

South and East Yorkshire

# Enterprise Weekly

The definitive small business e-newsletter

fsb<sup>3</sup>  
Experts in Business

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## Enterprise Weekly FORTHCOMING EVENTS

### HS2 Supply chain – register your business for supplier roadshow



HS2 will be one of the largest infrastructure projects the country has seen and local firms will be a key part of the supply chain, both during the construction phase and once HS2 is up and running.

HS2 Ltd will be hosting a roadshow event in Leeds on Wednesday 18 May, meeting companies interested in exploring the thousands of supply chain opportunities created by HS2. You are invited to be a part of the biggest and most ambitious infrastructure project in Europe.

Through presentations, face-to-face time with HS2 experts and networking, participants will hear from, and meet with, the HS2 teams and industry partners responsible for supply chain, health and safety, community relations, building information modelling, equality, diversity and inclusion, skills, employment and education and environment. At the event participants will discover the scale and timing of contracts and what their business needs to do to get ready to bid.

To register visit: <https://www.hs2roadshow2016.co.uk/Yorkshire-and-Humber.aspx>

### ASEAN Insight Seminar Yorkshire and the Humber

**UK-ASEAN**  
BUSINESS COUNCIL

The UK-ASEAN Business Council is holding an ASEAN Insight Seminar for Yorkshire and the Humber businesses at 3.00 – 5.00pm on Wednesday 27 April at York Science Park.

ASEAN is the world's 7<sup>th</sup> largest 'economy' and by 2030 it is predicted to eclipse Japan's and be the world's 4<sup>th</sup> largest 'single market' after the EU, US and China. ASEAN is also home to more people than Europe (506m), has the world's third largest labour force and boasts an average growth rate of 5%.

Join the UK-ASEAN Business Council for an afternoon seminar that will give a comprehensive ASEAN business update, including a political briefing from the Cambodian Ambassador to the UK; hear from local export success stories; and find out what help is available to get you ASEAN-export ready. Following the seminar there will be an opportunity to build those key connections over coffee with fellow exporters and speakers.

With ASEAN's demand for high quality, innovative goods and services – 'Brand Britain' has never been stronger in the region, so now is the time for more UK companies to position themselves to play a key role in what is being dubbed - the 'Asian Century'.

To book visit: <http://goo.gl/ROC2E1>

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### **Big discount for new Saturday accounting course**



East Riding College is opening up its Beverley campus on a Saturday for a new accountancy course and offering 25 per cent off the course fee. The Level One Award in Accounting is perfect for those who have little or no accounts experience but who want to gain new skills or want to move into accounts-related roles. It is the first step on the accounts pathway offered at the College and learners may then choose to undertake the short Level Two Awards in Bookkeeping and Computerised Accounts courses.

As an introductory offer, it is available for just £225 instead of the usual fee of £300 and will start on Saturday April 23, from 10.00am to 1.00pm.

Head of business Kate Harding said: "Our accountancy courses have become more and more popular over the past few years but many people have said they would like to attend on a Saturday. These courses take learners from introductory level right up to level four for management accountants and those with team leading responsibilities."

East Riding College offers courses accredited by the Association of Accounting Technicians and will also be providing courses from the Chartered Institute of Management Accountants from September. The College has been shortlisted in the Association of Accounting Technicians Training Provider Awards for its delivery of professional accountancy courses. It has rapidly grown its range of accounting qualifications over the past five years as interest from members of the public and employers has increased.

For more information about accounting courses at the College, call 0345 120 0044 or visit: [www.eastridingcollege.ac.uk/accounting](http://www.eastridingcollege.ac.uk/accounting)

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### **HR Challenges 2016: 'Understanding Digital Risk'**

The digital world has rapidly expanded into all aspects of our lives. Our employees are often left to catch up as best they can in their own time. This has left some in a vulnerable position, both personally and in their professional lives, raising questions about how much responsibility employers should take for staff knowledge and their ability to handle ever-increasing threats from the digital arena, and whether this lack of knowledge could be a risk to the business. It also raises challenges can be done to

minimise this growing area of risk to business reputation and whether digital device/CCTV policies really cover all they should.

A one-day event presented by retired police officer Jeff Goodright will address the above issues and highlight commonly overlooked areas of risk for both employer and employee. Aimed at helping HR professionals better plan the training given to staff during induction and beyond, it really is a 'must do' for anyone working in the HR environment in the modern business world.

HR Challenges 2016: 'Understanding Digital Risk' will take place at 9.30am – 3.00pm on Wednesday 4 May at The Source, Meadowhall, Sheffield, S9 1EA.

Places are limited. Book now at: <https://www.eventbrite.co.uk/e/hr-challenges-2016-understanding-digital-risk-tickets-21604237857>

### **Chartered Manager degree apprenticeship - employer lunch**



Hull University Business School is holding an informal lunchtime event for employers to find out more about the new Chartered Manager degree apprenticeship scheme.

Delegates will receive information on the new higher and degree level programmes on offer from September 2016. There will also be a discussion on how the apprenticeship levy will be used to fund degree level apprenticeship programmes from 2017.

Experienced academics and professional staff will be on hand to discuss how businesses can access funding to develop the skills of staff and see how programmes can be tailored to suit the needs of respective organisations.

The event takes place at 12.00 – 2.30pm on Thursday 5 May at Hull University Business School.

To book or for more information, visit: <http://www2.hull.ac.uk/hubs/news-events/events/apprenticeship-lunch.aspx>

### **Antiques Quarter book launch celebrates 'A Lifetime in Antiques'**



The next Vintage Market in the Sheffield Antiques Quarter will be on Sunday 24 April (11.00am – 5.00pm) and, as well as the usual plethora of vibrant stalls inside and out at the Abbeydale Picture House, there will be a celebration of the exciting launch of a recent book written by local Antiques dealer Norman Salt.

Norman has been a dealer in Antiques for over 50 years and 'A Life Time in Antiques' is a selection of 30 delightful

and funny stories written by Norman over the last 12 months and depicting his time in the trade from his youth to the present day. From experiences with stuffed leopards, paranormal encounters to priceless discoveries as well as tricks of the trade, Norman's passion and the pleasure he quite clearly derives from his lifetime in antiques pours out of every chapter.

Norman with son Christopher runs Salts Antiques on Barmouth Road in the Antiques Quarter. As well dealing in antiques and an avid collector of antique arms and armour Norman specialises in the restoration of tin cars and ran the Derbyshire Toy Museum with wife Annette in the 1980's.

The Market is held at the iconic 1920's Abbeydale Picture House which recently opened their doors to a new café heralding a real future for the venue for cinema events but as a unique entertainment venue in the quarter and for the city.

### Don't read the next sentence!



You rule breaker! We like you. Keep on reading....

This May BDaily is bringing together some of the most successful marketers and business owners from around the world into one awesome online "Rule Breakers' Conference". The best part... you can attend from the comfort of your home or office, and

it doesn't cost a penny.

Sign up with your email address for free and from May 9 to 13, each day's sessions will be delivered to your inbox. Watch in your own time during the day, and join in the discussion on the official Facebook Group. There will also be some top secret bonus live sessions during the week for attendees too. As for the speakers, BDaily have gone big. Some of the speakers are delivering sessions based on content they have presented at live events, where tickets cost into the thousands, but you can attend Rule Breakers for free.

Thomas Edison once said, "There are no rules here... we are trying to achieve something." That's the premise behind this conference: to not follow the crowd, but to break the mould and achieve something amazing with your business.

The full confirmed line-up is on the registration page: <http://rulebreakersconference.com/>

Enterprise Weekly

## REGIONAL AND LOCAL NEWS

### Entries open for Made in Hull 2016



Made in Hull, the event organised by Streets Chartered Accountants, seeks to celebrate the area's excellence in manufacturing and its well-earned reputation for innovation within the sector. The event also aims to showcase the diversity and creativity of those manufacturing in Hull.

The event is now open to nominations and entries, and businesses are encouraged to nominate others, or themselves, in the following categories:

- Made in Hull sold locally
- Made in Hull sold nationwide
- Made in Hull sold overseas



- Made in Hull for many generations
- Made in Hull for the people of Hull
- To be Made in Hull (for a new product idea)

Individuals are invited to self-nominate or nominate another business/product stating why they think it is special and worthy of recognition. For example it may be revolutionary, innovative or solves a problem. You can enter more than one award category. The closing date for entries is Friday 6 May 2016.

The nominees and overall celebrants will be announced at the Made in Hull afternoon reception on Friday 10 June 2016, as part of Humber Business Week, at the University of Hull.

For further information and to register your interest to attend please email: [madeinhull@streetsweb.co.uk](mailto:madeinhull@streetsweb.co.uk).

### Yorkshire cyber security cluster event



The Yorkshire Cyber Security Cluster presents the Cyber Security Event 2016, a free to attend event that is committed to raising cyber awareness and reducing the rate of cyber crime in Yorkshire and the surrounding areas.

Join us for an educational day of seminars, round table discussions and 1:1 friendly advice with cyber security experts. The event will be taking place on the 12 May at the 3M Buckley Innovation in Huddersfield.

The sign-up link with more information can be found at: <https://www.eventbrite.co.uk/e/yorkshire-cyber-security-event-a-reflection-of-the-real-risks-tickets-21490305081>

### Yorkshire Bank announces plans to close Parkgate branch



Yorkshire Bank has announced that its branch in Parkgate, Rotherham, is among 26 branches around the UK that will close this year.

The branch is set to close between July and September. The Bank said that, wherever possible, frontline branch staff will be found roles either within other branches or elsewhere in the Bank.

Steve Fletcher, head of customer banking networks, Clydesdale Bank and Yorkshire Bank, commented: "I understand this will not be welcome news for those who use these particular branches.

"These are difficult decisions but ones we must face as we try to keep up with the pace of change in the way people want to bank. We have to balance our investment to ensure we support demand where it is greatest, across mobile, online and branch services."

The Bank also announced that ten of its remaining branches in Yorkshire will extend opening hours on Saturdays, creating almost 6000 extra hours of weekend service for Yorkshire customers each year.

Steve added: "Branches remain vitally important to us, and we continue to invest in them, the services they offer and when we offer them. I hope that the investment we're making in the overall quality of our branch network, the big increase in Saturday opening and the availability of other ways to bank, like local Post Office counters, will minimise the effect of this announcement for customers."

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### **Natwest announces closure of Wombwell branch**



Natwest has announced its intention to close its Wombwell branch from 19 July 2016.

The bank is writing to its customers who use the branch, as well as displaying posters in branch to let them know of the closure. Between now and the closure date, the bank promises to engage with its customers, local businesses and the local community to make sure they are aware of the alternative ways of accessing their banking in the local area, and to answer any questions they might have.

It claims there are more ways of doing business with them than ever before and its customers are increasingly choosing to use different ways to bank for their simple transactions. As a result, the number of transactions taking place at Wombwell branch has dropped by 24% since 2011, and only 69 customers use the branch on a regular weekly basis. 35 of these customers already use other branches in the area.

The bank says it is committed to following the UK Government protocol on branch closures, and has made the decision following careful consideration of a wide range of factors including branch usage and the alternative ways its customers can bank locally.

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### **HSBC launches £850m fund to support Yorkshire SMEs**



HSBC has launched an £850m lending fund to support small and medium-sized enterprises in Yorkshire, which is now the largest package of financial aid announced by the bank for SMEs in the region.

The fund has been introduced to meet growing SME demand in Yorkshire and is a significant increase from the £700m fund

allocated to the region in 2015. Chris Wormall, HSBC's head of business banking in the North, said: "We want to be the bank of choice for Yorkshire SMEs, reinforced through our desire to lend more to local businesses, by committing the funds to do so, and by making banking easier and cheaper to help our customers grow.

"There is a strong desire from ambitious local SMEs to grow their businesses, and we are responding by ensuring HSBC is providing the funds they need to realise these ambitions."

Anna Soubry, Small Business Minister, has encouraged small businesses to capitalise on the services being offered by lenders to support their growth. Anna commented: "We have a record number of small businesses driving our growing economy and while the

picture is improving, access to finance remains an issue for many of them. It's absolutely right that banks such as HSBC continue to develop their support for smaller businesses. I also want to see more of these businesses taking advantage of what's on offer, both from banks and alternative lenders, to help them grow, invest and create jobs for people."

Read more at: <https://goo.gl/s0PY87>

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### **Sheffield is second highest achiever in start-up league**

According to figures published by the Department for Work and Pensions, more than 80,000 new businesses were started by jobseekers under the New Enterprise Allowance scheme between April 2011 and December 2015, and 90% were still trading after a year.

The NEA provides a weekly allowance for eligible applicants totalling £1,274 over 26 weeks to provide them with financial support while they establish their business. The top start-up areas were Liverpool, Sheffield, County Durham, Birmingham and Glasgow City, while 37% of NEA businesses were started by women, 24% by people aged over 50, and 20% by people with disabilities.

Read more about the NEA official statistics at:

<https://www.gov.uk/government/news/jobcentre-scheme-creates-80000-new-businesses>

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### **LEPs work together to win funds from Europe**



Humber LEP and the York, North Yorkshire and East Riding LEP are working together on a joint European funded innovation programme. This funding is for providers to deliver large schemes, providing grants and support to businesses looking to innovate. The investment will be targeted at key priorities identified in each of the LEP's strategic plan.

There are three calls for innovation projects, with each project being awarded up to a maximum value of £2m and a minimum of £500,000. The projects must be located in part or all of the York, North Yorkshire and East Riding Local Enterprise Partnership or the Humber Local Enterprise Partnership areas.

These invitations are now open:

**[Innovation Vouchers and Support](#)**: This call is for a single provider to deliver activity across the whole of the York, North Yorkshire and Humber Local Enterprise Partnership geographies.

**[Grants for Research & Development \(innovation\)](#)**: This call is for a single provider to deliver a 'Grants for Research and Development' scheme across York, North Yorkshire and the Humber Local Enterprise Partnership geographies.

**[Grants for Research & Development \(low carbon\)](#)**: This call is for a single provider to deliver a 'Grants for Research and Development' scheme across the whole of the York, North Yorkshire and the Humber Local Enterprise Partnership geographies which has a specific focus on Low Carbon activities.

### **FSB to launch Women in Enterprise Taskforce**



A new report from the FSB 'Women in Enterprise: The Untapped Potential', explores the specific challenges faced by women-led businesses and makes recommendations for improving support, developing mentoring networks, and increasing the diversity of business ambassadors.

To further the recommendations of the report, FSB plans to launch a dedicated 'Women in Enterprise Taskforce' to support woman entrepreneurs and business owners.

While the report finds women-led businesses face many of the same challenges all small firms encounter - including cash flow issues and difficulty accessing finance - there appear to be issues which were more acute for women business owners.

FSB spoke to over 1900 women business owners in the UK. It found key challenges included balancing work and family life, achieving credibility for the business and a lack of confidence. All of these are limiting women's ability to start, run and grow their businesses.

Read the report at: <http://www.fsb.org.uk/docs/default-source/fsb-org-uk/fsb-women-in-enterprise-the-untapped-potentialfeb2bbb4fa86562a286ff0000dc48fe.pdf?sfvrsn=0>

### **Business rates revaluation consultation announced**

A discussion paper seeking views about the reform of the business rates system and highlighting the challenges of delivering more frequent revaluations under the current system has been published as part of a consultation launched by the Treasury, DCLG and the Valuation Office Agency.

In the 2016 Budget the Chancellor announced the Government's intention to introduce three-yearly revaluations of premises for business rates purposes. The discussion document explains the challenges of the current system and sets out alternative proposals for consideration, including more frequent revaluation, self-assessment and a formula approach to revaluation. Responses to the consultation are required by 8 July 2016.

Read more about the consultation at:

<https://www.gov.uk/government/consultations/business-rates-delivering-more-frequent-revaluations>

### **New guidance on use of consumer data**

Firms must not contact a consumer whose details they have purchased from another company unless the seller of the details obtained the consumer's consent, according to new direct marketing guidance from the Information Commissioner's Office.



This indirect consent will only be valid if the consumer anticipated their details could be passed on to a third party and understood that they were giving permission to be contacted by them. Whether consent is sufficiently clear and specific will, according to the guidance, depend on what information was provided to the consumer before they gave consent.

More information about the guidance is available at: <http://www.out-law.com/en/articles/2016/april/ico-gives-fresh-guidance-to-businesses-on-buying-in-marketing-databases/>

The guidance can be viewed at: <https://ico.org.uk/media/for-organisations/documents/1555/direct-marketing-guidance.pdf>

### **Charity Commission launches online registration service**

The Charity Commission has launched an online registration service for aspiring charities. The service, which is currently in beta release only, includes a redesigned application form to make the application process quicker, a charity name-check facility and tailored questions for different types of charity. Applicants can print a hard copy of their application at any stage.

The new service is part of the Commission's 'digital by default' policy. According to Head of Registration, Stephen Grenfell, it has been designed to improve the application process for applicants and make the Commission more efficient. Charities have been able to report significant changes to HMRC and submit accounts to Companies House digitally since mid-February 2016.

Read more about the new online registration service at: [http://www.civilsociety.co.uk/it/news/content/21544/charity\\_commission\\_launches\\_new\\_online\\_registration\\_service](http://www.civilsociety.co.uk/it/news/content/21544/charity_commission_launches_new_online_registration_service)

## Enterprise Weekly **TAX AND MONEY**

### **Applications for bankruptcy now online**

From 6 April 2016, individuals seeking to declare themselves bankrupt no longer need to apply to the court and will instead complete an online application, which will be submitted to an Adjudicator employed by the Insolvency Service.

Online applications will cost £130 and can be paid for in instalments, in comparison to the previous upfront fee of £180 when applying to the court. Anyone that is owed money and wants to have someone declared bankrupt should continue to apply to a Court Registrar.

For further information, go to: <https://www.gov.uk/government/news/bankruptcy-applications-move-online-from-april>

### **HMRC collects £150 million in unpaid CGT**

HMRC collected £154 million in unpaid capital gains tax in the year ending 31 March 2015, according to data provided to law firm Collyer Bristow.

The majority of the extra tax take came from individuals and small firms, with HMRC's local compliance team collecting an additional £115 million. The remaining £39 million

was recovered by the new Counter Avoidance Directorate, which was set up by HMRC to tackle tax avoidance schemes.

On 6 April 2016, the new rates of capital gains came into effect, with the higher rate cut from 28% to 20% and the basic rate from 18% to 10%. However, rates for residential property remain unchanged.

For further information, go to: <http://www.accountancyage.com/2016/04/04/taxman-collects-over-150m-in-capital-gains-tax-crackdown/>

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### **New credit data sharing scheme announced**

The Treasury has launched a credit data sharing scheme to make it easier for alternative finance providers and challenger banks to assess the creditworthiness of small and medium-sized firms.

Under the new Credit Information Regulations, nine mainstream banks and three Credit Reference Agencies are required to share the credit information they hold on small and medium-sized firms with all finance providers, subject to the business granting them permission to do so. The scheme is in response to criticism that the lack of credit data available to challenger banks has held back competition in the finance market for small and medium-sized firms.

The Treasury claims that the scheme will improve the chances of small firms securing finance from alternative providers and support business investment and growth.

For further information, go to: <https://www.gov.uk/government/news/boost-for-small-businesses-seeking-finance-thanks-to-government-data-sharing-scheme>

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## **IT AND NEW MEDIA NEWS**

### **Business owners not investing in digital skills training**

Four in ten business owners rely on younger employees and graduates for digital skills rather than training mid-level employees, according to results of a survey from Barclays.

A third of survey respondents said they find it difficult to implement the right training to up-skill employees and 45% believe older employees are often slower to learn digital skills. Employers are only investing an average of £109 annually per employee on digital skills training, despite almost half of respondents thinking that their business would be more productive if they had better digital skills.

For further information, go to: <http://www.onrec.com/news/news-archive/inadequate-investment-leaves-british-businesses-exposed-to-digital-skills-gap>

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