



NIIRTA^{news}

The magazine for the Northern Ireland Independent Retail Trade Association



Finance Minister Sammy Wilson MP and NIIRTA member Emma Dunn launching the NIIRTA Five Point Plan on Fair Rates

Finance Minister Delivers on Rate Relief Scheme

Attwood Announces Initial Five Pence Levy On Single Use Carrier Bags

Environment Minister Alex Attwood has announced that a five pence levy on single use carrier bags will be introduced in April 2013.



NIIRTA CEO Glyn Roberts with DOE Minister Alex Attwood.

This will increase to ten pence in April 2014. The Minister has lowered the levy in the first year enabling consumers to adjust to the concept. Further, there will be no charge on multi use carrier bags in April 2013 as the ten pence levy won't apply to these bags until April 2014.

This is the first time that a levy will be introduced on carrier bags in Northern Ireland.

Alex Attwood said: "There is no doubt that carrier bags are a scourge on the environment. Evidence from other countries demonstrates that a bag levy is a simple and effective means to reduce substantially the negative environmental impact of carrier bag consumption. A proposed ten pence levy on single use carrier bags and lower cost reusable carrier bags can bring about significant environmental improvement.

"However I recognise that consumers will need time to change their behaviour and adjust to bringing their own bags when they shop. I therefore propose to discount the charge to five

pence in the first year, when the levy will only apply to single use carrier bags. This will ensure a phased approach to charging. I am committed to making Northern Ireland a better place to live, work and invest and this will certainly contribute to that goal."

Administration of the scheme will be based in Derry, reflecting the Minister's commitment to job dispersal in the draft Programme For Government.

"With the creation of the new carrier bag levy I welcome the potential to now locate up to ten civil servant posts in the North West, through the establishment of a new collection and enforcement team to administer the levy and deliver a cost effective in-house IT system."

Alex Attwood concluded: "I fully recognise that this new levy will be of great relevance to many consumers and businesses in Northern Ireland. People can get detailed information of arrangements for implementation on www.rethinkwasteni.org/carrierbaglevy. The website will be updated and

extended, as the details of the carrier bag levy are developed."

NIIRTA Chief Executive Glyn Roberts said: "We agree with the DOE Minister's objective of reducing plastic bag usage and our members have led the way in educating customers and pioneering voluntary approaches to addressing this problem"

"However, we are concerned that this is a tax on hard pressed working families and will add to the burden of red tape particularly for small shops who will become tax collectors for this new scheme"

"It's unclear if it is intended to discourage plastic bag use or if it is a revenue raiser. It has to do one or the other – it can't do both."

"We are concerned that this tax may be used to fund the Green New Deal. So, essentially, the public is being asked to buy plastic bags, thereby generating waste, in order to tackle waste. The Minister needs to clarify this issue."

"The Minister also needs to highlight the projected cost of this new 'enforcement centre' based in Derry and how much the this Plastic Bag Tax will cost."

"NIIRTA very much wants to work with Minister Attwood on this issue to ensure we achieve the objective of reducing plastic bag usage and will be seeking an urgent meeting with him."

The introduction of the levy is subject to Assembly approval of the required primary legislation.

Rates Bill Passes Its Final Stage

Finance Minister, Sammy Wilson welcomed the support for the Rates (Amendment) Bill which passed its final stage in the Assembly today.

Some of the measures in the Bill provide for a large retail levy to fund additional help for small businesses as well as brightening up and encouraging use of long term empty retail premises typically found on Northern Ireland's high streets.

Following Royal Assent the legislation will come into effect on 1 April 2012.

Sammy Wilson said: "This is a significant milestone for a vast number of Northern Ireland's small businesses who continue to struggle in the current harsh economic climate and who will now benefit from the funding contained in the Rates (Amendment) Bill.

"The support of the Executive and Assembly for the introduction of this Bill demonstrates a clear commitment from Government to its responsibility to help stimulate the economy and to assist in any way possible to get Northern Ireland on the road to recovery.

"The large retail levy will fund much needed additional help for our small businesses while the Assembly has also approved measures aimed at making long term empty retail premises more attractive or getting them back into business.

Although the Small Business Rate Relief scheme and large retail levy will be applied automatically, ratepayers are encouraged to submit applications to Land and Property Services (LPS) for other commercial rate reliefs.

The Minister continued: "The Bill allows business ratepayers to brighten up shop windows with non-commercial window displays without incurring full occupied rates. It also provides for a one year concession, during 2012/13, that will effectively allow 50% empty property relief to continue for a year. To receive the 50% rebate on retail properties empty for a year or more ratepayers must submit an application to LPS with evidence that the property, when last used, was for retail purposes."

Referring to those who may be holding multiple premises. the Minister said: "From 1 April ratepayers occupying multiple premises, that is more than three in total regardless of size, will not be entitled to relief under the Small Business Rate Relief Scheme."

The Minister noted that there could be some teething difficulties in identifying multiples saying: "I would prefer to take action and be criticised for some



imperfections than to take no action at all. This Assembly must recognise that the system is not perfect. Land & Property Services has already written to those that will be affected and urges those who have incorrectly been identified as multiples to contact the Agency and this issue can then be resolved."

The Bill also includes the provision to clarify the valuation assumptions used at a non-domestic revaluation and also repeal the rule applied to properties referenced by their volume of trade, for example public houses. These changes will take effect at the next general revaluation scheduled for 2015.

SDLP Finance Spokesperson Dominic Bradley MLA has welcomed passage of the Rates (Amendment) Bill in the Assembly.

Mr Bradley said: "The principle of the so-called 'Tesco tax' move is welcome and is a good first step. In addition to this scheme we believe it should be improved further in respect of helping some of the larger stores who do not have big profit margins. It is something that could be done more fairly and framed for the longer-term.

"This move will be welcomed by local traders who have made a reasoned and forceful case for measures to support independent town and city centre businesses. Many small businesses are feeling the pinch of the economic downturn and the rates bill could make the difference between the business continuing to trade or it deciding to close with the loss of local jobs.

"Local traders have highlighted the unfair competition of large out-of-town retail centres which are paying relatively small

rates for their large trading margins. This contrasts with the high rates bills, problematic and pricey parking, and planning constraints which the city centre traders are faced with.

"The Finance Minister has rightly recognised the trading pressures of smaller businesses across the north and I hope that this measure, although time bound, will help many of our local businesses at this time and protect jobs in our cities, towns and villages."

NIIRTA Chief Executive Glyn Roberts said: "The passing of this legislation is good news for thousands of small businesses and independent retailers who struggle to pay their rates bills as a result of the recession."

"Given that over 1000 small shops closed in 2011 and with the likelihood of many more this year, this Rate Relief Scheme is a sensible response by the Executive."

"Furthermore, NIIRTA is pleased that its 5 Point Plan proposals for first year 50% rate relief for new start businesses taking up empty retail properties has also been passed by the Assembly. This will help both address our huge problem of vacant shops and support new start businesses in their first critical year of trading."

NIIRTA Member Emma Dunn, who is owner of Sweet Thing on Belmont Road and will qualify for the Rates Relief Scheme said: "Minister Sammy Wilson deserves considerable credit for bringing forward this legislation as do the many local traders groups and Chambers of Commerce who led the campaign for fair business rates."

"I am a new start independent retailer and the Rate Relief Scheme will assist me in taking on my first member of staff."

Mary Portas has published her review of the future of our high streets.



The Review sets out her vision to breathe economic and community life back into our high streets.

It makes ambitious recommendations on what can be done – by government, local authorities and business – to help high streets deliver something new. The focus is on putting the heart back into the centre of our high streets, re-imagined as exciting social hubs for shopping, learning socialising and having fun.

Mary Portas said: "I don't want to live in a Britain that doesn't care about community. And I believe that our high streets are a really important part of pulling people together in a way that a supermarket or shopping mall, however convenient, however

entertaining and however slick, just never can.

"Our high streets can be lively, dynamic, exciting and social places that give a sense of belonging and trust to a community. Something which, as the recent riots clearly demonstrated, has been eroded and in some instances eradicated.

"I fundamentally believe that once we invest in and create social capital in the heart of our communities, the economic capital will follow."

The recommendations aim to:

- Get town centres running like businesses.
- Get the basics right to allow businesses to flourish.

- Level the playing field.
 - Define landlords' roles and responsibilities.
 - Give communities a greater say.
- Prime Minister David Cameron said: "The High Street should be at the very heart of every community, bringing people together, providing essential services and creating jobs and investment; so it is vital that we do all that we can to ensure they thrive.

"I am delighted that Mary Portas has produced such a clear vision on how we can create vibrant and diverse town centres and breathe life back into our high streets.

"The Government will now review Mary's recommendations and we will publish our response next spring."

McCausland calls for focus on town centre regeneration



DSD Minister Nelson McCausland visiting the NIIRTA stand at the DUP Conference

Having considered the Mary Portas review of UK high streets, Social Development Minister Nelson McCausland has outlined his department's focus on the future of our town centres.

Minister McCausland said: "I support any initiative which can benefit our town and city centres which are clearly facing a difficult time in the present economic climate. Having seen the Portas Review, I have taken a number of steps as my Department continues to consider how we can best deliver support and regeneration in urban areas. Our focus should be on putting the heart back into the centre of our high streets, re-imagined as exciting social hubs for shopping, learning and socialising.

As an initial response the Department is taking the following steps:

1. Setting up a taskforce of senior officials to respond to the difficult trading challenges facing Northern Ireland's High Streets. The taskforce will review the support which the Department already provides to

regenerate town centres to see whether this might be further strengthened in light of the recommended actions identified by Portas, and also reflect Northern Ireland trading circumstances.

2. The Minister will meet with representatives of business, local government and his DFP, DRD and DOE Ministerial colleagues to develop a NI Executive action plan to boost the performance of Northern Ireland's high streets.
3. The Minister will invite Mary Portas to Northern Ireland to advise on the content of the Northern Ireland action plan.
4. A Report and Action Plan will be presented to the NI Executive by April 2012 for endorsement.

Minister McCausland continued: "My Department already has an extensive programme of public realm works across the towns and cities of Northern Ireland. This has greatly improved the environment for local people, attracting shoppers and potential investors. A case

in point is Newcastle, County Down where footfall in the town has increased dramatically following the completion of the public realm works there. I am keen to explore lessons from the Portas review to ensure we are doing all we can here to maximise the potential of our own town centres as vibrant places for people to live, work and play."

NIIRTA Chief Executive Glyn Roberts said: "These are welcome plans as NIIRTA has long been calling for the Executive to develop an agreed action plan to regenerate our town and city centres and we look forward to working with them on its implementation."

"The Mary Portas report provides 28 recommendations which could be of considerable help in charting a way forward for our town centres and it's very positive that Minister McCausland is to invite Ms Portas to Northern Ireland."

"NIIRTA has always maintained that vibrant town centres, supporting a diverse mix of independent and multiple retail, alongside a strong café culture and night time economy is vital to the future economic prospects of Northern Ireland."

"However a central element to this is getting our Retail Planning Policy right to protect our town centres from unsustainable out of town superstore applications which pose a major threat to their vitality and future development."

"NIIRTA can also announce that it is working with the DSD to host a major Town Centre Regeneration Summit at Stormont to help chart the way forward in future policy."

Regency Print and Display

Producing for Retailers



Regency Print and Display was formed in 1965 as a family run, commercial printing company producing printed material for businesses throughout Northern Ireland. Now running in its second generation, our management team includes Johnnie Johnston who has a wealth of experience working in and with the retail sector. He works with owner/managers and their requirements which could be anything, from a sleeve banner advertising coal during a frost, to a dedicated campaign to increase footfall during a quiet period.



Balloo Hire - Ravenhill

We are able to provide a tailored service for each individual stores needs, but also where relevant, maintaining overall brand awareness. We are on the ground every day in our local towns and shops and understand the issues the retail industry faces in the current climate.

In 2009, we moved premises and our new space is used to manage workflow that is demanding both in quality and delivery deadlines. Our dedicated Retail Team are trained to react to the requirements unique in retail production and provide services including design development, print production, fulfilment to individual stores and on time delivery.

Print production is a loose term to cover the extensive range of products on offer at Regency Print and Display. These include (but are not limited to) leaflets, posters, hanging boards, roller banners, PVC banners, sleeve

banners, window graphics, menu/deli counter boards, wobblers, shelf talkers, bus stop arms, fridge, counter graphics and floor graphics. You can communicate to your customers in store or potential customers from the roadside or indeed through localised leaflet drops to homes and/or businesses. We can offer you a solution whether you are offering a one off promotion or a long term campaign. Our philosophy is any space you have can be filled to maximise your advertising opportunities. Some recent projects include using building fronts to apply mesh advertising to, for Tipperary Water, applying advertising boards to the floodlights in Ravenhill for Balloo Hire and covering an entire window in graphics which attracted pedestrian footfall in Centra, Wellington Place.

Our clients experience a service for shop owners and managers for store specific printing, whether an independent, franchisee or part of a group. We can design uniquely or specifically under Corporate Guidelines and most importantly, we can manage a tight budget to ensure you get the most from what you spend. To ensure your customers are kept informed of all offers, through as many channels as possible. Work is scheduled continually throughout the day, so we can take on last minute requirements and delivery throughout Northern Ireland on a next day basis. We can also take your idea and make it reality with our in house design service or we can create ideas for you. Alternatively, you can email or



Centra Wellington Place - Window Graphics

transfer print ready files to us remotely and trust that we will fulfil your instructions. Whatever way you prefer to do business, we can provide the service to suit you.

The owners have a hands on role working in the business; from dealing with clients through to production, quality and delivery logistics. This ensures consistency within your brand, finished product and shipping to the end user directly – giving you peace of mind whether you are producing for one store or several.



Eurospar Moy - Interior Signage

Regency Print and Display's dedicated Retail Team can tailor order management to your specific needs including email reminders for cyclical deadlines, fax back order sheets, sizes of products specific to your store and email alongside telephone and mobile support directly to your dedicated manager. You will get a fast response time to enquiries, consistent value for money, good communication and above all, accountability.

We operate an open house here at Regency Print and Display and would invite you to come and see exactly how we do business and meet the team.

Should you wish to do so or require any further information, please contact

Johnnie Johnston

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Mobile: 07970 480 655

johnnie@regencyprint.com

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NIIRTA at the Party Conferences

This year NIIRTA teamed up with the Ulster Chemists' Association



Glyn Roberts with the Leader of the Green Party Steven Agnew MLA



Glyn Roberts and Secretary of State Owen Paterson at the NIIRTA sponsored lunch at the Tory Conference



UUP's DRD Minister Danny Kennedy



UUP's Mike Nesbitt MLA receiving a health check from UCA's James McKay



SDLP Leader Alasdair McDonnell with UCA's Killian Johnston & Paula McDaid



SDLP's Patsy McGlone with UCA's Killian Johnston and Paula McDaid



Glyn Roberts taking part in the panel at UUP conference



Glyn Roberts with First Minister Peter Robinson



Health Minister Edwin Poots getting a health check from UCA's Jonathan Lloyd & Adam Bartholomew



NIIRTA and IoD hosted a special Christmas Reception at which the new Shadow Secretary of State Vernon Coaker MP made an address.



NIIRTA Business lunch at the Conservative Party Conference



DUP's Robin Newton MLA with Adam Bartholomew



Glyn Roberts at the DUP Conference



First Minister Peter Robinson, Glyn Roberts NIABT Vice Chair, Speaker William Hay & deputy First Minister Martin McGuinness at the President's Dinner of the Northern Ireland Assembly and Business Trust



Glyn Roberts along with colleagues from other Business Organisations met with Business Secretary Vince Cable MP. The Ministers for Justice and Employment David Ford and Stephen Farry hosted the meeting.



First & deputy First Ministers Peter Robinson & Martin McGuinness with NIIRTA President Paul Stewart and NIIRTA CEO Glyn Roberts launching the Shop Independent At Christmas campaign



UUP's Tom Elliott MLA with UCA's Lee Dearn and Anne McAllister

Post Office Launches £1.34 Billion Branch Network Investment and Support Programme across the UK



Post Office Ltd recently announced plans to transform about half of its network of 11,800 branches across the UK over the next three years as part of an overall £1.34bn investment and support programme, subject to EU State Aid clearance.

The Post Office, which has just under 480 outlets in Northern Ireland, is a core part of the UK's economic and social infrastructure – 99 per cent of the UK population lives within three miles of a Post Office branch. The investment will provide a more modern and convenient retail experience for customers, whilst maintaining the UK Post Office network at its current size.

Post Office Strategy

The transformation of the network is part of a wider strategy to win new customers and revenue streams for the business to ensure its long-term sustainability. In 2000, Post Office Ltd had around 28 million customer visits each week. This now stands at around 20 million. As a result, at present, a significant part of the UK branch network benefits from a subsidy payment to sustain services to communities. This investment programme will make the branch network more attractive to customers, subpostmasters and prospective clients. The combination of extended opening hours and new business income will help

sustain the network and over time make it less reliant on a subsidy from the UK Government.

Winning more Government business is a key part of the Post Office strategy, for example the roll-out of biometric data capture equipment to nearly 800 branches UK-wide. This allows Post Office Ltd to compete for tenders to deliver assisted application and identity verification services. Growing the Post Office's existing financial services business is another key strategic priority. The Post Office is expanding its range of value for money financial services products.

Branch Selection Criteria

Under both the pilots and full roll-out phase, Post Office Ltd will work with subpostmasters who express an interest in converting to a new operating model. A decision will be made on the most appropriate model for their branch, based on a range of selection criteria being met.

Working with Subpostmasters

In November 2011, subpostmasters had the opportunity to attend one of

a series of joint Post Office Ltd and National Federation of Subpostmasters roadshows held in cities across the UK including Belfast. Under the programme, subpostmasters could either;

- express an interest in converting to a new style branch with support and investment, if the branch is suitable,
- stay as they are,
- express an interest in leaving the network, with a compensation package, subject to a suitable alternative provider being able to take on the service.

Subpostmasters have also responded to a recent survey undertaken by Post Office Ltd. The feedback has been very positive, with a good level of interest in the new style branches.

In order to meet the UK Government commitment of no further programme of branch closures, if a subpostmaster wishes to leave the network with compensation, this can happen, but only once Post Office Ltd has found a suitable new subpostmaster and premises nearby. Subpostmasters, who

express an interest to leave the network, and where Post Office Ltd can find a suitable new operator nearby, will receive a compensation payment (equivalent to 18 months remuneration). As the roll-out is phased and voluntary, it is not possible to provide in advance a list of branches that will convert to the new style models for specific locations. Regular updates will be provided through both the pilot phase and during the three year roll-out programme.

The Pilot Programme

Between now and summer 2012, around 50 further new local and main branches will be piloted across the UK. New sites will complement current pilot branches and collectively help inform future roll-out plans. Participation for existing operators is entirely voluntary.

In addition, Post Office Ltd will continue to offer the new models, where appropriate, to either attract new operators to restore service to communities that have previously seen their branch close or as a solution to ongoing network changes.

NIIRTA chief told of local artisan bakery's strong commitment to local independent retailers

A leading figure from the Northern Ireland independent retail trade recently enjoyed a behind the scenes look at the province's leading artisan bakery in Magherafelt.



Glyn Roberts, Chief Executive of the Northern Ireland Independent Retail Trade Association met with Commercial Director Melvyn Bacon, and other senior staff from McErlain's, the family owned bakery behind the highly successful Genesis Crafty brand during the visit. While Genesis Crafty has seen strong growth throughout the

UK and Ireland in recent years, the local independent sector remains an integral part of the local company's business, accounting for more than half of its annual sales.

With a product portfolio of nearly 60 products in bread, cake and morning goods, Genesis Crafty, aims to satisfy all

bakery occasions and has harnessed the seasonal peaks in trade with quirky and fun offerings such as the Valentines Sodas, the Bunshine range for Summer and Fangtastic Iced Tops for Halloween

During the visit Melvyn Bacon told Glyn Roberts of the company's plans to launch a "Titanic" range of products to



Glyn Roerts with Melvyn Bacon

honour the Belfast Shipyard's heritage and connection with the world famous ocean liner.

He also explained how the business had sought to strengthen its links with local independent retailers by adding in additional delivery routes to ensure that key customers in outlying locations throughout Northern Ireland were catered for alongside the highly populated post code areas.

McErlain's Bakery is a family-owned business which was established in 1968 as a small home bakery and door to door van sales operation. Today it operates with the same values and ethics it did when it was founded over 44 years ago, which ensures high quality products and service to

customers. It employs 173 people and has created an additional 70 jobs in the last two years. It is one of the most innovative – and modern - craft bakeries in the UK, endorsed by Investors in People and BRC accreditations.

NIIRTA Chief Executive Glyn Roberts said: "I was delighted to visit Genesis Bakery to see first- hand the high class products being made and distributed to our members. Our wholesale and retail members do a lot of business with the company and we are pleased to support a local family owned company which contributes so much to our local food sector."

"I look forward to seeing their new Titanic range in our members' stores."

An advertisement for Genesis Crafty featuring three images of delivery vans. The top left image shows a van with a 'Genesis Crafty' logo. The top right image shows a van with a 'Flour Power' logo. The bottom left image shows a van with a 'Genesis Crafty' logo. The main text reads 'reach for the stars!' in large, bold letters. Below this, it says 'With our brand new fleet of striking vans, we can now reach retail stars all across the province.' At the bottom right, it says 'Genesis Crafty'. At the bottom left, it says 'Ask us to deliver to you! Call the bakery on 028 7055 2468 or email: bakery@genesiscrafty.co.uk'

NIIRTA

Benefits of Membership

Do you have a News Story? Contact NIIRTA with the details and we'll cover it if we can!

What is NIIRTA?

It's not just a lobbying body – it's a trade association with an excellent range of services and benefits available to members.

What can NIIRTA do for you?

NIIRTA can provide retailers with advice on a whole range of issues – from rates reductions and car parking to crime prevention and legislation information.

Here's a list of what's on offer from NIIRTA...

NIIRTA News – a regular update on issues affecting you!

Public Affairs – NIIRTA is the voice at Government level on all issues affecting your business

NIIRTA Advice Helpline

028 9022 0004 –

Available 9.00-5.00 – Monday to Friday – for specific advice on employment and other issues.

HCMA – a sickness and injury scheme similar to BUPA – contact NIIRTA for details or telephone 01423 866985 (and quote NIIRTA).

Willis Insurance

Property insurance at competitive rates – Debbie Galbraith at Willis Insurance – 028 9089 1813 or email: galbraithd@willis.com

XACT – Health & Safety/Food Management System available at competitive rates – 'No Obligation' audit facility available to NIIRTA members. Contact Xact on 0845 665 3006.

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Belfast City Council announces Investment Package

An exciting £150 million investment package – aimed at boosting the local economy – has been unveiled by Belfast City Council.



First and deputy First Ministers, Peter Robinson MLA and Martin McGuinness MP with the Lord Mayor of Belfast, Cllr Niall Ó Donnghaile

The initiative has been led and developed by all six leaders of the council's political parties, including Cllr Jim McVeigh (Sinn Féin), Alderman Robin Newton (DUP), Cllr Tim Attwood (SDLP), Cllr Maire Hendron (Alliance), Alderman David Browne (Ulster Unionists) and Alderman Hugh Smyth (Progressive Unionists), who hailed it as "can do" pro-active agenda to market Belfast globally.

Key aims of the three-year initiative are to support businesses, create employment opportunities, grow the local economy and provide economic infrastructure to ensure future competitiveness.

Plans for a Waterfront conference facility are among the highlights of capital investment. This £20 million extension to the iconic Belfast Waterfront will target the lucrative business tourism market.

"This programme has been developed and supported by all six of the political parties on Belfast City Council," said Chair of the Strategic Policy and Resources committee, Councillor Deirdre Hargey.

"It is our commitment to address the economic downturn in Belfast and we believe it is the most significant initiative since Belfast Corporation was replaced by Belfast City Council in

1973. We will invest £75 million towards facilities for local communities and a further £75 million to support major partnership projects, local regeneration and key sectors such as tourism".

"Because we have worked hard to ensure that the Council's running costs will not rise, all of the money raised by the rates increase will allow us to support the investment programme with £20 million. This, in turn, will enable us to lever in money from other sources, including Europe, to ensure real value for money for our ratepayers. At the same time, we pledge to continue to deliver the level of efficiencies we have achieved in

recent years, reaching £20m of savings by 2015. This is a win-win situation," Cllr Hargey added.

"On behalf of all of the political parties on Belfast City Council, we are proud to announce this package and believe it represents the biggest single demonstration of our unity and commitment to serve the people of Belfast in the most effective and efficient way. Our aim is to make our great city even better".

Speaking at the launch the First Minister said: "It is clear from the strategy launched that Belfast City Council aims to make the most of the once in a lifetime opportunity we now have to promote Belfast and Northern Ireland on a world stage.

"The Council is showing true leadership in bringing forward a comprehensive investment strategy at a time that remain challenging for everyone. The initiative and commitment to investment it has shown is evidence of what can be gained from taking a strategic approach to tackling the issues that impact most on our society.

"This programme builds on the ideals outlined in the Executive's draft Programme for Government, Investment Strategy and Economic Strategy by aiming to grow our local economy; supporting businesses; helping people into employment; and by providing the economic infrastructure that will ensure Belfast's future competitiveness.

The deputy First Minister said: "In this time of rising unemployment, our highest priority is to create an economy that is both vibrant and transformative. The projects identified in the Belfast City Council's Investment Strategy will have a direct influence on growing our local economy. In particular, I welcome the proposed bursary scheme for the 16-24 year olds, who are hit particularly bad by

the current recession and the plans for some 600 council employment, work placement, internship and apprentice opportunities. These will go a significant way in helping Belfast, and its young people in particular, realise its true potential.

"This plan complements the vision for the future as laid out by the Executive and by working together we can tackle the difficulties of the economic downturn, help Belfast realise its potential and build a better future for all its people."

NIIRTA Chief Executive Glyn Roberts said: "While this Economic Package will require a small increase in Business Rates, we believe it is a price worth paying for a sound investment in the future economy of Belfast. We appreciate the efforts of the Council to take on board our views at a number of meetings before publishing this plan."

"For some time NIIRTA has highlighted the problems of retailers operating in arterial routes and district areas of the City and we are pleased that the Council has tailored this package towards providing support to those businesses by increasing investment in the Renewing the Routes programme and to match funding DSD Urban Regeneration projects."

"Belfast should be attracting more conferences and we feel certain that the new convention centre at the Waterfront Hall will further incentivise conference organisers and business tourism"

"Overall this Investment Programme is a very pro-retail document and we are happy to work with Belfast City Council in its implementation."

What's In The Plan?

Belfast City Council's £150 m investment in capital projects to build assets and support construction and the wider economy, include:

- £75 million in council facilities for local communities - including new pitches, playgrounds and the refurbishment and regeneration of local facilities and community assets;
- £20 million in partnership projects which will contribute to city regeneration;
- £50 million levered from Europe and other sources to provide key economic infrastructure projects to support the development of key sectors;
- £5 million in smaller local regeneration projects;

Belfast City Council will also be

- investing £34 million in local economic growth, through tourism, events, arts and culture and encouraging competitiveness;
- delivering 400 work placement, internship and apprenticeship opportunities;
- delivering 200 employment opportunities at no additional cost to ratepayers;
- increasing our local procurement by 10%;

Support for local communities will include:

- using our £5 million Local Investment Fund to attract and complement other funding for neighbourhood regeneration;
- implementing a £10 million grant aid programme;
- leveraging in an extra £3 million to support community safety;
- rolling out £4 million PEACE III funding to support programmes which improve community relations and reduce segregation;
- investing £1.5 million in delivering our Renewing the Routes programme;
- dealing with dilapidated and derelict buildings;
- introducing the use of social and community benefit clauses in BCC contracts

Executive Invests £500m into Infrastructure Projects

The revised budget means that over the next four years Roads Service can bring forward significant elements of the A5 dual carriageway project, between Londonderry and Strabane, and Omagh and Ballygawley, along with the A8 Belfast to Larne project and a scheme to dual the A2 Shore Road at Greenisland.



Danny Kennedy DRD Minister

Regional Development Minister Danny Kennedy said: "Following a series of meetings with Executive colleagues and work by Departmental officials, I

have reviewed spending priorities across my Department and I am now in a position to bring forward a balanced programme of improvements to our

strategic road network over the next four years, that will make a significant difference to the people of Northern Ireland.

"This investment will provide a significant boost to the local economy and help to encourage inward investment. It will provide job security for many and create, much needed jobs in the construction industry, across environmental and engineering consultancies, suppliers, contractors, infrastructure specialists and others. It will also offer opportunities for the long-term unemployed, apprentices and students.

"In the longer term it will serve as a catalyst for wider economic growth. If we want Northern Ireland to prosper we have to construct the infrastructure to enable us to compete effectively."

The A5 and A8 are two of five key transport corridors identified in the Regional Development Strategy for Northern Ireland. These improvements will dual key transport corridors; improving road safety and reduce journey times.

The A5 and A8 dual carriageway schemes have been taken forward as a result of an agreement between the Executive and the Irish Government. The Irish Government's decision to defer further funding for these schemes, with a commitment to provide £25 million per annum in 2015 and 2016, has required a re-

evaluation of the roads programme in the current Budget period.

Development of the A5 beyond this period is being considered through the structures of the North South Ministerial Council.

The Minister said: "The improvements to the A8, between Ballyclare and Larne, will complete a minimum of dual carriageway standard on the Eastern Seaboard corridor, reducing journey times, improving safety and supporting the continued development of the Port of Larne, Northern Ireland's second largest port. The A5 project will improve links in the West and with the Belfast metropolitan area, providing more reliable and reduced journey times with improved safety.

"The A2 project will widen 2.4km of the single carriageway, between Jordanstown and Seapark, and

improve safety for pedestrians with the provision of new footpaths. Identified in the Belfast Metropolitan Transport Plan, the new dual carriageway will alleviate congestion for the 35,000 motorists who travel between East Antrim and Belfast every day."

Danny Kennedy added: "Subject to the outcome of the public inquiries that were held last summer, construction work may begin on the A8 as early as this spring, with the A5 works starting in early autumn. A procurement competition will be initiated for the A2 Shore Road project, which should see work commencing early in 2013.

"Development work is also continuing on a range of other major projects including A26 Glarryford, A6 Randalstown to Castledawson, A6

Londonderry to Dungiven, the York Street Interchange, A24 Ballynahinch Bypass as well as other non-strategic schemes such as Millennium Way in Lurgan. Delivery of these projects will be determined by the Investment Strategy for Northern Ireland 2011-21, which is currently published for consultation."

NIIRTA Chief Executive Glyn Roberts said: "This is welcome investment as the roads infrastructure in these areas is in need of considerable improvement. Towns and cities like Strabane, Londonderry, Omagh and Larne all depend on the road network for shoppers and tourists alike."

"This decision is good news for both our retail and construction sectors and I hope that it will lead to substantial job creation, particularly after recent grim news of job losses."

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Dale Farm - The Ingredients for Success

Part of the United Dairy Farmers Group, Dale Farm is a UK wide dairy farmer co-operative, owned by around 2,000 dairy farmers who supply it with fresh milk.

The Group's consumer brands Dale Farm, Spelga & Dromona encompass every dairy need from milk, cream, cheese, butter, and dairy spreads to yogurts, pro-biotic drinks, ice-cream and desserts and are synonymous with natural, wholesome and quality dairy goodness – as well as being loved by children and adults of all ages. Quality is a cornerstone of the Dale Farm business and in 2011 alone the company picked up no less than 29 major accolades for its Dromona Cheese and butter range. Including international awards from renowned industry shows such as Nantwich, the Great Taste Awards and Frome – this

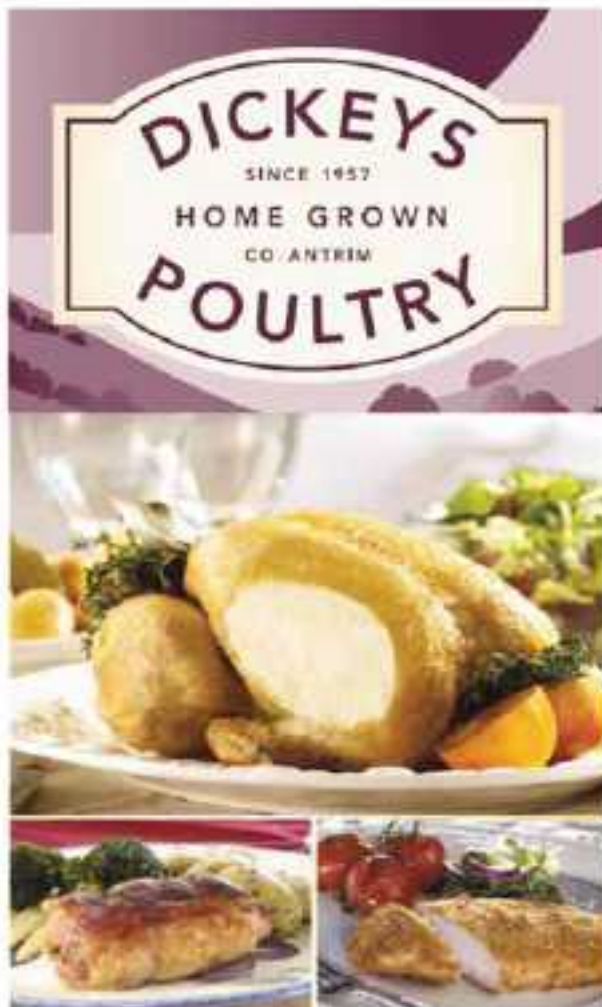
impressive haul has further elevated the Northern Ireland company's status as a world class dairy producer.

And world class is not an exaggeration. Dale Farm exports products to over 45 countries including China, the Middle East and the Caribbean. Most recently its Ingredients business has gained interest from Japan and the Canary Islands securing vital market share and advancing its reputation for product innovation with the success of its whey protein business.

A full-service dairy, Dale Farm also offers a wide range of products to the

foodservice sector having built up a wealth of experience including within Healthcare, Education, Business and Industry, Hotels, Restaurants, Travel and Instore.

Throughout its portfolio of services, Dale Farm remains committed to providing a first-class provision to its customers. Support services from Dale Farm's retail teams include advice on category management and a dedicated fleet of van sales, delivering fresh field sales service, ensuring consumer needs are met and ultimately profit for the retailer is maximised.



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DARD Minister Meets With NIIRTA

Agriculture Minister Michelle O'Neill has met with a delegation from the NI Independent Retailers Association (NIIRTA) led by their Chief Executive Glyn Roberts and President Paul Stewart.



Left to right - NIIRTA member Joe Quail, NIIRTA President Paul Stewart, Agriculture Minister Michelle O'Neill and NIIRTA CEO Glyn Roberts

NIIRTA represents the interests of over 1,300 independent retail members throughout the province. The meeting focussed on NIIRTA's continuing support for local produce and producers as well as working with government on agri-food issues.

Speaking after the meeting, Minister O'Neill said: "The ever-increasing global demand for food is providing economic opportunities for our quality food producers and it is vital that sustainable supply chains continue to be developed on both the local and international stages.

"Continual dialogue between the various parts of the food chain is essential to ensure that farmers receive a fair price. All need to work together and retailers need to work with the

industry to ensure its future sustainability by taking account of increased input costs faced by producers."

The Minister also addressed the issue of the need for Grocery Code Adjudicator. She said: "The appointment of an Adjudicator should benefit everyone in the food chain and in particular help ensure that farmers receive a fair price for their produce."

There were further discussions on the Department's Rural White Paper and Minister O'Neill revealed: "Public consultation on the draft Rural White Paper Action Plan finished in June and I am currently undertaking a series of bi-lateral meetings with Ministerial colleagues to discuss the outcome."

New Chair of Agri-Food Board Appointed

Enterprise, Trade and Investment Minister Arlene Foster and Agriculture and Rural Development Minister Michelle O'Neill have appointed Tony O'Neill as Chair of the new Agri-Food Board

The Ministers said: "Tony O'Neill brings considerable experience of extremely effective leadership, strategic thinking and change management skills that led to the strong growth of both the O'Kane Poultry Business and later Moy Park. "In addition, his experience as Chair of NIFDA has also provided him with a unique opportunity to develop relationships across the agri-food sector. By bringing his wealth of skills to the post, he will be well placed to develop the existing Focus on Food strategy into a longer term vision for the sector with industry determined goals and targets. "The agri-food sector has been recognised in the recent draft Economic Strategy as a sector with great potential for growth and the new Chair and members of the Agri-food Strategy Board will play a key role in



Tony O'Neill

ensuring we maximise the potential of the sector in the years ahead." Tony O'Neill graduated from the University of Ulster in 1977 with a BSc (Hons) Engineering and took up a position with Davidson and Co., where he remained until 1986. Tony was then employed by a number of high profile companies such as Coopers and Lybrand, Dalgety, Nestle, Premier Foods (Group Operations Director),

WD Irwin and Sons (Chief Executive) and Moy Park Limited (Further Processing Director) before taking up the position as Managing Director within the OKP Group in 2005, leading the Group through a period of major restructuring resulting in the Group returning to profit in 2007. Tony is currently Group Business Development Director of Moy Park. Tony is also a Director of The British Poultry Council and is Chairman of the Northern Ireland Poultry Federation, Chairman of Rose Energy, Chairman of the Northern Ireland Food and Drink Association, and Chair of the Future Skills Action Group. The final stage in the establishment of the Board is to appoint the members of the Agri-food Strategy Board. Advertisements have been placed in the press to seek nominations for these important positions.

The Ulster Pork And Bacon Forum Reveals Northern Ireland's Best Banger

McCartney's of Moira walks away with sought after title

The Ulster Pork and Bacon Forum presented the TENTH National Sausage Awards on October at the Hilton Hotel in Templepatrick.

NIIRTA sponsored the Independent Retailer category. NIIRTA's president Paul Stewart presented the awards. In first place was the Fresh Food Centre with David Trimble's Gourmet Recipe. JD Hunter & Co took second and third place with their Mango Chutney and Honey & Mustard recipes.



Paul Stewart with the NIIRTA sponsored winners at the National Sausage Awards

Kelly: All-Island Agri-Food Sector Offers Enormous Jobs Potential

SDLP Deputy Leader and Agriculture spokesperson Dolores Kelly has said an all-island approach to developing the Agri-Food sector is key to stimulating economic growth and getting people back into work.

Speaking following the SDLP's Agri-Food conference in Armagh, which included an address from Irish Agriculture Minister Simon Coveney TD, Mrs Kelly said: "Agri-Food is a key economic driver on our island and we must ensure that all opportunities to stimulate employment in this sector across Ireland are seized upon.

"In order to achieve this, we must create a collective all-island strategy involving farmers, governments, businesses, our universities and the banks.

"We had a very powerful address from the Irish Agriculture Minister Simon Coveney who brilliantly articulated the opportunities for our Agri-Food sector.

"There are many challenges facing our agriculture industry at present with the proposals under CAP reform and the rising costs of fuel, feed and fertiliser, all of which will have an enormous impact on the development of our Agri-Food sector. But if we work together we can beat these challenges and identify ways of delivering jobs in this booming sector.

"We need to see a can do attitude at the heart of our Executive with closer collaboration between our governments, food production specialists and businesses in order to capitalise upon the many job opportunities which the Agri-Food industry presents."



SDLP Leader Alasdair McDonnell, Deputy Leader Dolores Kelly and Irish Agriculture Minister Simon Coveney TD.



Senior SDLP representatives with those who spoke at the event including Irish Agriculture Minister Simon Coveney TD, Mash Direct CEO Martin Hamilton, Queen's University Agri-Food expert Dr Chris Elliott, Mark Cunningham from Bank of Ireland, Director of Invest NI's Agri-Food Division Maynard Mawhinney and CEO of the Ulster Farmers' Union Clarke Black.

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HOW TO GET THE BEST FROM YOUR INSURANCE BROKER – IN A RECESSION

In a difficult economic climate, it is more important than ever to ensure you have the right insurance cover at the best possible price. An insurance broker will help you achieve this. They will work with you to gain an in-depth understanding of your business, providing a conduit to leading insurers, helping them to understand the risks facing your business and your business's risk management.

Their view of your business should cover your future plans, along with any short-term changes you are making. In current times, this may include new activity to generate additional revenue or improve business efficiencies. If you are considering changes, you should discuss the business insurance implications so that your insurance broker can do a thorough job.

Your attitude to risk management is important to insurers, so you should provide as much information as possible. Good management, risk awareness and robust health and safety procedures can go a long way towards boosting your company's risk profile and reducing business insurance premium costs.

Now may also be a good time to consider long-term deals with insurers. These can remove some of the uncertainty of premium costs, giving you more financial stability. Your insurance broker can talk through the benefits and terms of such arrangements.

In difficult financial times, some companies may consider cutting back on their insurance. Whilst you might be able to cut costs by cutting cover, providing a short-term financial gain, it may result in a disadvantage longer-term. If a loss occurs, it is important that your business insurance is adequate enough to get you back to business as soon as possible, with minimum financial outlay and disruption.

If you would like to discuss how we can help you with your insurance, please contact **Debbie Galbraith** at Willis on +44 (0)28 9089 1813 or alternatively email galbraithd@willis.com



Celebration of Independent Retail!

Recent news about the UK high street has been pretty depressing to say the least. Multiples are closing more stores than they are opening.

The national vacancy rates remain static however, largely because Independent Retailers are filling the void. Figures from Local Data Company published on 1st March proved that Independent Retail, as a sector, was growing. But let's not kid ourselves; there is a huge amount to be done to win back the consumer... Still, July may be an opportunity to do just that.

July is Independent Retailer month, a global "Shop Local" campaign highlighting the important role smaller, local, independent retailers play in the communities they serve, the local economy they contribute to, and in the retail sector as a whole.

To launch independent retailer month 2012 there

will be a launch conference, on Sunday 1st July at Cranmore Park near Solihull. The day-long event was created specifically to provide independent retailers with relevant, practical advice, insights, expertise and peer group networking. Attendees will benefit from keynote presentations, workshops, a panel discussion, 1-2-1 "ask the expert" sessions. To find out more, and to secure a place, visit www.independentretailermoonth.eventbrite.co.uk

To coincide with independent retailer month, Clare Rayner, The Retail Champion, who leads Independent Retailer Month in the UK, is launching her new book, "The Retail Champion: 10-steps to retail

success", published by Kogan Page and out on 3rd July. In this book, Clare shares her unique 10-step methodology which has been designed to enable smaller, independent retailers whether starting-up or already trading, online only or store-based, to develop robust and repeatable processes and systems enabling them to transform into a scalable, saleable enterprise.

With so much passion being poured into celebrating Independent Retail what are you going to do?

Plan some events and promotions that are attractive to your ideal customer, encourage them to bring friends, family or colleagues along. Ensure your activities encourage customers to spend with you. Make sure that the

store is well stocked and clearly merchandised, so customers have no barrier to purchasing!. Try to capture their contact details too – so you can remarket to them in future and encourage them to come back again. It is said that it takes c. 6 weeks to form a new habit – well we've got 4 ½ in July... that's almost enough to change consumer behaviour, to get them to re-engage with Independents, and to shop locally once more.

It's down to the retailers to make their stores as appealing as possible and to draw the customers in – Independent Retailer Month gives you the "reason" – so, pardon the pun, go to town with it! www.independentretailer-month.co.uk



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Export Focus At Willowbrook Foods Praised By First Minister

First Minister Peter Robinson praised Willowbrook Foods in Killinchy recently for its “outstanding achievements” in markets outside Northern Ireland.



John McCann, Managing Director of Willowbrook Foods with First Minister, Peter Robinson MLA

Mr Robinson was speaking at the official opening of the company's new £5.5 million factory which processes salad bags, convenience products, wet salads, prepared vegetables and stir fry products for leading retailers and foodservice clients particularly in Great Britain and the Republic of Ireland.

Mr Robinson said: “Willowbrook Foods is a shining example of the export-focused, added value-led and entrepreneurial business which the Northern Ireland Executive is keen to showcase and encourage as part of our strategic focus in the draft Programme for

Government on exports and market-led innovation as crucially important drivers of economic growth.

“Over the next four years, we hope to see a 15 per cent growth in exports and look to ambitious and progressive companies such as Willowbrook Foods to continue to pursue business opportunities outside Northern Ireland for both existing and especially new added-value products sourced in Northern Ireland for sale at a premium abroad. Our food industry, currently generating more than £3.7 billion annually for the local economy, £2.7 billion of which is sold

outside Northern Ireland, continues to grow through its sharp focus on exports and innovative products. “As an economy we are heavily reliant on our small and medium sized companies, many of whom are in the food sector and we believe that companies such as Willowbrook through their willingness to invest in their business and as a consequence the region, have an important part to play in generating the increased sales which contribute to a healthier and wealthier economy.

“Indeed their creation of many new jobs over the past number of years will bring significant benefits to the regional economy.”

Mr Robinson met John McCann, Managing Director of Willowbrook Foods, and other members of the management team before touring the new 44,000sq ft factory on the family farm site at Killinchy. The factory includes a new cooking area where the company produces its premium range of mash potato and vegetables, along with other par cooked vegetable ranges.

Mr McCann, commenting on the company's investment, said: “This factory more than

doubles the company's production capacity and is enabling us to meet the growing demand from key customers for our existing range of products. It is enabling us to build on the success we have achieved in selling 85 per cent of our products to customers outside Northern Ireland. “In addition, the investment is providing scope for new products being developed by staff in our new Food Innovation Centre in liaison with both existing and potential customers in Great Britain and the Republic of Ireland.

“The Innovation Centre and the new factory together enable us to respond quickly and flexibly to market opportunities for new products. Our success to date has been based on the close working relationships that we have developed with customers and our ability to respond nimbly to opportunities arising from the demands of consumers.”

The company, which employs around 250 people at the Killinchy plant and also in an operation in Newtownards, supplies multiple retailers customers such as Co-Operative Food, Musgrave Retail Partners and Henderson's.



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Historically, Pinkertons main core business has been with the butchery, foodservice and catering trade with only a small portion of the business on the retail sector.


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IFEX 2012: Mixing Up a Recipe for Success

As Northern Ireland's premier hospitality and catering event, IFEX 2012 will open its doors in just a few weeks' time.

Hosting a complex mix of new products, services, features and competitions, IFEX 2012 will be one of the hospitality and catering sectors' flagship events this year.

Taking place from 24 - 26 April 2012, the biennial event has already generated an enormous amount of interest. IFEX's special mix of content provides visitors with a forum to research what's hot in the industry and meet with new suppliers. Not only do visitors get to meet with suppliers and make key contacts, but there are also FREE, content-rich learnShops seminars which address hot industry trends and issues, led by industry experts. The learnShops have been developed to provide visitors with detailed, in-depth knowledge and innovative practical advice that's relevant to today's business, with a solid line-up already on board this year including Mintel and Michael McQuillan, founder of The Streat.

In addition, some of the country's most talented young chefs will travel to compete over the three-day show, in competitions such as IFEX ChefSkills 2012 and La Parade des Chefs, which both have a long history of awarding some of Ireland's most celebrated chefs in the early stages of their careers.



The exhibition not only showcases an array of live food demonstrations and competitions, but also hosts an invaluable programme of seminars.

"IFEX's busy line-up of features provides visitors with a lot to see and do during their visit as well as the opportunity to learn about new products and approaches. It's an exciting show that will inspire and motivate visitors to adopt new approaches and carry new product lines for the coming years," states Matt

Benyon, Managing Director of easyFairs UK & Ireland, show organisers of IFEX.

IFEX 2012 takes place from 24 to 26 April 2012, at the King's Hall, Belfast. For Further information on IFEX 2012 or to register for the show, visit www.easyFairs.com/IFEX; if you are interested in exhibiting, contact Caroline McGuinness on 028 (048) 9068 3331 or email caroline.mcguinness@easyFairs.com).



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Phoenix Gas Prices Set To Fall

Phoenix Supply has confirmed an 8.5% reduction in its prices for households and small businesses with the new lower rates applying from 1st April 2012. The price cut is due to a recent fall in the wholesale cost of gas.



David Strahan

After taking this decrease into account, natural gas prices in Northern Ireland will be around 6% lower than the average standard tariff of the major suppliers in Great Britain and 10% lower than the standard regulated tariff in the Republic of Ireland.

David Strahan, Managing Director of Phoenix Supply, said: "We are delighted to be able to make this announcement which again demonstrates our commitment to delivering natural gas at the lowest sustainable price to our customers. This price reduction once again

establishes our prices as being lower than the average standard tariffs applicable in both Great Britain and the Republic of Ireland."

Mr Strahan concluded: "This announcement is particularly welcome news for natural gas customers as the price of heating oil has been on average 26% more expensive than natural gas over the past 12 months. This shows that natural gas remains excellent value for money when compared to other fuels and is one of the reasons why more and more customers are choosing natural gas."

Having its roots as Store Design & Display in the early 70s, Caem Store Design Ltd as it is known today has evolved from a major supplier of system metal shelving into one of Irelands most prolific shopfit companies.

Its longstanding place in the market has earned Caem Store Design a varied and loyal client base. These include such businesses as The Henderson Group, The Maxol Group, Gordon's Chemists, Numark Chemists and Medicare Pharmacy Group.

A company that prides itself on its commitment to quality both in its service and design, Caem Store Design knows that working closely with its customers is vital in ensuring the best possible end result. Its ability to offer a complete turn-key package from initial

conceptual drawings and mood boards through to final handing over of the completed shop fit places the company in a favourable position.

As technology progresses and new tools and materials are made available to the market, Caem Store Design is constantly updating both its internal infrastructure and the choice of materials and options which make it into the final design. From initial site survey, computer generated models are produced giving a photo realistic three dimensional view to any proposal allowing the client to walk around their virtual shop before the real thing is put into production. This same software is used to produce highly accurate production drawings allowing for manufacture and installation of any component from a standard bay of system shelving to a bespoke piece.

In recent months Caem Store Design



has been busy installing some of its most exciting and innovative work to date, not least of these being McCaughan's Pharmacy in Ballycastle. James contacted Caem Store Design with a brief to enhance certain specific areas of his existing premises. As shown, bold use of curves and monochromatic materials emphasised with accent lighting to strategic areas provide a striking and functional addition to the fragrance and

Belfast One City Conference

Comhdháil Aon-Chathrach Bhéal Feirste

May 10th 2012 | Cultúrlann McAdam Ó Fiaich

May 11th 2012 | Titanic Belfast



On 10-11 May 2012 The Belfast Media Group will host the annual **Belfast One City Conference** spotlighting the vibrant city of Belfast. An international roster of speakers and delegates from every corner of Belfast will tackle the pressing challenges of the day and debate how the city can best speak with one voice.

The conference will open on the evening of Thursday May 10 at An Chultúrlann on the Falls Road and will move the following morning, May 11, to Titanic Belfast for a series of provocative and timely sessions. At Titanic Belfast, delegates will gather for **The One City Gala Luncheon** before touring the proposed inner-city campus of the University of Ulster. Conference will close with a farewell finale reception at the residence of the US Consul General.

Register online now at www.belfastmediagroup.com/onecity

For more information contact Connla McCann on 02890 611916
or email: c.mccann@belfastmediagroup.com



dispensary areas while giving subtle privacy to the consultation area. Another existing pharmacy to be given the VIP (very inviting Pharmacy) treatment was Maguire's Pharmacy in Bangor. This independent pharmacy was due to be given a complete re-working by its owner Garret Maguire with the aim of providing his customers with a greater choice of products and services while at the same time creating a more aesthetically pleasing interior. As the picture shows, a bold contrast of fresh white and dark grey interplayed with colourful floral friezes creates a strikingly modern interior and the inclusion of a private consultation area affords customers with an additional set of services.

However, breathing new life into existing business is not exclusive to the pharmaceutical market. Caem Store



Designs recent refitting of Carlisle's Fresh Foods in Ballynahinch is another example of how a proven shop model can be improved upon while retaining many of the features that made it so successful to begin with.

Other recently completed fit outs include such clients as Quinns Off Sales in Cookstown, Islandbawn Offsales in Antrim, 5 Ways Supermarket and Off Sales in Newry, Lyndsey Gracey Pharmacy in Ballymena, Armstrong's Pharmacy in Lisnaskea and Tim Corry Pharmacy in Clough along with many other independents. As an ever evolving company, Caem Store Design is constantly looking to the future both in terms of its client base and services offered. In recent months Pharmacy automation has been high on its agenda to meet the growing interest in robotic dispensary systems. Another area which Caem are actively pursuing is the leisure industry with bars, clubs and restaurants in mind.

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ONE CITY CONFERENCE AGENDA

MAY 10 | CULTÚRLANN McADAM Ó FIAICH

6pm Opening Reception/Fáiltiú

6:30pm Opening of Conference

Response by Rep Eugene O'Flaherty, Chair Judiciary Committee State House, Boston, Massachusetts

6:45pm Drawing It Together

Mark Hackett, Forum for an Alternative Belfast

7pm A New Narrative for a New Belfast

Chair: Roisin McDonough, CEO Arts Council of NI
Wolfgang Buttress, creator of Rise
Steve Orr, Generation Innovation
Prof Conrad Atkinson, University of California at Davis

7:45pm Tomorrow's Belfast

Introduction Ciarán Mackel, ARD Ciarán Mackel Architects
Raidió Fáilte: Fergus Ó hÍr • Belfast Pride: Simon Rea

8pm The Quarters' Health Check: One Year On

Chair: Geraldine McAteer, CEO West Belfast Partnership Board
Paul McErlan, Cathedral Quarter, Eimear Ní Mhathúna, An Cheathrú Ghaeltachta, Mike Smith, Titanic Quarter

MAY 11 | TITANIC BELFAST

8:30am Registration

9am Céad Míle Fáilte and Setting the Scene for a Changing City.

Lord Mayor of Belfast Niall Ó Donnghaile

9:15am Conference Official Opening Address: A Better Belfast.

Alex Attwood MLA, Minister at the Department of the Environment

9:30am Shaping Tomorrow's Belfast

Chair: Peter Dixon, CEO Phoenix Gas
Eamonn McCartan, CEO Sport NI
Annie Armstrong, Director Colin Partnership,
Tony McCusker, Chair Community Relations Council

10:20am Tomorrow's Belfast

Introduction: Sammy Douglas MLA
SKAINOS. Glenn Jordan • St Comgall's Peace Visitor Centre. Gerry McConville

10:35am 'The Challenge and the Opportunity'

Chair: Roisin Kelleher, CEO The Irish Language Broadcast Fund/An Ciste Craoltóireachta Gaeilge, Martxelo Otamendi, Editor Berria, Daily Basque Language Newspaper (invited), Dr Alasdair Allen MSP, Minister for Learning, Science and Scotland's Languages (invited), Carál Ní Chuilín MLA, Minister at Department of Culture, Arts and Leisure

11:15am Our Time, Our Place?

Chair: Howard Hastings, Chair Northern Ireland Tourist Board
Tim Husbands, CEO Titanic Belfast
Paul Maskey MP, Chair Fáilte Feirste Thiar

12 Noon Living up to the Peace Dividend Promise

Chair: Richard Barnett,
Alderman Christopher Stalford, Chair Development Committee, Belfast City Council (Invited)
David Dobbin, Chair Strategic Investment Board and Board Member Invest NI
Inez McCormack, Founder Participation and Practice of Rights Project
Naomi Long, MP for East Belfast

1pm One City Gala Luncheon

Recognising the Heroes of the One City. Guest Speaker: Rep Eugene O'Flaherty

3pm Coming Home

A walking tour of the proposed University of Ulster Campus with Alastair Adair and tour guides. Finishing with visit to the new MAC and welcome from CEO Anne McReynolds.

7pm Finale Reception in the Residence of the Consul General of the US.



Minister Alex Attwood
Department of the
Environment



Rep Eugene O'Flaherty,
Boston, USA



David Dobbin
Chair of SIB
CEO, Dale Farm



Roisin McDonagh,
CEO, Arts Council



Artist, Wolfgang Buttress
'The Rise'

Tax planning before the year-end

In 2010, the government introduced a measure meaning for every £2 an individual earns over £100,000 per annum, £1 will be deducted from their personal allowance (£7,475).



Claire Geddis

The pension annual allowance also reduced from £255,000 to £50,000 and the Stocks and Shares Individual Saving Account (ISA) maximum has increased from £10,200 to £10,680. As a result, this tax year presents opportunities for individuals earning above £100,000 to lower their tax bill and increase their savings.

Making full use of the increased ISA allowance

This year the ISA allowance has increased to £10,680 per individual – that is £21,360 of tax free investing per married couple and will increase to £22,500 in April 2012.

Dozens of people have created huge pots of money by the simple act of investing in individual savings accounts so ignore your tax-free ISA allowance at your peril – you could be missing out on a million-pound fortune. Savers who have religiously salted away their full annual PEP and ISA allowance over the past 25 years have amassed a tidy fortune; there are dozens of ISA millionaires across the country.

ISAs and PEPs [personal equity plans, ISAs' predecessors] have been such a valuable savings medium over the past

25 years and we advise clients never to miss a chance to use them, either alone or as a tax-free zone within their portfolio.

It may sound a long shot but a modest growth of 5% a year and the small matter of a 25-year horizon will do the trick for a couple pooling their ISA allowances. Assuming a 5% rate of growth a year, this could be worth £1.074m, or £1.686m assuming 8% growth.

Reclaim your personal allowance and benefit from tax relief at up to 60%

If you earn over £100,000, you can reclaim your income tax personal allowance by making payments to a pension. For example, if you earn £115,000 a net payment of £12,000 to your pension would reduce your taxable income to £100,000 and reinstate your full personal allowance. As a higher rate taxpayer you will also be able to claim back more tax through self-assessment. The net effect of 40% tax relief and reclaiming your personal allowance means that the actual tax benefit of the tax contribution can be as much as 60%.

Pay even more than £50,000 into your pension this year

The new carry forward rules let you use up unused pension annual allowance from the past three years in addition to your annual allowance of £50,000 for 2011/12.

Carry Forward Example

| Tax Year | How much you paid | How much can you carry forward |
|---------------------|-------------------|--------------------------------|
| 2008/09 | £25,000 | £25,000 |
| 2009/10 | £20,000 | £30,000 |
| 2010/11 | £15,000 | £35,000 |
| Carry forward total | | £90,000 |

This would allow £90,000 to pension via Carry Forward plus the annual allowance of £50,000 = TOTAL pension contribution of £140,000

More tax planning options which may be available

Capital Gains Tax

Investments such as unit trusts are subject to Capital Gains tax rather than income tax on profits. Additional rate taxpayers should aim to benefit from the CGT annual exemption of £10,600. Also consider holding investments jointly with a spouse to benefit from two annual exemptions.

Example

If you held a range of unit trusts worth £120,000 at 6 April 2010 and these are worth £130,500 on 5 April 2011 you could encash the whole amount and have no tax to pay. This is because the 'profit' is less than your annual exemption.

Estate planning

Consider using trusts to provide not only tax benefits but to provide shelter and protection for family assets.

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Help is at hand for independent retailers to combat the drain to on-line sales

High-street retailers are urged to take steps to avoid losing out to online sales, which have made up over £50 billion (£1 billion in 2001) worth of retail spending in the UK in 2011.

"It's time for retailers to embrace technology and begin the journey of building one to one customer relationships in order to maintain or increase their sales performance" said Peter Carrington, founder of MyYuHu.com. Peter made the comments at the launch of MyYuHu, a touch screen database builder and communications platform that enables shops to quickly and accurately store the contact details and shopping preferences of customers and then prepare and deliver marketing messages to them on a one to one basis via text and email.

Stressing that innovative relationship building was a key way in which shops could hope to sustain their business, Peter Carrington said: "High Street stores need to respond proactively to the fact that often they are being used simply as the "window shop" before the web shop.

Consumers need attractive and compelling reasons to come to a store. For many this may be the expert knowledge, personal service or great value on offer. However, if the business is not communicating this to their customers then they shouldn't be surprised if they are lured elsewhere. There are clear benefits to both the customer



Glyn Roberts with Peter Carrington

and retailer alike from cultivating long-term relationships."

'MyYuHu' provides the solution for retailers, helping them to promote to shoppers the unique deals and the tailored service that they can only get from their local high-street shop. MyYuHu is non-technical, it's engaging and is a vital tool in the battle to keep your customers informed to build relationships, reward loyalty and grow sales and at less than £10 per week to operate (excl VAT), it is very affordable.

MyYuHu offers retailers flexible packages of very competitively priced text and emails to suit their needs and MyYuHu also offers the ability to segregate customers and send only relevant messages to them thereby keeping intrusion to a minimum and saving on costs. Trials where the product has been rolled out are already delivering

fantastic results for businesses across the UK, with one pilot scheme in Cheshire already reporting strong sales growth and a positive response from customers who feel both appreciated and rewarded. Meanwhile, in Belfast, MyYuHu has undertaken a unique initiative with a local business group, the Lisburn Road Business Association which lists amongst its members top end fashion retailers, restaurants, wine bars, financial services and private health clinics. The strategy here is that individual businesses will operate a YuHu system and build their own database for their use and the Association will use the database, where permission has been granted by their customers to keep them informed of monthly events, promotions and items of local interest by either text or e-zine linked through the LRBA web-site. Their Facebook and Twitter

accounts will also be linked in to this activity. The Association intends to develop this over the coming months and are confident that this ability to market to customers who shop locally and have expressed their preferences will result in a high level of loyalty, increased footfall and repeat business.

The fixed costs of bricks and mortar retail coupled with the prolonged economic downturn have put paid to many stores in urban centres.

Glynn Roberts Chief Executive of NIIRTA said that innovative tools like MyYuHu would be central to businesses holding their ground and growing in the future "Poor trading conditions have conspired against many retailers in recent years. But what many shop-owners need to contend with is the fact that their business isn't going away; it's simply going online. MyYuHu has the capability to help them to combat this drain which has seen nearly 10% of all sales go online."

Further information about MyYuHu can be found on www.myyuhu.com or by contacting Peter Carrington directly by e-mail at peter@myyuhu.com.

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