

THE BUSINESS CULTURE

# Hull

**N° 03**  
SPRING 2019

## SCORPIONS BASEBALL

If you build it, they will come...

## HEY PIBA

Recognising the talent in Hull and East Yorkshire...

## NICKY PATTINSON

Compelling Customers...



**A MAN  
ON A  
MISSION**

**HULL4HEROES**  
SUPPORTING THOSE WHO HAVE SERVED



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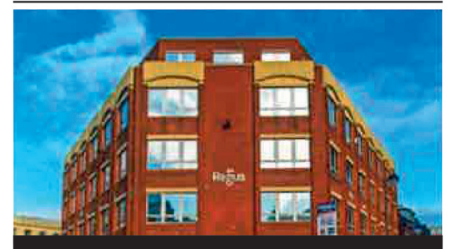
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# Welcome

**I**t's great to be seeing the green shoots of spring again which never fail to translate in the business world as giving a new emphasis on growth, development and progress.

If you look around the City, you'll have noticed that plenty is going on and I hope, like me, you're looking forward to seeing many ambitious projects blossom in the coming months, which can only be good for Hull Business.

We're listening to your feedback, and this publication is growing and thriving on it, so thank you, and please keep contributing your thoughts.

With more than 150 permanent members and new business members joining us every month, we believe The Business Culture Hull can be considered a Premier Business Club rather than simply a networking group, especially as the member benefits and involvement go way beyond people's general understanding of regular networking.

I'm always here to help members with advice, connections and support

so please do get in touch with me at [tony@tbchull.co.uk](mailto:tony@tbchull.co.uk) to make sure you're getting the most out of not only being part of the success story of this Club but are both benefitting from as well as contributing to, Hull's growing business confidence.

Enjoy!



**I**t's great to be talking about Hull's thriving business community. Everything we need to grow more business is right here; the people, a spirit of free enterprise and the desire.

Our mission is to support and connect business collectively. To learn more about how we can make this happen, please contact me at [tony@tbchull.co.uk](mailto:tony@tbchull.co.uk).

Your stories are already written into Hull's business success and there's enough of that for many more issues to come!

*Tony Bowler*

**TONY BOWLER**

*Founder and Business Connector*

# View from the bridge



*"Of course, we still have the Brexit cloud over our heads (will it ever end!) but it certainly looks like SME's are starting to look forward again rather than holding back."*

**W**elcome to the spring edition of the Business Culture Hull quarterly publication, the days are starting to get warmer and I'm noticing a renewed sense of optimism for the year. Of course, we still have the Brexit cloud over our heads (will it ever end!) but it certainly looks like SME's are starting to look forward again rather than holding back.

As usual we have some great members and cultural features for you to read this month, it's worth remembering that members' contact information is available under the members section

of the website, so if you see someone that you would like to work with or alongside, call them and organize to meet for a coffee. For those of you who missed seeing Nicky Pattinson at the March meeting her straight-talking, no-nonsense approach is very refreshing. I would advise anyone in business to check her out.

If you're reading this and you're not already a member of The Business Culture Hull, please feel free to email either Tony or myself for details of how to join. If you are already a member, this is your magazine so please don't hesitate to email me at the address below if you have any questions or suggestions on what you would like to see in future editions.

*Mark Titcombe*

**MARK TITCOMBE**

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with The Business Culture Hull

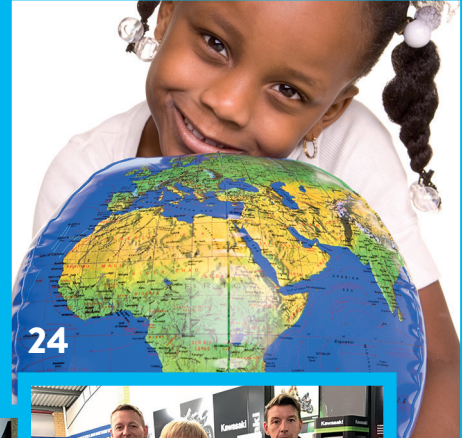
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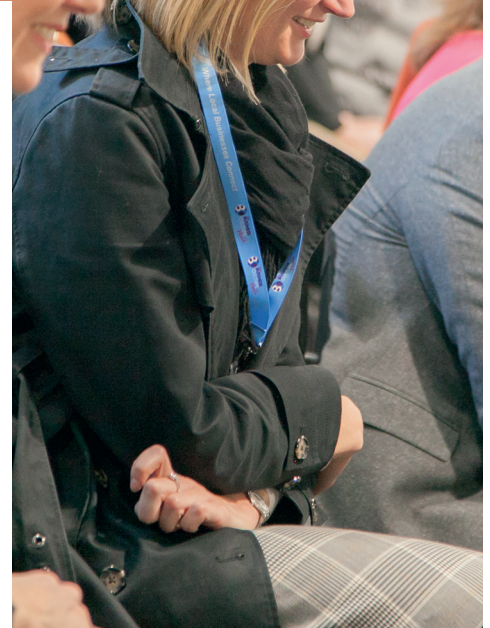
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# The Power of Networking



*“No matter what marketing strategies you have in place you should not underestimate the power of networking. People still buy from people.”*



**H**ere at The Business Culture Hull we pride ourselves on being different from the rest, which is why our monthly networking events always attract over 70 local Hull business owners.

All our events are relaxed and informal, with an aim of establishing and deepening business relationships.

We hold two types of networking events; a business one that attracts professional business-related speakers, and a cultural event that not only showcases the local talent but is hosted across different, and varied, venues across the City.



Don't just take our word for it, have a look at our YouTube channel 'The Business Culture Hull' and see for yourself.

Here are just a few photos to whet your appetite.





## Catch 22?

**A**chieving business success can strain your cashflow, but there is an answer, says Darren Peacock of Peacock Finance

As a seasoned funding expert who's experienced the highs and lows of running his own businesses, Darren Peacock sees, time and time again, companies caught in what he calls the 'growth trap'.

The world's their oyster with more and more orders coming through the door, but to service that they need cash to keep their raw ingredient coming. It's at this pivotal moment, transitioning from nothing into something, that too many fail, but the little-known option of 'invoice financing' can fill that vital gap and make the difference between success – and, well, not.

Darren, who advises firms of all sizes across the Yorkshire & Humber region,



is witnessing a buoyant and optimistic market in this area, despite wider economic uncertainty, and is increasingly recommending invoice factoring to help the growing band of startups take it to the next level.

“It’s almost like we have our own business ecosystem in this area,” he said.

“We’re still basking in the optimism created by Hull’s City of Culture status and the unique mixture of positive factors that exist here, like low cost, strong transport links, major global investment and extensive regeneration. All of this means the businesses I see – in sectors like haulage, recruitment, manufacturing, modular buildings and engineering – are determined to carry on regardless, ignoring the uncertainty of Brexit, for example.”

And such businesses approach Darren for help improving their cash flow for a number of reasons.

*“Invoice factoring can be the answer. With banks pulling back on their traditional overdraft facilities since the credit crunch, it has gone from being a last resort to a really popular option, because it provides a cost effective, flexible way of keeping the money flowing.”*

“Maybe they’re growing so rapidly they need a cash injection to help them buy enough products and materials to supply what their customers want; perhaps they’ve taken just one order but it’s their biggest ever and they need to purchase a part worth a lot of money, or maybe they offer their customers 60-day terms but need to pay their people every 14. Transport businesses, for example, might allow their clients 65 days to pay but have only 14 days to settle their fuel bill.

“Funders are happy to help because they know that invoices owned by reliable, in many cases ‘blue chip’, companies are going to be paid no matter what.”

**If your business is stuck in the ‘growth trap’, contact Darren for an informal chat via 07739 615859 or [Darren.peacock@peacockfinance.co.uk](mailto:Darren.peacock@peacockfinance.co.uk)**

## Five benefits of invoice factoring

- It’s available to startups – no need for two years of accounts
- Rates can be as low as 2%, plus a ‘facility fee’, compared to 6-12% typically for a business loan
- Decisions are based on the value of your outstanding invoices and how reliable your debtors are. You could access up to 85% of your outstanding invoice value but you only use, and pay interest on, what you need, for as long as you need it
- Many offers come with admin – the provider will pull in your outstanding invoices for you when they come due
- Deals come with insurance too, so, if a large debtor defaults, you can ensure you at least recoup your costs, and providers offer online apps and portals that make your invoice factoring facility easy to administer

# Business Interruption Confusion Continues...

**B**usiness Interruption covers the loss of income that the business suffers following a loss, and is considered an essential cover for a large swathe of companies. The cover protects the cash flow and profits whilst the business recovers, the aim being for the insured to be in the same position after the loss they would have

been if the loss had not occurred.

A recent report by the CII stated too many business interruption policy wordings do not tally with standard business practice. In addition the definition of insurance gross profit is the not the same as an Accountancy Firm or Auditors definition of gross profit which further complicates matters as well as a potential underinsurance situation.

Too many businesses fail to appreciate how long it would take before their business would be up and running and generating the same level of profit in the event of a major loss.



**ANDERS MCLOCKLAN**

*Editor Bio*

**A**nders McLocklan is Development Director at Towergate Insurance Brokers.

Towergate has built a solid reputation for understanding many business sectors and industries, and navigating the everyday and emerging risks faced in today's increasingly complex world. Through our trusted local teams and our network of experts you will have unparalleled access to an extensive range of **tailor-made, trade-specific insurance and risk management programmes.**

*"...Too many business interruption policy wordings do not tally with standard business practice."*



# Mental Health First Aid - for all

**S**ue and Hannah in 2015 identified a gap in the most important market – Children’s Mental Health. Recognising as specialist’s in their field of Emotional Health and Wellbeing they could offer something different in helping young people have belief in themselves and understand what makes them tick, they created programmes for primary and secondary schools and formed [InspireIgnite.co.uk](http://InspireIgnite.co.uk)

Working with primary and secondary schools has given InspireIgnite the opportunity to work with hundreds of amazing children. Being able to offer this to even more children from the most deprived area’s in our city is the next step and they have taken the opportunity to develop their service to enable them to do this.

Offering a range of training, their Mental Health First Aid course for businesses and individuals has been popular and for each **Mental Health First Aid** day delivered they offer a free days Mental Health awareness session to a nominated local school, giving



pupils the opportunity to learn the skills and confidence in developing their own and others mental wellbeing. Sue said being able to ‘pay it forward’ through our scheme has proven to be hugely successful for business’s and young people in Hull and East Riding.

**InspireIgnite.co.uk believe in supporting young people to understand their emotional well-being to build confidence and self-belief.**



**SUE ALTASS**  
*Editor Bio*

**S**ue Altass, with her 30 years’ experience in Mental Health Nursing, decided in 2015 that prevention of mental ill health was her new passion. Supporting young people to be able to understand their mental wellbeing and be able to develop resilience and an innate understanding of their own wellbeing, inspired her to form InspireIgnite with Hannah Cheshire.



## Compelling Customers

**T**he under considered, disappearing but crucial skill for anyone who sells anything to anyone or meets people for a living.

Without it. We're kicked into invisibility city in a couple of seconds flat in these saturated time poor days of ongoing battles for our attention.

*"Without it. We're kicked into invisibility city in a couple of seconds flat in these saturated time poor days of ongoing battles for our attention."*

If you're a 'professional people meeter' chances are you're evaluated by the way you make people feel, instantly in your unique presence. Nobody has time to speak to us for 3 hours and we 'meet you or delete you' in a millisecond – the competence of your skills will leave you rich or poor. Happy or depressed, successful – or... sales' worst enemy. Invisible.

It's a responsibility as the global expression of everything the company stands for is driven by you – because after all...we can't form a professional friendship with an advert!

Connection and resonance are the currencies our world deals in. So how come so many of us leave business exchanges thinking they'd never go back – or just as harmful...feeling nothing because staff haven't got thought-out communication skills and leave this most important point to chance?

Really consider the words you use, your style, the body language you adopt and the way you craft emails. Don't write on auto pilot driven by the 'trance style language that's everywhere'. Get every medium of expression right and watch miracles. Honestly. It's a game changer.

Make friends with yourself first and never retreat – we're all relevant and fascinating, visibility isn't just for fire jugglers with spinning tassels on their chest (although I'm sure it'd help).

Business is theatre in its highest form.

Today's audience is waiting... ladies and gentlemen. Don't let them down.

## NICKY PATTINSON

*Editor Bio*

**M**aybe Nicky Pattinson isn't quite what you'd expect.

A very successful Yorkshire ex – market trader who teaches advanced connection and expression to some of the country's most well-known organisations .

What she does is so powerful, it's really not unusual for some to double takings overnight and even treble those important add on sales.

Known for her no messing and humour – she's in high demand as a speaker and for staff projects on skype or live.

[Nicky@NickyPattinson.com](mailto:Nicky@NickyPattinson.com)

# Opportunities can be difficult to see if you are immersed in your business

**T**he margins between success and failure in business can be paper-thin. In fact, they can be so slender that they can be difficult to see.

This is especially so when you are looking at the business from the inside, your focus is set on the granular details of ordering supplies or managing employees and the time you have for strategic planning is tightly constrained.

That is why external advice can make such a transformative difference. Specialist business advisors can take an objective view of your business from a completely different perspective outside your business and draw on lessons from countless other organisations.



At Smailes Goldie Group, we have launched SG Blueprint, our dedicated Business Advisory service. Partner, Peter Dearing and Commercial Manager, Ian Stocks and I will help clients pinpoint the challenges they face and actions to take with a one-page blueprint for success.



## LUKE TAYLOR

*Editor Bio*

**L**uke is a Partner at Smailes Goldie who helps business owners achieve their goals at both a business and personal level. Working with clients across a wide variety of industries, Luke has developed a wealth of experience from a compliance and strategic standpoint. Away from work, Luke is a family man and a sports enthusiast, enjoying playing football, cricket and golf to name but a few.

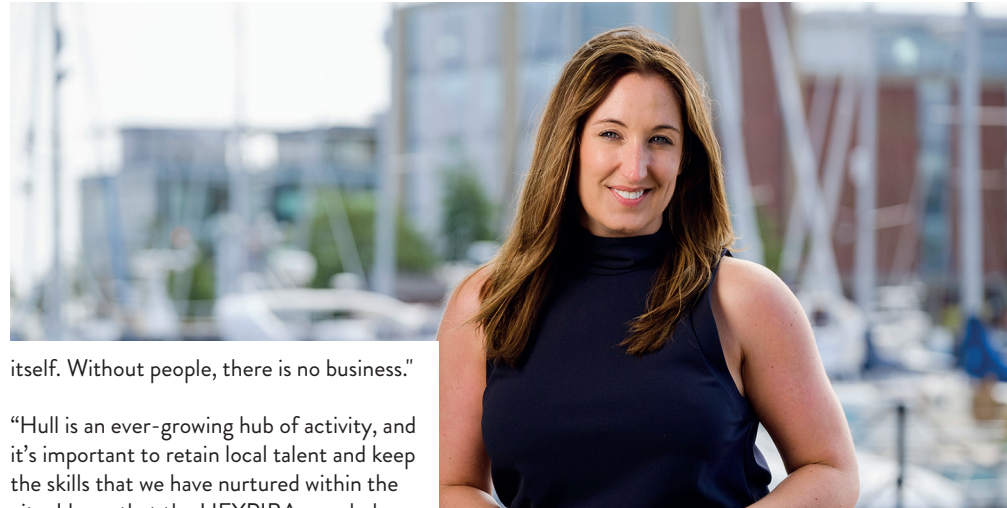
# Recognising the talent in Hull and East Yorkshire

**A** brand-new business awards is celebrating local talent in a bid to raise the profile of hardworking and dynamic individuals in the area.

Encouraging young professionals and businesses to stay and grow in the city, the Hull and East Yorkshire People in Business Awards (HEYPIBAs) acknowledge and reward both individuals and teams in all areas of work, across all industry sectors.

Sponsored by Wilberforce Sixth Form College and compered by BBC Apprentice winner Lee McQueen, the awards evening will see local businesses come together to celebrate their achievements.

Jo Fleming, Entrepreneur and Founder of the HEYPIBAs, says: "As a business woman that has operated in East Yorkshire for many years, I am truly passionate about not only recognising businesses, but also rewarding the people within the business



itself. Without people, there is no business."

"Hull is an ever-growing hub of activity, and it's important to retain local talent and keep the skills that we have nurtured within the city. I hope that the HEYPIBAs can help contribute to this."

The HEYPIBAs take place on 12 July at the DoubleTree by Hilton, from 6:30pm – 1am.

Nominations are now open, closing on 26 April. The shortlist will be announced on 10 May.



## PACE COMMUNICATIONS

### Editor Bio

**P**ace is a creative communications agency based on Hull's thriving Fruit Market. Providing creative, communications and digital services to a range of regional, national and international clients, Pace has worked with Jo Fleming for over a year both on her personal profile and the business awards. Pace is a full-service agency that creates true working partnerships with its clients and adds real value – with a mission to make a positive difference for its clients.



# Learning to work and learn

**T**hey say that 40 per cent of jobs today will be automated and 65 per cent of the jobs of the future have yet to be invented. There is nothing new in this.

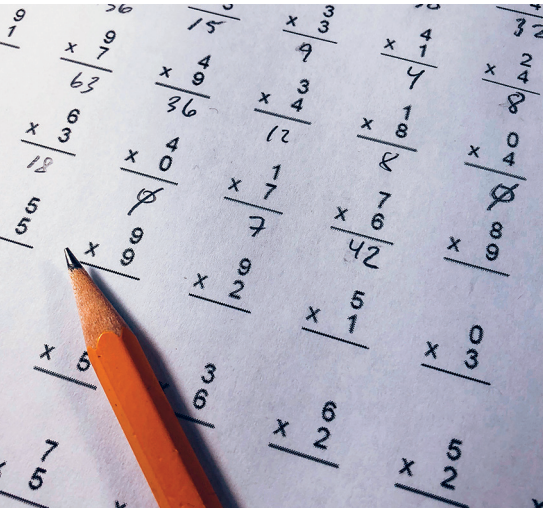
Take the 1911 census and by 1921 most jobs with horses for men and in service for women had gone as cars, vacuum cleaners and washing machines hit the market. Cast your mind back to the desk of the 1970s: the chunky phones,

the filing cabinets, secretaries and manual typewriters. Today, a mobile phone has cleared the desk.

Disruptive change is a constant in business with digitalisation and connectivity of all things speeding up the pace. Whole sectors will go – just as electric lightbulbs replaced candles, Kodak film replaced by digital cameras and the fourth industrial revolution will transform how we live, work and play.







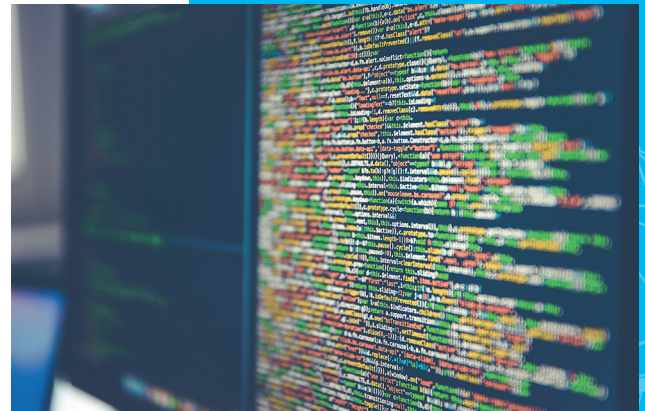
What does all this mean for employability and the attributes firms are looking for when they hire people? They will look beyond qualifications for self-confidence, critical thinking, creativity, problem solving, teamwork and resilience. An ability to keep learning.

Take retail on the high street. Multi-channel retail with on-line convenience and a sizzle in store is what is needed. This means staff with all of these attributes to challenge ways of doing things and not just hide behind a better yesterday.

What does this all mean for education? Why persist with an exam at 16 when all have to remain at school until 18? The harvest is long gone and leaving school early is over. Then, there has been a focus on STEM subjects with many schools abandoning humanities, languages and the soft skills that most of the desired attributes are rooted in. The future is all about change and will demand adaptability. We cannot continue to do the same things and expect a different result. Einstein called this madness.



This article was written and edited by Rob Bell, The History Troupe





## James Legal offers another chance to win business support worth £20,000

**L**eading Yorkshire law firm James Legal has launched its third annual InspiringBusiness campaign to support SMEs across the Yorkshire and Humber region.

Kicking off in early March, this year's first quarterly seminar saw the 2018 competition winner announced. From a shortlist of 12, BIMsense Ltd was awarded a £25,000 package to help their continued development.

InspiringBusiness2019's campaign partners - cbaSadofskys, Computanet, The Business Culture Hull, Peacock Finance, Mobius, Sheila Granger, Peak Health & Fitness Gymnasium and Handelsbanken – have teamed up with James Legal to offer another great prize worth over £20,000.

Nick Miller, Solicitor and Managing Director of James Legal, based in Hull and Beverly, said: “We want to inspire and connect local businesses and business people, and support our local community. The talent we’ve unearthed

through this campaign and competition so far is remarkable.

“This year we’ve added a wellbeing theme, as we believe looking after themselves is often too far down the list of priorities for business people.”

**If your business – or one you know – is doing something special, request your application form from [inspiringbusiness@jameslegal.co.uk](mailto:inspiringbusiness@jameslegal.co.uk) and email or post it in by the deadline of 31 December 2019. For general enquiries, call the James Legal team on (01482) 225566.**



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**A**nd the 2018 winner is...

Choosing a winner from 37 quality entries proved a challenge for the judges. They picked BIMsense Ltd, formed in 2016 by chartered engineer Ian Yeo and bricklayer Scott Pilgrim. With more than 40 years' collective experience, they wanted to change the way buildings are designed, built and managed using a revolutionary new process of 'building information modelling' (BIM) digital solutions.

Scott said: “We’re thrilled to win this amazing prize, which has come at a really good time for us. The market has exploded recently and we need to grow fast, with plans to launch a new digital building manual product later this year.

“We’ll need lots of support so every element of the prize will be incredibly useful.”

Highly commended entrants were Larkin Group Ltd, Tenn Group, Socialise and Mingle, Deli No 1, Brown Sugar Lounge and Studio, SBR Refurbishments Ltd, Matt Vinyl Graphics, Keystone MIS, NAViGO, Fusion Laser Cutting and All About You – Hypnotherapy.

# Celebrate Life!

**C**elebrations are a time to bring people together, to connect and sometimes reconnect, to say 'thank you', to remember and mark a life occasion.

I love helping people celebrate the important events that happen on their journey of life. In this frantic and at times, seemingly impersonal world, I feel it's even more important that we take the time to celebrate 'the person'; acknowledging that we all have different qualities.

As a trained and qualified Civil Celebrant, I conduct funeral, wedding and baby naming ceremonies throughout the area. I can advise on special words, music and symbolic content that make the occasion personal. However, ceremonies do not need to conform to any rules or traditions if you



don't want them to. Anything goes! I can conduct a wedding ceremony wherever you wish, you are not restricted. Perhaps by a lake, in woodland or in your own back garden?

Music at funerals can be somber and reflective but equally, music can be uplifting or alternative. Time to Say Goodbye by

*"Ceremonies do not need to conform to any rules or traditions, if you don't want them to. Anything goes! Music at funerals can be sombre and reflective but equally, music can be uplifting or alternative. I wonder what three songs you would chose for your funeral?"*

Katherine Jenkins is a popular choice, but we have also danced to Zorba The Greek and sung along to Always Look On The Bright Side Of Life! I wonder what three songs you would chose for your funeral?

Contact [celebrant@jan.stainforth.co.uk](mailto:celebrant@jan.stainforth.co.uk), 07716839492



**JAN STAINFORTH**

Editor Bio

**A**s a former primary school teacher, education consultant and Chief Executive of a local charity, I've always enjoyed working with people and it is a privilege to be able to help people celebrate life. As a Celebrant, I understand that it's those around us who make a life; how a kind word, a little encouragement and a shared memory make a difference to how we think, how we live and how we grieve, and that's what I help people to share.

# Inspiring Business Owners to Achieve Their True Potential

**M**y role as a business coach is varied and challenging. Coaching is all about improving performance so I get to ask lots of questions and dig deep to understand how a business could be improved.

Most business owners haven't considered working with a business coach, even though they may have had coaching in another area of their life. I teach them how to make their business run a whole lot smarter, using the ActionCOACH system to implement structure specific to their business. This is all about improving performance and learning new things, so ideal clients are already growing but want to increase profits and efficiency, but may not know how to achieve this.

Clients learn how to implement new systems, get the business under control, build a great team, get more life back and improve the profitability of the business so they can achieve their vision and build for the future. Everyone in the business becomes much happier and the results shine through in the increased profits the business realises as a result.

*"I teach them how to make their business run a whole lot smarter"*



## MANDY HILDRED

*Editor Bio*

**I**'ve been part of the ActionCOACH Global franchise for 13 years, coaching over 80 clients in East and North Yorkshire. I'm passionate about 'Inspiring Business Owners to Achieve Their True Potential'. If you would like to find out how business coaching could help you, then call me on 07731 503587 or email [mandyhildred@actioncoach.com](mailto:mandyhildred@actioncoach.com) for your complimentary business review.



## If you build it, they will come

**H**ull Scorpions Baseball Club were invited to one of The Business Culture's first networking events. Myself and Barry Marshall donned our baseball uniforms and did a short presentation on our club.

We talked about how we planned to build a baseball facility in an underused park in the east of the city, and bring baseball back to an area that during the 1960's was the spiritual home of

baseball in Hull.

Well the good news is that three years later we have just recently signed a 25 year lease on a 5 acre section of Alderman Kneeshaw Park and finish the building of an inclosed baseball field complete with bleacher seating and a batters cage.

Our club now boasts a thriving junior section, ladies softball and mens baseball teams. This has been built on the back of our successful schools



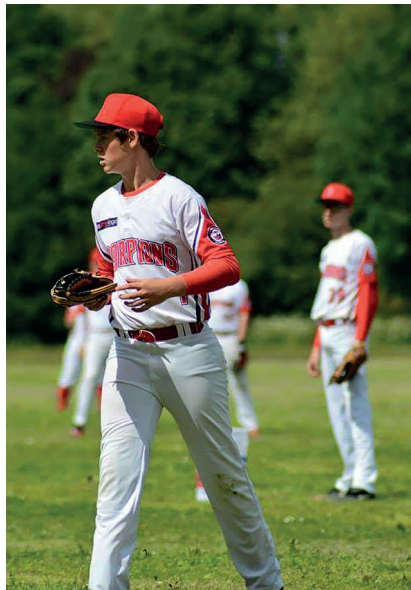
baseball programme where we have offered coaching sessions in local primary schools. During the summer we have hosted schools softball tournaments with teams coming from all over the city and East Yorkshire to compete.

The club is always on the lookout for people to become involved, and on Saturday 15th June we look forward to welcoming you to our baseball field so you can see it for yourself and join in The Business Culture Softball Day.

Let's Play Ball!



*"Well the good news is that three years later we have just recently signed a 25 year lease on a 5 acre section of Alderman Kneeshaw Park and completed the building of a completely enclosed baseball field complete with bleacher seating and a batting cage."*



## KEVIN MACADAM

Editor Bio

**H**as been one of British Baseball's key administrators over the last 30 years. After becoming hooked on the game after a holiday to the USA he has been involved in developing and promoting the sport on a local and national level. He is now the League Commissioner for the British Baseball League and after standing down as Chairman of Hull Scorpions last year is now their Media and Sponsorship Director.

# V-Link24 Video Conferencing

## I ntroducing V-Link24

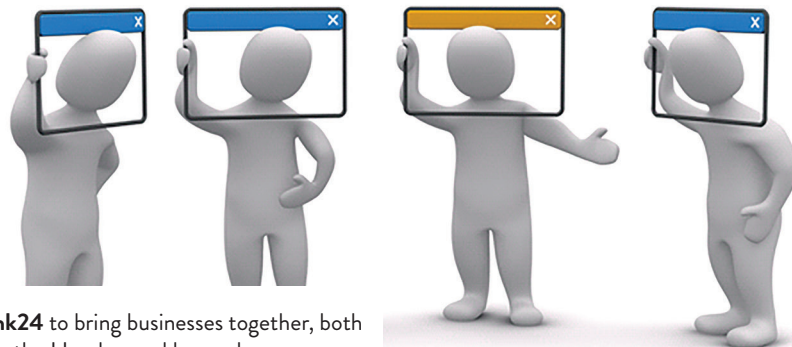
Since 1992, Language is Everything's aim has been to help people and businesses to connect and collaborate without barriers. Today more than ever we need to take into account the environmental impact of all of our business practices, especially our core values.

One way we can help reduce this is by eliminating the fuel burned to transport our linguists, often to numerous appointments per day. To do this, along with our telephone interpreting service, we have developed

*"An easy to use and reliable communications and connectivity solution. Businesses and individuals can work together in real time"*

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**V-Link24** to bring businesses together, both across the Humber and beyond.

**V-Link24 Video Conferencing** is an easy to use and reliable communications and connectivity solution. Businesses and individuals can work together in real time from any location nationwide to help build their competitive edge and brand awareness, all at the click of a mouse.

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# Telecoms is about people, not devices

**M**any people get distracted by the new product launches in the world of telecoms – the latest iPhone or a folding display from Samsung. But for businesses the key driver of decisions should be the impact they have on employee productivity.

With mobiles, the most important thing is network availability. With no signal, your phone is just an expensive toy.

“We recommend clients let us do signal checks before changing network,” says Eric Hartley, Director of Simpatico Communications. “We’ve come across situations where a client has been encouraged to move network only to find that their key staff live in an area of poor signal! If they are often in remote areas where signal is patchy, we’d even recommend a multi-network sim, automatically choosing the best network for each call.”

In offices, a modern hosted VoIP system



can have a significant impact on employee productivity. Calls can be routed to different users depending on the day of the week or time of day; voicemails can be emailed to users so that messages don't get lost; calls can be recorded on-demand when you realise mid-call you want an accurate record of a conversation; unanswered or unreturned calls can be identified.

*“People often think of telecoms as being about shiny new iPhones, but really it's about employee productivity. Choosing and configuring the right mobile and VoIP phones can have a massive impact on how productive your people are.”*



## ERIC HARTLEY

Editor Bio

**E**ric Hartley is a Director and Co-founder of Simpatico Communications Ltd. Eric specialises in VoIP and broadband, and is driven by wanting to help clients save money at the same time as using technology to improve the way their businesses work.



## A Man On A Mission

**M**ost of us have anything but charitable thoughts while waiting for traffic lights to change, but then most of us aren't Paul Matson.

Born and raised in Hull, Paul served in the British Army - Royal Artillery for 4 years, which took him to places, meeting people and witnessing events that shaped his future.

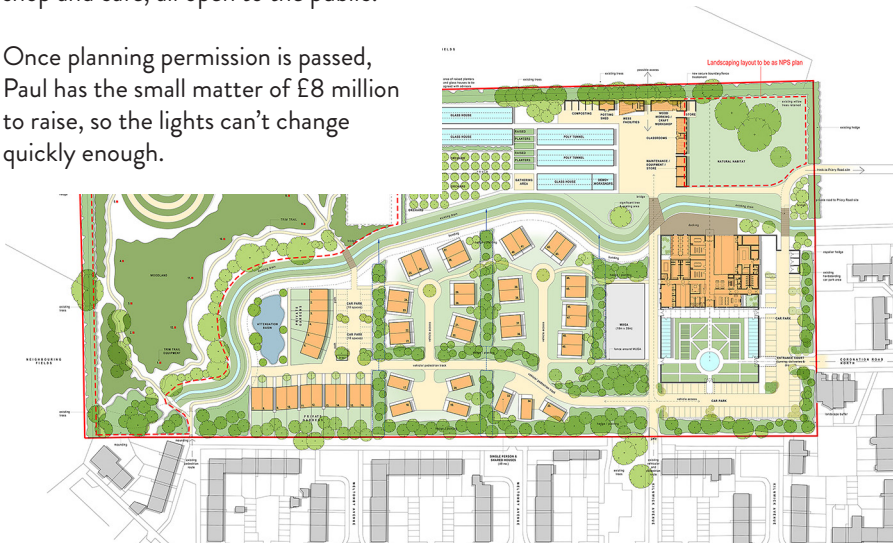
Paul didn't find the transition back to civilian life easy, but it wasn't until 2015 while working on the BBC's DIY SOS for the second time helping out with the Veteran Street project in Manchester, that he realised that he was far from being alone. This realisation brought Paul comfort and horror in equal measure, and it was on a return trip from Manchester that Paul had an idea and green was literally 'go' on a life-changing project.

Within weeks, Paul had formed Hull 4 Heroes and together with a group of

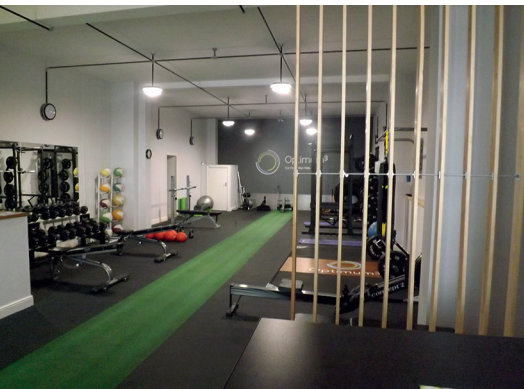
volunteers, had renovated a house for a local veteran. Hull 4 Heroes is now an organisation that Paul and Hull are very proud of, which is why there's been such a fantastic community response of donations, help and support.

Paul has got to know Nick Knowles, presenter of DIY SOS well and together they have advanced plans to create not just a street for veterans, but a 22-acre 'Veterans Village' off Priory Road in Hull. The village will offer 54 log-cabin homes of various sizes with full disability access and plans to include a horticultural facility, visitor centre, shop and café, all open to the public.

Once planning permission is passed, Paul has the small matter of £8 million to raise, so the lights can't change quickly enough.



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## JAMES BRERETON

*Editor Bio*

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