

Facilities Hotel, Meeting Rooms, Conferences

Hilton Manchester Airport

Address Outwood Lane, Manchester
M90 4WP

Contact 0161 435 3000

Facilities Hotel, Meeting Rooms, Conferences

Holiday Inn Express

Trafford City

Address 2 Mercury Way, Urmston,
Manchester M41 7PA

Contact 0333 003 0050

Facilities Meeting Rooms, Events

Holiday Inn Manchester

Central Park

Address 888 Oldham Road, Manchester,
M40 2BS

Contact 0161 277 6910

Facilities Starbucks, Meeting Rooms
Free WiFi, Free Parking

Houldsworth Mill

Address Houldsworth Street, Reddish,
Stockport SK5 6DA

Contact 0161 975 6000

Facilities Meeting Rooms, Conferences

La Famiglia

Address 12-14 Victoria Road, Hale,
Altrincham WA15 9AD

Contact 0161 929 9626

Facilities Italian Restaurant

Macdonald Manchester Hotel

Address London road, Manchester M1 2PG

Contact 0344 879 9088

Facilities Leisure Club, Spa,
Conference Centre, Restaurant

Manchester Airport Marriott Hotel

Address Hale Road, Hale Barns,
Cheshire WA15 8XW

Contact 0161 904 0301

Facilities Leisure Club, Spa,
Conference Centre, Restaurant

Manchester Escalator

Address 233 Deansgate, Manchester M3 4EN

Contact 07711 556913

Facilities Coffee, Food, Meeting Rooms

Mercure Bowdon Hotel

Address Langham Road, Bowdon WA14 2HT

Contact 0161 928 7121

Facilities Hotel and Leisure, Free Parking

Midland Hotel

Address 16 Peter St, Manchester M60 2DS

Contact 0161 236 3333

Facilities Function Rooms, Hotel

Mr Thomas's Chop House

Address 52 Cross Street, Manchester M2 7AR

Contact 0161 832 2245

Facilities Restaurant, Pub

Orega Offices

Address 3 Piccadilly Place, Manchester M1 3BN

76 King Street, Manchester M2 4NH

Blue Tower, MediaCityUK M50 2ST

Contact 0800 840 5509

Facilities Meeting Rooms, Serviced Offices

Radisson Blu

Address Chicago Avenue, M90 3RA

Contact 0161 490 5000

Facilities Hotel, Meeting Rooms

Red Rooms

Meeting rooms in Bruntwood

Address Station House, Stamford New Road,
Altrincham WA14 1EP

Landmark House, Station Road,
Cheadle Hulme, Cheshire SK8 7BS

111 Piccadilly, Manchester M1 2HY

Contact 0843 504 4753

Facilities Offices, Meeting Rooms

Regus

Meeting rooms for hire across a range of Regus properties

Address Adamson House,
Towers Business Park,
Wilmslow Road, Didsbury M20 2YY

Contact 0161 955 4200

Address Regus Express Hilton
Manchester Airport, Outwood Lane,
Manchester M90 4WP

Contact 0161 261 1440 / 07785 253 488

Address 5300 Lakeside, Cheadle Royal
Business Park, Cheadle SK8 3GP

Contact 0161 246 6000

Address Manchester Business Park,
3000 Aviator Way,
Manchester M22 5TG

Contact 0845 300 3585

Facilities Business Lounges, Offices, Day Office
Reserved Co-working, Meeting Rooms

Runway Visitor Park

Address Sunbank Lane, Altrincham
WA15 8XQ

Contact 0161 489 3932

Facilities Conference Room, Conference area
underneath Concorde, Restaurant,
Concorde Experience and Tours,
Meeting Rooms

Sam's Chop House

Address Back Pool Fold (off Cross Street),
Manchester M2 1HN

Contact 0161 834 3210

Facilities Restaurant, Pub

St Anthony's Centre

Address Eleventh Street, Trafford Park,
Manchester M17 1JF

Contact 0161 848 9173

Facilities Conference Rooms

St James Club Manchester

Address Eleventh Street, Trafford Park,
Manchester M17 1JF

Contact 0161 848 9173

Facilities Private Members' Club,
Function Rooms, Business Suite

San Carlo Fiorentina

Address Manchester Airport, Marriott Hotel,
Hale Road, Hale Barns,
Cheshire WA15 8XW

Contact 0161 904 5043

Facilities Bar & Restaurant

The Coffee House

Address Warburton House, 14 Eagle Brow,
Lymm WA13 0LJ also at
102 School Road, Sale M33 7XB

Contact 01925 551797

Facilities Coffee, Snacks

The FUSE

Address Warburton Lane, Partington M31 4BU

Contact 0161 393 4511

Facilities Conferences, Meeting Rooms, Events

The LifeCentre

Address 235 Washway Road, Sale M33 4BP

Contact 0161 850 0770

Facilities Meeting Rooms, Café

The Lowry Hotel

Address 50 Dearmans Place, Chapel Wharf
Manchester M3 5LH

Contact 0161 827 4000

Facilities Conference, Leisure, Hotel

The Mere Golf Resort & Spa

Address Chester Road, Mere,
Knutsford, Cheshire WA16 6LJ

Contact 01565 830 155

Facilities Meeting Rooms, Conferences

The Offices

Address 53 King Street, Manchester M2 4LQ

Address 46 Barton Arcade, Deansgate,
Manchester M3 2BW

Contact 0161 835 9560

Facilities Meeting Rooms, Hot Desks,
Business Lounge, 1GB Wi-fi, Gym

Victoria Warehouse

Address Trafford Wharf Road, Stretford,
Manchester M17 1AB

Contact 0161 660 7000

Facilities Conference, Leisure, Hotel

Warren Bruce Court

Address Warren Bruce Road, Trafford Park,
Manchester M17 1LB

Contact 0845 602 5047

Facilities Meeting Rooms



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