

WOMEN
BUSINESS NI
Making **business** connections

magazine
september 2011 issue three



Women in Business NI Awards launched

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Make the right business connections

**WOMEN
BUSINESS NI**
Making business connections



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for business women in NI

Women in Business NI supports and empowers new and established women owned businesses and women in management positions, by providing information, encouragement and business connections throughout Northern Ireland.

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Chair's Message



I had the fortune to meet Dr Tom Hill a 76 year old American who at 50 changed his career from Education to a franchise in the real estate business. He went from employee to multi-millionaire within 10 years. A humble yet truly inspirational person who lived by 3 principles:

- Be the best you can
- Have a positive impact on everyone
- You cannot dream big enough

In today's uncertain economic times it was refreshing to listen to Tom's wisdom and direction on setting quantum goals. I am reading a book recommended by Dr Tom Hill Think and Grow Rich by Napoleon Hill (1960) and there is a great quote in the book "Every failure carries with it the seed of an equivalent or greater reward". It is certainly a mantra I will be using.

Finally I am sure all of you are aware the inaugural Women in Business NI Awards are taking place on the 17th November. This is an important event not just for our members but for all Business women in Northern Ireland to celebrate the contribution we make to our economy and society. I hope all our members will be both nominating themselves or a colleague and encouraging others to do the same.

There are many exceptional women in our Business community and it is time to recognise these motivated leaders.

Edel Doherty Chair of WIBNI / MD of Business Travel Solutions

Our Events

September 11- January 12

Women in Business NI is delighted to announce a series of events that will help you reach new heights within your business. Make your membership work for you by attending these events and driving your business forward. To book for any of the above events please contact WIBNI Tel: **0845 607 6041** Email: info@womeninbusinessni.com or online via www.womeninbusinessni.com

SEPTEMBER BUSINESS LUNCH

Thursday 22nd, 12noon – 2:00pm
Venue: Malmaison Hotel

SEPTEMBER VODAFONE TECHNOLOGY MASTERCLASS

Tuesday 27th, 9:30am – 12:30pm
Venue: Vodafone NI, Imperial House

OCTOBER CONNECTIONS WEEK 17TH – 21ST

A week of free events which aim to help members to maximise on their WIBNI membership

OCTOBER EXPLOITATION SEMINARS:

Monday 17th, 10:30am – 12:00noon
Tuesday 18th, 6:00pm – 7:30pm
Friday 21st, 10:30am – 12:00noon
Venue: Weavers Court, Belfast
Tuesday 18th 12noon 1:30pm
Venue: Banbridge Enterprise Centre

OCTOBER PRACTICAL TAX PLANNING FOR YOUR BUSINESS MASTERCLASS

Presented by Deloitte
Wednesday 19th, 10:30am -12:30pm
Venue: Malone Golf Club

OCTOBER BUSINESS LUNCH

Thursday 20th, 12noon – 2:00pm
Venue: Holiday Inn Express

NOVEMBER BUSINESS LUNCH

Thursday 3rd, 12noon – 2:00pm
Venue: Ramada Plaza Hotel

NOVEMBER NORTHERN BANK MASTERCLASS

Thursday 10th, 9:00am – 12:30pm
Venue: Northern Bank, Donegall Square West

NOVEMBER INAUGURAL WOMEN IN BUSINESS NI AWARDS 2011

In association with Deloitte
Thursday 17th Awards Gala
Venue: Ramada Plaza, Belfast

DECEMBER WOMEN IN BUSINESS NI CHRISTMAS NETWORKING

Thursday 8th
Venue: TBC

JANUARY VOICES HEARD

Hosted by Anna Lo MLA
Tuesday 24th, 10:00am – 12:30pm
Venue: Parliament Buildings, Stormont

JANUARY MARKETING MASTERCLASS

Presented by Elaine McKeown
Tuesday 31st, time 9:30am – 12:30pm
Venue: Weavers Court, Belfast

Who's who at WIBNI

Many of you will already know the team that make Women in Business NI work but we have some new faces here and thought you might like to meet them.

Roseann Kelly CEO



Roseann has been on the Board of WIBNI since March 2003, her support for WIBNI has seen her take on roles such as Vice –Chair, Treasurer, Co-ordinator, and Company Secretary.

Roseann is a seasoned marketer and consultant of long standing. Marketing Director for a leading FMCG company Roseann then went on to set up her own company Common Sense Marketing. As Managing Director she worked exclusively with a number of clients.

**Eva Garland
Marketing
Manager**



Eva has been with Women in Business NI since October 2009. She is responsible for all aspects of marketing within the network.

Eva is a marketing professional with diverse experience within both voluntary and commercial sectors over a seven year career. She has a degree in Media Studies with English and an Advanced Diploma in Management Practice.

**Laura Dowie
Membership &
Events
Co-ordinator**



Laura will be responsible for overseeing membership of Women in Business NI and co-ordinating events.

After leaving university with a degree in French and Spanish, Laura held a sales and marketing role for a leading healthcare company, whilst studying for an Advanced Diploma in Management Practice and a Professional Certificate in Marketing with the CIM.

**Marie-Clare McCabe
Marketing
Administrator**



Marie-Clare is the Marketing Administrator for Women in Business NI. She will be responsible for assisting all marketing duties along with the Marketing Manager Eva Garland.

Marie-Clare is currently on her placement year from the University of Ulster Jordanstown. She will return to University in September 2012 to complete her Bsc (HONS) Degree in Marketing.

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WOMEN BUSINESS NI AWARDS 2011

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Women in Business NI Awards

Women in Business Northern Ireland are delighted to announce the inaugural Women in Business NI Awards 2011, which will be supported by title Sponsor, Deloitte and Media Partner, Irish News. This gala event will be held in the Ramada Plaza Belfast on Thursday 17th November 2011.

The Awards will recognize inspirational women who are high achievers in business life and will also be an encouragement and motivation to younger, aspiring women. They will recognise many women who go about their business quietly and without acclaim but make a valuable contribution to the economic life of Northern Ireland.

The judging criteria will be based on; strong business leadership, entrepreneurship, business acumen, charisma and of course, healthy financials along with a commitment to sustainable growth. We are calling for nominations for the Women in Business NI Awards 2011. Nominations will be considered by a panel comprising business leaders, experts and academia.

JUDGING PANEL...



CHAIR OF JUDGING PANEL

Edel Doherty – Chair of WIBNI / Managing Director of Barhead Travel

JUDGES:

Jackie Henry, Partner, Deloitte

Gary McDonald – Business Editor, Irish News

Roseann Kelly – Chief Executive, Women in Business

Prof. Yvonne Gallagher – Director of Gender Initiative, Queens University, Belfast



At the launch of the Awards: Jackie Henry Deloitte, Valerie Gourley the Irish News and Roseann Kelly WIBNI

AWARD CATEGORIES:

Best New Start-Up

sponsored by Invest Northern Ireland

Award for Innovation/Entrepreneurship

sponsored by Vodafone N.I

Award for Outstanding Management / Leadership

Award for Best in Marketing/Communications

sponsored by JCDecaux

Award for Best Exporter

sponsored by Invest Northern Ireland

Saleswoman of the Year

Best in Professional Services

Best Customer Services

Best Sole Trader

Young Business Woman of the Year

sponsored by Moy Park

2011 Business Woman of the Year

sponsored by Deloitte

Women in Business NI Awards

BENEFITS TO WINNERS AND FINALISTS

Selection as a finalist or winner in the 2011 Women in Business NI Awards carries enormous prestige for business owners or leaders within a business. The acknowledgement from leading figures in industry brings with it the attention and support from the business community, government, industry and the media. The achievement also brings credibility and recognition for the finalist or winner's company.

APPLICATIONS

Application forms can be downloaded at www.womeninbusinessni.com alternatively hard copies are available and can be sent to you by post- please call tel: 0845 6076041

Please note our Early Bird Member offer:

100 places (10 tables) have been reserved at a reduced price of £75+vat (£750+vat) for Women in Business NI members. These places will be held until 7th October after which they will be charged at £95+vat.

ABOUT THE AWARDS

The night will be a glittering, formal affair... And not only for women, we hope to see many men come out in support too!

Starting with a fabulous champagne cocktail drinks reception and some dazzling entertainment, you will then be seated for a superb four course dinner with selected fine wines...

We are very fortunate that Minister Arlene Foster will be in attendance to make the Welcome Address.

After dinner, prepare to be entertained by our infamous key note speaker and celebrity business women Ruby Wax, who will no doubt regale us with the secrets of her business success...

The climax of the night, the Awards will culminate with the presentation of the WIBNI Outstanding Business Woman of the Year 2011 Award.

The evening of Thursday 17th November 2011 at the Ramada Plaza is where we will applaud not only our eleven winners, and excellent finalists but we will applaud each other...

Isn't it about time too?!

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For more information contact Helen Crickard
E: helen@womenstec.com
Tel: 028 9074 9810

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161-163 Duncairn Gardens
Belfast, BT15 2GE

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Fax: (028) 9035 2888
E: admin@womenstec.com



The WOMEN'STEC is the largest quality provider of training for women in non-traditional skills in Northern Ireland.

Based in Belfast, the organisation enables women to return to employment in non-traditional sectors and contributes to reducing the chronic skills shortage in the Construction and ICT industries.

TEC stands for Training, Enterprise and Childcare, as the organisation provides such valuable facilities to women who are socially and economically disadvantaged, ultimately offering them new career and life perspectives.

www.womenstec.com

Great exportations

by Ruth Graham, Northern Bank Head of Trade & Export Finance

The export performance and potential of local Northern Ireland businesses will play an important part in sustainable economic recovery and in the long term growth and development of a number of business sectors.

Northern Bank's Trade & Export Finance team plays an integral role in the overseas expansion of some of Northern Ireland's leading exporters who are already successfully consolidating, expanding and branching into new markets. But we are also strongly committed to supporting the export potential of many other innovative indigenous companies for whom these overseas markets may be the next step in the growth of the business.

Recognising the importance of export as a key driver of economic growth in Northern Ireland, Northern Bank is committed to making export straightforward by putting the right resources at the disposal of both established and aspiring exporters.

We offer a full range of specialist support and products to the business community including day to day banking, Trade and Export Finance, Cash Management, Asset Finance, Invoice Finance, Foreign Exchange, Currency and Interest Rate Risk Management.

There are many practical issues for the exporting business to deal with such as finding the right payment method, currency exposure, differing legal systems and transportation logistics. Choosing a method of payment for your international trade can seem daunting but it



needn't be, with support from the Northern Bank team. Our Trade Finance specialists can make these considerations so much more straightforward and remove some of the understandable fear of the unknown for exporting businesses.

Northern Bank is a local bank that is part of a larger international group.

We provide dedicated help to assist companies

navigate their way through some of the issues surrounding exporting, ensuring that customers reap all the benefits a successful exporting business deserves.

To talk to us about how we might support your exporting ambitions, please contact Ruth Graham, Northern Bank, Trade and Export Finance, Belfast 028 9004 8683.

Have you ever asked yourself 'Am I getting the best Trade Finance support from my bank?'

We make it straightforward

It's important to review your commitments every now and then. So here's a few questions to test whether you would be better off with Northern Bank Trade Finance.

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Does my bank provide a state-of-the-art, user friendly system that allows me to process and monitor all my Trade Finance transactions online?	<input type="checkbox"/>	<input type="checkbox"/>
Does my bank have the risk capacity supported by a fast decision-making process to confirm and discount my export Letters of Credit?	<input type="checkbox"/>	<input type="checkbox"/>
Does my bank provide a dedicated Trade Finance Manager backed by a local team of experienced and professional staff?	<input type="checkbox"/>	<input type="checkbox"/>
Does my bank provide a high quality service with competitive pricing?	<input type="checkbox"/>	<input type="checkbox"/>

Northern Bank Trade Finance customers can tick 'Yes' to all of these questions. This is because, at Northern Bank we believe we provide the best Trade Finance service in the market.



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WIBNI Chair / MD of Business Travel Solutions Ediel Doherty with Quiz Master and WIBNI Member Pamela Ballentine

Women in Business NI Networking BBQ & Quiz Evening

Guests were greeted with a glass of Pimms and a delicious BBQ on arrival at the Raddison Blu Hotel, Belfast for the recent WIBNI BBQ and Quiz. The event was kindly supported by the Radisson Blu and all donations went to the charity Habitat for Humanity who WIBNI have supported and worked with in recent years.

Women in Business members took the chance to unwind, network and socialise with each other at the quiz night. Quiz Master Pamela Ballentine provided the jokes and entertainment for the evening and made sure that everyone thoroughly enjoyed themselves.

How would you have fared at our quiz? Check out some questions (answers below)!

Sample Quiz Questions:

Famous Catch Phrases Round:

From what character / film came the catch phrase 'I'll be Back'

Music Round:

What year did Take That reform without Robbie Williams?

Sports Round:

What sport was Olga Korbut famous for?



WIBNI Members



WIBNI Members



Winning Team with WIBNI Board Member David Elliott and Pamela Ballentine

Answer: The Terminator played by Arnold Schwarzenegger
 Answer 2005
 Answer: Gymnastics

Republic and Northern Ireland business women agree on collaboration

The leading network associations for business women in the Republic of Ireland and Northern Ireland have agreed to work together and share experiences and best practice; and to explore European joint funding and tender opportunities.

Network Ireland, the forum for business women in the Republic of Ireland and Women in Business Northern Ireland signed a Charter of Agreement that will bring together business women from both sides of the Border creating opportunities for network members to tender jointly for major contracts in Ireland, the UK and Europe.

Speaking at this special event at Stormont Castle in Belfast, Network Ireland President, Ms. Mary Kershaw said that, by uniting to work on tender contracts, business women can bring together and share their production facilities, IT, administration and marketing skills to offer true value for money for potential customers.

“Working together, business women from across the country can be more cost effective. So when tenders are sought for the supply of suitable products and services we can bring together the companies that have the necessary skills and experience to work on and hopefully win the contract,” she said.

Ms. Edel Doherty, Chair Women in Business Northern Ireland, said that the agreement signed at this event would hopefully be the start of a process that will strengthen their ability to market businesses owned by women throughout the island of Ireland.

“Women in Ireland are achieving the highest standards of quality in business. Our members can meet the high levels of service required by European customers.

“It makes sense for members in both associations to work together on suitable tenders to strengthen their competitiveness. We look forward to working with women from all corners of Ireland and hope this will lead to increased collaboration in the future,” Ms Doherty said.



Women in Business NI Chair, Edel Doherty with Network Ireland President, Mary Kershaw

This agreement followed the findings of research carried out by Network Ireland earlier this year. It found that four in every ten surveyed expressed an interest in joint ventures with European companies and 21% wished to get involved in joint tendering processes with European counterparts.

43% of Irish SMEs do business in other European countries and the majority of them are selling goods and services, while half of those surveyed purchasing from European companies.

Only 15% of the respondents said that they were doing research business in Europe and 21% were involved in information technology. 8% of the companies reported that their European business transactions accounted for more than 75% of their overall business.

The majority of small and medium-sized companies surveyed believed that European countries were relevant to their businesses and that they had an interest in Europe as a market.

While the United Kingdom is the most sought after market, the companies also indicated that Germany, France, Belgium, Spain and the Netherlands were also target markets for this group.

Members of both associations were welcomed to Stormont Castle by Ms. Anna Lo MLA.

Following the signing of the agreement the group had a tour of this historic building and completed a number of workshops aimed at identifying both potential customers and partners for a collaborative approach business approach.





Why business owners should make a Will

Naomi Gaston is a solicitor at Cleaver Fulton Rankin who deals with wills, probate, taxation and capacity issues. She is a Women in Business NI member

A will is a formal legal document which states to whom you wish your money and property to go when you die. A will enables you to make provision for your family, friends and charitable causes and to safeguard your business and business assets.

If you die intestate, that is, without making a will, standard legal rules are applied and this can leave your family without the protection they need for the future and may cause your business to suffer. Making a will therefore is the responsible action for anyone over 18 and essential for individuals with dependants and business interests.

If you own a business it is important that you consider how the business would be affected by your death. In particular, you need to determine whether your business can operate after your death or if it should be sold to benefit your dependants. You should also consider who is best placed to run the business after your death.

Many businesses owners can avoid inheritance tax on death by taking advantage of business property relief. The type of assets which are eligible for business property relief include a business, an interest in a business and unquoted shares in a trading company, all of which may attract 100 per cent relief. Land including plant or machinery owned by a controlling shareholder or partner which is used wholly or mainly for the purposes of a business carried on by a trading company or by a partnership may qualify for 50 per cent relief.

Professional advice should be sought if you own business assets as there is a minimum period of ownership to qualify for business property relief and certain assets, notably business assets which consist primarily of letting properties or of investments, will not qualify for the relief. Furthermore, certain arrangements such as obligations on surviving partners and shareholders to buy business

assets may preclude business property relief.

A tax efficient will can be drafted to shelter business assets and you may be able to further safeguard your business by giving your executors administrative powers to run your business after your death in your will.

Steps to Make a Will

1. To ensure your will is valid, it should be prepared by a solicitor. Do-it-yourself wills may save on fees, but are often invalid or unclear. Professionally drafted wills are not as expensive as many people think.
2. You should prepare a list of your assets and liabilities to enable your solicitor to estimate the value of your estate and advise you on any tax saving steps which you can take now and also incorporate into your will.
3. You should seek advice on what should happen to business property which may attract business property relief. It may be possible to take advantage of tax exemptions for relevant business property as briefly outlined above. You should also consider what powers your executors may require to safeguard your business or to ensure your business continues to trade after your death.
4. If you have young children you should appoint guardians who will be responsible for your children if you and your spouse or partner should die before your children attain 18 years.
5. You should consider who will act as the executors of your will; these must be people you trust as they will administer your estate and ensure that the directions in your will are carried out. You may wish to consider professional executors if it will be necessary for them to run your business for any period of time following your death.



6. You should make a note of how you wish to divide up your estate. There are three types of gifts that you can make:

- Pecuniary gift – fixed amount of money;
- Specific gift – gift of a particular item of property you own; or
- Residuary gift – gift of the residue (or remainder) of your property, that is, what is left after your liabilities, tax or any pecuniary and specific gifts have been paid.

Your will should then be drafted on your instructions and sent to you to check and approve. The final version of the will is then signed in accordance with statutory requirements.

If you would like to discuss making a will please contact Naomi Gaston Solicitor on **028 9027 1336** or by email n.gaston@cflaw.co.uk

Naomi Gaston is a solicitor at Cleaver Fulton Rankin who deals with wills, probate, taxation and capacity issues.

Please note: The content of this article is for information purposes only and further advice should be sought from a professional advisor before any action is taken.

Clean sweep for Grafton!



Louise Smyth, regional manager Grafton Recruitment, Cathy McCorry, managing director, Grafton Employment Group Ireland, Paula Reid, recruitment consultant Lisburn Branch

Northern Ireland's leading independent recruiter, Grafton Employment Group has scooped the top three recruitment awards at the Irish News Workplace and Employment Awards. This is the first time a single recruitment agency has won all three coveted awards since the awards began over five years ago.

Speaking on the triple award success managing director Cathy McCorry stated; "To be recognised as the best company in our field, for recruitment consultant, team and innovator is a marvelous honour and one which everyone at Grafton is rightfully proud of. We realise that during these times our people are our greatest asset and awards like these are a real boost for our team. To win one award was a great recognition, but to make it a hat-trick of successes is extra special."

Paula Reid from the Grafton Recruitment Lisburn office picked up the prestigious 'Recruitment Consultant of the Year Award'. This is the 4th consecutive year that Grafton Recruitment have claimed this coveted title.

Paula was chosen by the judging panel for what the judges regarded as her "exceptional customer service" which was evidenced in both

her candidate and client testimonials.

The 'Recruitment Team of the Year Award' was presented to Grafton Employment Group's 'Temporary Team' Louise Smyth. The Grafton Recruitment Temporary team is the largest supplier of temporary solutions in Northern Ireland, representing on average 3,500 temporary workers per week and partnering with over 500 client organisations.

The judging panel commended the team having witnessed the extent of the commitment shown to ensure that clients' expectations were not only met but exceeded.

And finally, Grafton Employment Group scooped the prized accolade of 'Recruitment Innovator of the Year' for developing its brand and portfolio of services. Over the past 12 months, the Grafton Employment Group have evolved their recruitment business from a high street recruitment agency with a range of services to a complete employment solutions specialist that will be seen as a true business partner to customers, adding value and contributing to the success of their businesses and their careers.

Cathy further commented: "To be recognised

as the leading agency is extremely satisfying as it officially endorses our working practices and recognises our commitment to quality both for client and candidate alike."

She continued: "It's a resounding vote of confidence by those who govern the industry in which we work and provides further evidence that our customer focused business model based upon innovation is working within our domestic markets as we look to roll it out further overseas."

Outlining the groups' record and 29 years experience; Cathy also commented, "I'm certain these latest awards will further enhance our market position. As 'Recruitment Innovator of the Year and Team of the Year, our clients and those registered with us who are looking for employment can be assured they're with the best."

"Since we're officially recognised as the leading agency in Ireland, we can take great pride in bringing our successful Irish business model to new regions and countries."

Perspectives for a business growth policy

by Professors Simon Bridge, David Carson, Mark Durkin, Audrey Gilmore, Pauric McGowan and Ken O'Neill

In January this year the Northern Ireland Executive's Sub-Committee on the Economy issued its Consultation on Priorities for Sustainable Growth and Prosperity and invited stakeholders to consider the document and contribute their views. In reply the Marketing and Entrepreneurship Group within the University of Ulster's Ulster Business School submitted comments on those specific proposals. It then followed that with a public forum entitled 'Voting for Growth' where personal views on policy for stimulating growth were explored and debated by over 60 attendees from the public, private and voluntary sectors. Finally, based on the ideas offered through all these stages, the department's Professoriate has produced this article on growth policy.

Traditionally Northern Ireland has pursued three sources of economic growth: more businesses from outside Northern Ireland locating subsidiaries here, more businesses from local start-ups, and more growth in the existing business stock. Thus, to address these, it could be said Northern Ireland has had three aspects to its economic development policy:

- Attracting new businesses from outside Northern Ireland - which has been the field of FDI policy.
- Stimulating more new local start-ups - which has been attempted through entrepreneurship policy.
- Encouraging more growth in established local businesses - which has been the aim of (business) growth policy.

It is the third of these policy aspects: business growth policy, which was understood to be the prime subject of the earlier consultation document and thus the prime focus of this article.

The (wider) context

A long habit of not thinking something is WRONG, gives it a superficial appearance of being RIGHT, and raises at first a formidable outcry in defence of custom. Thomas Paine

Although the focus is on business growth policy, that cannot be conducted separately from those other aspects of government which have an economic impact. For instance, while the consultation document emphasises that the Northern Ireland Executive has made the economy the top priority in the Programme for Government (PfG), other indications suggest that, in areas such as planning, economic issues are often subservient to social requirements. Some social considerations may be relevant, not least because economic policy is pursued ultimately for the benefit of people, but there should be a mechanism for identifying and resolving such conflicts. Therefore wider economic considerations suggest that an economic growth policy should best be conducted within the context of an overall approach which:

- Gives appropriate priority to the economy.
- Provides a joined-up, cross-department mechanism and for applying that and for identifying and resolving any consequent policy conflicts.
- Takes a wider view than just trying to encourage more investment.
- Addresses fundamental weaknesses, such as skills, incentivising businesses and planning.
- Is prepared to identify and change approaches which don't work.

Past growth policy has failed

Although we have been following current growth policy for some time in Northern Ireland, the indications are that it hasn't worked. If it was working, why would it be necessary to prepare proposals for, and



consult on, alternatives? However it is not just here that this policy is failing. The same methods are applied elsewhere and, while there may be few independent reviews of such efforts, those which have been conducted generally indicate, if not failure, at least a lack of evidence for policy success. Thus a change appears to be needed but, if we cannot admit that policy might be failing, we won't be prepared to consider and make improvements.

The basic assumptions

In order to produce a better policy, it is necessary first to establish why the present policy may have gone wrong. This article suggests that we have based policy on some wrong assumptions about what drives economic growth and how growth can be influenced. Examples of such apparent assumptions include:

- That all businesses want to maximise their profits and that, to do it, they want to grow. Businesses will thus have a growth imperative.
- That business decisions are based on logic. It is assumed that a business will follow that course which a logical analysis suggests will offer the best balance of risk and reward.
- That if businesses are not growing they are being constrained by a shortage of inputs such as finance, skilled labour and R&D.

Is there a growth imperative? Businesses are inanimate and don't themselves want anything. Northern Ireland has an SME economy and what matters for many SMEs are the aspirations of their owners. 'An enterprise', it has been said, 'is a goal realisation device' and business owners are often 'purpose maximisers, not just profit maximisers'. Thus,

especially in the small business sector, business owners' goals are not purely financial and they don't necessarily want to grow their businesses if it involves more effort.

Are business decisions always logical? If it is the owners who make the decisions, not the businesses, then those decisions will often be subject to social influences because human beings are very social animals. This social influence is now being recognised in behavioural economics which assumes that people's decisions, rather than being purely logical, are very often influenced by their social surroundings.

Is there a skills shortage? Is a lack of employee skills constraining businesses or, instead, is there a failure to identify the skills needed and/or to use the skills available? Is any claimed lack of skills therefore just an excuse, with a shortage of entrepreneurial leaders/ managers being a more significant constraint on Northern Ireland's ability to grow? The following sources would suggest the latter:

'There is a "skills-productivity paradox" — why are the regions "long" on qualifications, but "short" on productivity and earnings?'

Hepworth and Spencer

'In Northern Ireland 32.4 per cent of workers are in possession of a qualification which is higher than the qualification required for the job they currently occupy.'

Felstead and Green
'Unless they are gained as part of a completed apprenticeship, occupationally specific level 2 vocational awards (INVQs) generally offer poor or even negative return.'

Wolf Report

Is there appropriate support? Is the support which is offered to address the supposed shortages appropriate? For instance has the response to apparent skills shortages been supply driven, as suggested above, instead of first assessing the real demand? Also has R&D support failed to recognise that 'R' and 'D' are different and need different approaches, and that most SMEs are only able really to engage in the 'D'.

Where are the constraints? In horticulture it used to be thought that, in their natural state, plants normally tried to grow and that, if they didn't, it was due to external constraints such as a lack of warmth and light, a drought, or a shortage of nutrients. In effect growth was assumed to be the natural condition for a plant. However recent research by Nicholas Harberd suggests that growth is normally restrained by internal inhibitors (arising from parts of a plant's DNA called DELLAs) and therefore non-growth is actually normal. Growth may occur when all the conditions are right for the plant to produce hormones which overcome the growth-restraining effects of the inhibitors, but just providing more sunlight, water and/or fertiliser may not be enough to achieve that. It is further suggested that this lack of growth can be in a plant's longer-term interest if it prevents it from growing too fast for the conditions in which it finds itself.

A different view

'It ain't what you don't know that gets you into trouble. It's what you know for sure that just ain't so.' Mark Twain

As with plants, might businesses also have hitherto-unsuspected internal inhibitors to growth, with those inhibitions being located in the minds of their owners?

Have we, in effect, been taking the horse to water (or taking water to the horse) without considering whether it wants to drink?

Have we simply assumed that businesses will grow if given more support and assistance, instead of considering what actually motivates their human owners - which might not be what they subsequently rationalise as their motivation?

Is the problem, therefore, not what we don't know about businesses, but what we think we do know but which is wrong.

If people are 'purpose maximisers' (as suggested above) this implies that, in order to understand their business intentions, it is necessary to ascertain what their purposes are and what influences those purposes. It would seem that, even in business, people's purposes are often wider than just making more money and that they are often based on social considerations.

Thus human action is frequently influenced by the example and/or encouragement of family, friends, peers and those whom people seek to emulate. As a result our actions are determined more by what appears to be socially acceptable than by what might seem objectively to be most logical. As one review has put it: *'Our current models for predicting behaviour are impoverished because they have not yet properly acknowledged the external social factors that shape human decision-making.'*

International best practice

One source of new approaches which has been tried on more than one occasion in

Northern Ireland is international best practice. But that approach also hasn't worked for us, and most such practice may not actually be new.

For instance an examination of entrepreneurship policy has suggested that, in many countries, examples of apparently attractive new policy are generally repackaged selections from the same old policy menu, and it is natural that such initiatives would then be hyped by those responsible for them - thus giving them an appearance of success.

International best practice may provide some stimulation but it does not appear to offer the main solution to our problems.

What we could do

In this situation it would appear that we have four main options. These are:

To do nothing. Doing nothing might not achieve anything but it would at least save the money currently wasted on failing policies.

To keep trying with more of the same. Continuing to do the same thing is the comfortable option - but 'if you keep doing what you've always done, you'll keep getting what you've always got'. Einstein is supposed to have described as madness keeping on doing the same thing but expecting a different result. This option is thus likely to achieve little more than doing nothing - but for significantly more cost.

To look elsewhere for better ideas. The option of identifying and then copying apparent international best practice may appear to be attractive but, as explained above, this hasn't worked for us and such practice generally isn't new. Continuing to expect to benefit from copying international best practice is thus another example of continuing to do the same thing but expecting different results. In addition, if those responsible for policy appear always to want to look elsewhere for solutions, it must imply that they don't believe in the ability of people in Northern Ireland to devise their own better policy - and such deprecation can become a self-fulfilling prophesy.

To devise our own better policy. Why shouldn't we try to devise our own better policy, especially as it is the only option which could actually work?

Suggestions for devising a better policy

Avenues to pursue. If we are prepared to try to devise our own better policy then there are a number of possible avenues to pursue, including some indicated by the analysis above. This article suggests that a start could be made by:

- Conducting constructive post-mortems and reviews of past schemes.
- Undertaking a re-evaluation of the assumptions underpinning much past policy.
- Having a focus on developing leadership (in government as well as in businesses).
- Exploring the importance of social influence as a motivating factor and thus its potential as a means of achieving the change sought.

Approach to take. Attempts to devise our own policy should be supported by a new joined-up approach - including:

- A readiness to acknowledge failure and to examine and learn from it.
- A willingness to end approaches which don't work and to change our ideas.
- Co-operation across relevant areas of government.



- A belief in our own ability to develop new policy.
- An acceptance of the need to experiment and to innovate.

Other contributions

In light of the above, if Northern Ireland is going to develop its own growth policy the Universities also have an important role to play in that regard. While significant contributions are already made to policy development, education and research by Universities the extent to which this is fully recognised may be somewhat limited. This role could more fully encompass the following;

- From the breadth and depth of their subject knowledge and expertise Universities could provide new thinking around existing problems and unexploited opportunities.
- From their repositories of learning and from their wider networks Universities could be a source of new ideas.
- From their focused research capabilities Universities could help in testing and validating possible new approaches.
- From their contacts with many of Northern Ireland's bright young people, Universities could be influential agents for change with respect to society's outlook on enterprise in all its forms.

In conclusion

It can be argued that in Northern Ireland we have had as long, and as comprehensive, a programme of policy interventions as anywhere. Therefore, if we are prepared honestly to admit our failures and to learn from them, that is as good a starting point as we could get and, on that basis, there is no reason why we couldn't become a world-leader in finding growth solutions.



THESE ARE TESTING TIMES

For the first seven months of this year the stockmarket (as measured by the FTSE 100) traded in a range of 5600 to 6100, encountering a great deal of volatility but in spite of all this, looking relatively stable. The beginning of August came as a bit of a shock: traditionally a very quiet time for the stockmarket, many investment professionals were wrongfooted by the sudden and dramatic market movements. Barely pausing for breath, the market slid below 5000 with scarcely a second thought. This has reflected the general doom and gloom being heralded in the media, with the US, Europe and the UK all having their own problems.

We have seen the US suffering the indignity of having its credit rating downgraded coupled with real fears that the economic recovery is stalling as evidenced by a number of poor statistics released recently. As we begin the long run-up to the Presidential election there are also fears that the enormous budget deficit is not being tackled effectively.

Problems also abound in the Eurozone. Sovereign debt is still a major cause for concern, with worries continually resurfacing that other countries will be drawn into the mire. For so long Germany has been the growth engine of Europe, but we have recently seen very flat figures for economic growth which have given rise to a whole new level of worry that Europe is sliding into recession again. Banks are (or rumoured to be) experiencing liquidity problems, once again fuelling worries that we are revisiting the banking crisis of 2008 and in some quarters there is renewed speculation that the Euro has a very limited life in its current form.

Things are scarcely better in the UK. The economy has hardly grown over the last three quarters and we appear to be teetering on the edge of a

double dip recession. There have been renewed calls for George Osborne to temper his plans for cutting the deficit and the emphasis in the Bank of England monetary policy committee has certainly shifted away from concentrating on inflation and interest rates towards growth.

Now more than ever there is a need for professional advisors to consider a suitable asset allocation and engage in stock selection to find value in line with the investor's predetermined level of risk adversity. Reluctance to take on risk is clearly reflected in the market: gold has become very popular again, it is currently close to its all-time high and ten year government stock (gilts) are seeing their lowest ever yield of around 2.5%. This is a clear reflection of investors' nervousness and does little to provide reassurance. Even though statistics for the equity market make it sound relatively cheap, they are based on past earnings and it is the future that the market looks to. Overall, it should be remembered that all investments carry risk and diversification is the key to reducing this risk through a well structured and bespoke portfolio where the investors' best interests are established.

This does not constitute a recommendation to buy or sell investments and the value of any shares may fall as well as rise. Investments carry risk and investors may not receive back the amount invested. The views expressed are those of the author and not necessarily of Cunningham Coates Stockbrokers.

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Cai Graham Photography

Cai Graham is a photographer who covers commercial assignments and weddings & portrait shoots. Cai has been a member of Women in Business for about 3 years. You might recognise Cai, as she has been taking photographs for Women in Business NI for the past year.

Cai's photography is all about people. She believes that everyone deserves to have lovely photographs taken, and that behind every face is a great photograph waiting to be released.

Commercial Assignments.

Simply put, pictures are an ideal way to create a professional profile for your business and effectively promote your brand and your ethos.

More businesses today, are recognising the value of investing in photographic imagery or artwork pieces for their business environment, website and brochure ware.

Cai draws on her experience from her portrait photography to inject the personality back into your company. More often now, clients expect to see the face of who they are dealing with. Commercial and Corporate clients are becoming more aware of the

importance of the showing the 'human-side' of their business.

Lifestyle Photography

PORTRAITS : Cai's style is bright and colourful. The bold combination of colours is also beautifully complimented by the striking black and white images that are also offered. Being a Mum herself, Cai has extensive experience in photographing babies, children and families. Cai is now the owner of an empty nest as her children have headed over to England to further their studies - she urges all you Mums out there to have a family shoot taken now - before your 'babies' up and leave.

WEDDING : There are many different styles of wedding photography. Some call it reportage, others call it contemporary.

"Whatever it's title, the end result is the same for me I want to catch the spontaneity of the emotions you and your guests experience as the celebrations unfold." Cai is used to capturing the special moments in your big day without taking over the proceedings. Cai will capture the gorgeous images of the Bride and Groom, interspersed

with the with fabulous reportage coverage.

BOUDOIR : Boudoir Photography is becoming more and more popular as ladies are wanting to express their femininity. Boudoir photographs can be sexy and sassy, but also they are often suggestive and demure. Whatever your choice, Cai insists that your images are tasteful; she will NOT pressurise you into creating poses that you are uncomfortable with.

Who opts for Boudoir photographs ? Brides are often looking to treat their new husbands to this very unique gift. Often women are wishing to celebrate a certain milestone, be it a birthday, a pregnancy or even a divorce.

Having your boudoir portrait taken is empowering and frequently women of all shapes and sizes are confident enough to say, "This is who I am !"

So, whoever you are ... Come and talk to Cai to see how she can help you create the contemporary images you need to publicise your events, promote your products & services or to create those memories of your loved ones.

Further details can be found on her blogsite : www.caigrahamphotography.co.uk
M : 07801926602 T : 02891853478



Staff Assure

In the next in her series of articles, psychologist, Anne Kelly answers a question so many of us ask...

Does counselling work?

by Anne Kelly C.Psychol. BABCP Acc. Cognitive Therapist

A reader asks Anne

A male staff member made sexual and other abusive remarks to a female and we disciplined him. Three months later he indecently assaulted her. He has now been dismissed. The female took six weeks leave and we referred her to counselling which she finished after six weeks. She returned to work a month ago. Since then however, her attendance has become erratic and she has now become so irritable and difficult to work with that other members of staff have complained. Her performance at work is also now poor. Yet she is clearly distressed. HR staff have tried to talk to her but she is unable or unwilling to.

As she has already seen a counsellor where do we go from here? David.

Anne replies

Few people are aware that counselling is no longer recommended for most common disorders such as rape, assault, anxiety, depression, alcoholism and many others. This is because it hasn't been demonstrated to work. The National Institute for Clinical Excellence (NICE) is the advisory body to the NHS and recommends a talking therapy known as cognitive behaviour therapy (CBT). This is because CBT is simple, user-friendly, usually short term, empirically testable and demonstrated worldwide to be as effective as drugs. From a reading of your letter your employee is still traumatised David.

Trauma Symptoms:

Irritability and anger are trauma symptoms (and a major symptom of stress). This employee has both. One client who had been shot at and petrol bombed during the Troubles signalled his arrival here by trying to kick the door down. A few sessions later he was mortified by this behaviour – but the anger was just a symptom of trauma and not an aspect of his personality. As his trauma symptoms reduced, so did the anger. Likewise with your employee. If she was not an angry person before then the anger is a symptom of trauma which will reduce when her symptoms do.

After trauma, anger will rarely present alone but will tend to go hand in hand with the second symptom, anxiety. This is just a modern version of the prehistoric 'fight or flight' (anger/anxiety) response to danger. Some common, though frightening, anxiety/stress symptoms include trembling hands, tension, sweating, nausea, dizziness, feelings of terror, loss of control and insomnia. All terrifying but harmless. An important aspect of anxiety is that it can interfere with concentration and memory. Thus the employee's quality of work will tend to suffer too as this employee's already has. Severe stress symptoms are similar.

Avoidance of any reminder of the trauma is a third symptom - hence her unwillingness to talk about her current difficulties. She may also begin to distrust males in general, which may compound the communication difficulty if the unfortunate HR person happens to be male.

She may be also suffering intrusive 'flashbacks' of the assault which are vivid and terrifying and are often accompanied by nightmares, panic attacks and insomnia, all of which fuel her distress. I would recommend CBT.

How does CBT work?

First we ask the client to bring a list of everything they're worried about so that we have a good clear picture and can get to work right away.

Second, where necessary, we assess any symptoms to ensure that we have an accurate diagnosis of what we're working with.

Third we teach the client to assess and understand their own symptoms so that they don't get anxious about them and thus exacerbate them.

Fourth we teach them to relax. People tend to confuse physical and



mental relaxation. Physical relaxation is useful only for physical symptoms whereas most anxiety is psychological. So we teach people to relax psychologically as well as physically e.g. a client who has been traumatised will tend to think that their trauma symptoms mean they're going mad. This thought is inaccurate and increases their anxiety. So we teach them to think accurately i.e. while the symptoms are terrifying, they're harmless, common and indicate trauma, not madness. (People who think they're going mad are usually just anxious. Those who are genuinely 'mad' won't even know it.) This is just one of the ways in which people learn to relax about anxiety symptoms.

Fifth, people are terrified of remembering trauma, yet this **avoidance** maintains the symptoms. So when we're sure that the client's anxiety (and anger is part of it) has reduced enough, we begin to expose them to the trauma memory. At first their anxiety shoots up again. But we've prepared them for this and taught them coping skills. At first they tend to think they'll collapse, go mad, lose control or have a nervous breakdown if they think about the trauma. But they begin to realise that these anxious predictions don't happen. Instead, they learn that anxiety goes up and then reduces – every time. This realisation gives them a sense of control. The important thing here, is to understand common anxiety/stress symptoms, learn skills to deal with them and equally importantly, never be frightened of them.

Finally we undertake relapse prevention which means we ensure that people don't just leave therapy when the symptoms are gone but that they're familiar with the skills and knowledge they've been taught so that they can then use them in similar situations e.g. high stress.

Although your employee has been counselled, she still has symptoms. They are adversely affecting her; her work and others at work. In order to aid recovery I would recommend that she attend a qualified and experienced CBT therapist. If you're unsure of what that is, you're welcome to make contact and we'll advise.



Company and Individual
Counselling and Therapy:
www.belfastctcentre.com
or
www.staffassure.com

COACHING FOR TALENTED WOMEN

Poised for Success is a locally based coaching practice which focuses on working with talented, professional women.

It's Director Caroline Duffy is an accredited and experienced coach whose coaching philosophy focuses on providing her clients with quality time to think.



Poised for Success

Poised for Success's clients come from a variety of backgrounds including those in corporate life and also entrepreneurs, supporting them as they manage both tumultuous periods and establish long term strategies.

For more information, contact Caroline Duffy at carolineconsulting@gmail.com
Tel 07809 642769

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Why choose Busy Bees Benefits?

Organisations in Northern Ireland are now able to save money and make their employees' lives easier, thanks to a new employee and business benefits provider for the area.

Busy Bees Benefits has taken Northern Ireland by storm with its innovative and exciting operating system and range of schemes that help companies of all sizes and types to save money, improve staff retention, boost morale and assist with recruitment.

Busy Bees is also the UK's largest private childcare provider, with an enviable reputation of providing world class service and operating more than 130 nurseries.

Busy Bees Benefits operates Childcare Voucher, Cycle to Work and Car Care schemes, as well as offering its clients access to retail discounts. Childcare Vouchers help working parents to save money on the cost of registered childcare, while their employers gain from National Insurance exemptions on the value of the Vouchers. Our Cycle to Work scheme again offers tax and National Insurance exemptions, while Car Care saves all motorists money on car maintenance, repairs and services.

Why not visit www.buzzybeesbenefitsni.com for further details and see how Busy Bees Benefits could be helping you!

Why choose Busy Bees Benefits?

- We're a pleasure to deal with
- We deliver world class customer service
- We are a complete benefits provider, offering Childcare Voucher, Cycle to Work and Car Care schemes
- We provide access to discounts at high street retailers
- Your money is safe – all funds are placed within a trust account, which means we don't use it to fund our operating costs
- We don't insist on contracts and there's no hidden charges
- We offer Women in Business members preferential rates.

Email una.mcgurran@buzzybeesbenefits.com for more information!

WIBNI delve 'into the cloud' with Equiniti ICS for effective membership management



Laura Templeton Equiniti ICS, Eva Garland WIBNI, Noel Lynch Equiniti ICS

Equiniti ICS is pleased to announce the partnership with Women in Business NI to deliver a robust online CRM system to improve their management of memberships and events.

The solution, Microsoft Dynamics CRM Online, will allow Women in Business NI to store all their membership information securely and access from any location. Dynamics CRM becomes an extension to the Microsoft Office suite, with Women in Business NI staff being able to run the Online CRM from within Outlook, providing efficient management of all activity and correspondence.

Women in Business NI chose Equiniti ICS to install and train them on the customer management system, due to Equiniti ICS's high level of expertise in the system and value for money through the special rate for the not-for-profit sector with Microsoft Dynamics CRM

Online. As an active participant of the Business in the Community initiative, Equiniti ICS will support Women in Business NI, a registered charity, by providing the software implementation for a minimal charge.

Laura Templeton, Sales Executive at Equiniti ICS said: "We are looking forward to working closely with Women in Business NI on this customer management project. As an active member of Women in Business NI and a regular attendee at the organisation's events, it is great that Equiniti ICS can provide Microsoft Dynamics CRM Online to help make their membership and events management more efficient."

To find out more about how Equiniti ICS can help you, contact Laura Templeton on **+44 (0) 28 9045 4166** or laura.templeton@equiniti-ics.com. For more on our services, go to www.equiniti-ics.com.

WIB member takes on artistic challenge this Autumn

Jo Keating, Community Fundraising Executive with Save the Children in Northern Ireland and member of Women in Business, is undertaking an artistic challenge this Autumn to raise much-needed funds for the charity's emergency work.

Locally-born artist, Kenny McKendry has teamed up with Save the Children to produce a series of portraits of well-known, local people. The exhibition, called Facing North will be launched at a prestigious event at The Ivory in Belfast's Victoria Square on November 10th.

Kenny is donating 40% of proceeds from the sale of his portraits to the charity's work. Originally from Ballintoy and now based in Whitehead, Kenny's works hang in prestigious galleries and collections across the world – most notably in southern England, Australia and the USA.

Jo said, "When Kenny approached us, I thought this was a marvellous opportunity and an extremely generous gesture from such a talented painter.

"We're looking forward to a great fundraising evening. Anyone interested in finding out more can look at www.kenny.mckendry.com or contact me at j.keating@savethechildren.org.uk



Therapie and Optilase Clinics open at Cleaver House



Lord Mayor of Belfast Councillor Niall Ó Donnghaile with MD, Tracy Gilligan at opening in Belfast

Therapie Clinics is the country's leading laser and skin clinic, with clinics nationwide, including a clinic at Belfast's Queen's Arcade and most recently, a new state-of-art clinic at Cleaver House, Donegall Place (just opposite City Hall).

Therapie Clinic is very much a pioneer in the health and beauty industry, specialising in the most advanced and high-tech treatments on the market, from laser hair removal, to revolutionary skincare treatments from top brands including Dermalogica and Image Skincare (the leading American cosmeceutical skincare brand), to the very latest anti-cellulite and anti-ageing treatments.

One such example is the iPixel Laser. This was only launched in the States in May of this year and introduced at Therapie Clinic in August. The

iPixel Laser is a revolutionary non-invasive treatment that uses the very latest light technology to help significantly reverse the signs of aging and also reduce the appearance of scars and dark pigmentation. It's the most advanced technology available and has already been proven to be safer and more effective, with even less downtime than other laser resurfacing technologies on the market... interestingly it was also featured on Channel 4's Embarrassing Bodies.

There are rumours of a world's first in terms of anti-ageing treatments, to be unveiled towards the end of September, so stay tuned

To arrange a free consultation phone: Optilase on **08000 121 565** or visit www.optilase.co.uk

Belfast travel firm up for top industry award

Leading by example and entering awards the WIBNI Chair Edel Doherty, also the Managing Director of Business Travel Solutions has been shortlisted for the Business Travel Management Company of the Year prize in the TTG Travel Awards, run by the industry's leading trade magazine, Travel Trade Gazette.

Daniel Pearce, editor of TTG, said: "Faced with the ongoing economic uncertainty among consumers and some of the most challenging trading conditions for years, the UK's best travel companies have really proven their worth.

"This year's entries have been of an amazing quality - and our unique combination of voting by travel agents and judging by industry experts means that the eventual winners of the TTG Award will have truly earned their status. We

congratulate all those who've made it onto our hotly-contested shortlist."

Edel Doherty, Managing Director, said: "The TTG Travel Awards are regarded as a universal benchmark of quality within the travel industry. We're tremendously proud to have been shortlisted alongside such other strong entrants."

Judges for the awards include experts from leading travel companies and trade bodies such as Thomas Cook, Sandals and the Institute of Travel and Tourism, as well as leading figures from the worlds of commerce and retail.

This year's winners will be announced at a spectacular ceremony at London's Grosvenor House Hotel on September 22.

Santander partnership for Northern Ireland Women In Business member

Santander Corporate Banking has entered into a new partnership with Fleet Financial to provide car and van Contract Hire to small and medium sized businesses and corporate customers in Northern Ireland.

Under the new partnership, Santander will provide the vehicle finance, with Fleet Financial providing all other aspects of a high-quality, fully-integrated fleet management solution. The fully disclosed agency facility will result in Fleet Financial securing additional Contract Hire funding for customers, while also increasing Santander's presence in Northern Ireland.

Based in Belfast, Fleet Financial is Northern Ireland's largest independent, privately owned Contract Hire and Fleet Management company. They are the first and only Northern Ireland based company to be listed on the prestigious FN50 top UK companies and currently manage close to 4000 vehicles. Listed this year at No 42 they strive to be the best in their sector and have built the business on exceeding customer expectations at all levels.

Santander Corporate Banking has a clear strategy and commitment to support Fleet Financial and businesses throughout Northern Ireland. It provides a full relationship banking service through its team of experienced corporate specialists based at its Belfast Corporate Business Centre

For further information on the range of services available from Fleet Financial with business vehicle requirements should visit www.fleetfinancial.co.uk or call **02890 849777**



Savings for Employers and working parents

Employers For Childcare Vouchers Ltd is a social enterprise, which administers a quality childcare voucher scheme. Childcare Vouchers are a Government scheme aimed at helping working parents with the cost of childcare.



Marie Marin Chief Executive

Childcare Vouchers work through salary sacrifice which means parents choose to receive them instead of part of their salary. Childcare Vouchers are free from tax and National Insurance Contributions. Parents can sacrifice up to £243 in Childcare Vouchers each month helping families make savings of up to £1,800 off their childcare bills each year!

In the current economic climate Childcare Vouchers are an essential employee benefit for employers and parents alike. Employers make savings on their National Insurance Contribution for each Childcare Voucher salary sacrificed by each employee. This provides employers with the opportunity to make £1000s savings per year.

In addition to the financial savings organisations may make, there are other equally important benefits which add value and offer indirect cost savings:

- Retaining Staff
- Reducing Absenteeism
- Increasing Productivity
- Attracting Talent
- Increasing Staff Morale
- Increasing Staff Motivation

Win Win on your double bottom line

Like any business, a social enterprise focuses on generating income through the sale of goods and services. However the added value of a Social Enterprise is the way in which it uses its profits to maximise social, community or environmental benefits.

As a Social Enterprise we offer an alternative way of doing business, we are proud to be the only Childcare Voucher Provider in the UK to hold the prestigious "Social Enterprise Mark" which proves we trade for people and planet. Using our Childcare Voucher scheme makes your money work twice!

As a founding member of the CVPA, you can be confident that Employers For Childcare Vouchers adheres to the best practice principles for the Childcare Voucher sector.

Doing business with fellow Women in Business

We would love to do business with you. If you are interested in making savings for your company or yourself with Childcare Vouchers contact pat.vance@employersforchildcare.org Freephone: 0800 028 3008

Save up to twenty per cent on your monthly bills with vodafone

Members of Women in Business can save up to 20%* on their monthly price plans with the Vodafone Women in Business NI Advantage Programme.

With these great savings, members who spend £20 or more each month can get up to 20%* off and people who spend less than £20 can receive up to 10%* off. The programme also gives Women in Business members the opportunity to pass these great savings on to as many as five friends and family at no additional cost.

The programme is supported by a dedicated team in Northern Ireland and available to new customers or existing customers eligible for an upgrade.

Women in Business member, Jacqueline McGonigle from whatsonni.com has already taken advantage of the programme and commented, "As an existing Vodafone customer and member of WIB I was only too happy to take up the offer of 20% discount on my mobile phone tariff.

"I have been with Vodafone since I launched my business over two years ago and the customer service is excellent. I know I can rely on Vodafone when I am out of the office. As a web based business it is essential that I receive emails whilst on the go and Vodafone and my

Blackberry Torch have never let me down."

Pauline Quigley, Head of Vodafone Northern Ireland believes the programme will allow customers to get even more for their money.

"The Women in Business NI Advantage Programme is another way in which Vodafone allows Women in Business members to enjoy great savings on their price plans. We are delighted to offer the Programme through our partnership with Women in Business NI".

To find out more information call 028 9027 5317 or email vfni.businesssteam@vodafone.com.



vodafone

Xperience success

Xperience, the Lisburn based IT solutions company, has cemented a long standing relationship with Mclvor Plastics through a new CRM package which the business has had installed.

The company's recent growth through export required the need to look for efficiencies in their business process and become more proactive in generating and closing new business leads. Xperience, having recently engaged with Mclvor Plastics to supply a number of high quality sales folders to help promote the new Xperience brand, is aiding the aspirations of the business by developing their Customer Relationship Management (CRM)/Financial Management package. The package includes software such as Pegasus Opera and ProspectSoft and the ongoing supply and support of their IT hardware by Xperience's specialist team.

The advantages of having an effective CRM system are huge for any SME. It enables the management and measurement of both sales and marketing campaigns, the log and tracking of enquiries and leads, the generation of quotes, storing of sales documentation and drill down reports on sales pipeline.

Speaking about the difference this had made to the business Marie Mclvor, Co-Director of Mclvor Plastics said, "We have been with Xperience since the 1990s when we first had a computer network installed. When they demonstrated the advantages that a CRM network would have for our business, we saw that it could enhance our plans for expansion and for future staff development. We have had ProspectSoft installed for around 6 months and it



has enabled us to market new products and services to existing and new customers in ways which we previously couldn't have done."

Deborah Swain of Xperience and WIBNI member said, "By installing a tailored CRM solution for Mclvor Plastics we have shown them how to streamline their business and make sure that generating and closing business leads can be straightforward. This kind of system works really well for businesses that are looking to grow into new markets and gain valuable data on what works with their current and potential customers when rolling out new products."

New Members

Alison Gray	Alison Gray-personal Stylist	Lynn Patterson	LP Associates(NI) Ltd
Jill McKee	Allplay	Anna Gray	McGrigors
Lynne Beggs	Candy Plum	Suzanne McNeill	McGrigors
Zara Beggs	Candy Plum	Ciara Seymour	McGrigors
Jennifer Harrison	Chaka Travel	Fiona Rice	Next Level Impact
Jane McDaid	Close Invoice Finance	Shanti McAllister	
Geraldine Dean	Colour & Image Studio	Lorraine Johnston	Northern Ireland's Wedding Belle
Carol McCarron	David Prentice	Ciara Van Es	Northern Ireland's Wedding Belle
Judi McClelland	David Prentice	Pauline Shepherd	Pauline Shepherd Hr Consultant
Sarah McDowell	Development Planning Partnership (DPP)	Nicki Scott	Purple Promotions
Paula Breen		Barbara Hughes	Spirited Drinks Ltd T/a Boozeberries Liqueurs
Eileen McGuigan	Express Urself	Elaine McCosh	Uniglobe B2b Travel
Valerie Reid	Forde May Consulting Ltd	Leah McStravick	Universal Coaching Services
Roisin McNamara	FSB	Elliott Duffy Garrett	
Andrea Close	Hair Hospital	Employers For Childcare Charitable Group	
Lorraine Campbell	Integrated Services Design	Mast Ireland	
Shirley Madden		Pierce Communications	
Grainne Lennon	Intertrade Ireland	Progressive Building Society	
Sharon McKinney	Jones Peters Chartered Accountants		
Susan Steele	Learning Support Services NI		

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