BUSINESS

ISSUE 03

Technology at work

Local companies setting the pace





elcome to the third edition of Business Edit, part of Invest Northern Ireland's Boosting Business campaign. Here we examine how businesses can access new markets, keep their cashflow healthy, access the right finance and build a brand.

Over 16,000 businesses have looked to Boosting Business for advice and support under its key themes: jobs, skills, exports, technology and research and development. Intrigued? Why not give us a call on 0800 181 4422 or visit www.boostingbusinessni.com

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Business Pulse

A brief business round-up...

New loan fund for small businesses launched

Enterprise Minister Arlene Foster has announced a new £5 million NI Small Business Loan Fund as part of Invest Northern Ireland's Access to Finance Strategy. A maximum loan amount of £15,000 is available to start-up enterprises, with potential for follow-on lending of up to £50,000. Additionally, existing businesses can apply for amounts up to £50,000 and there will be mentoring support for borrowers under £15,000.

Find out more at nisblf.com

Dismissals and redundancies - limits increase

On 10 February, the Employment Right (Increase of Limits) Order (Northern Ireland) 2013 was passed which increased the limits applying to certain awards including redundancy and unfair dismissal. These increases reflect the 2.6 per cent retail price index rise from September 2011 to September 2012.

You can download the PDF of the Order at nibusinessinfo.co.uk

HMRC's key business messages

HMRC have published their most up to date key messages for Northern Ireland business for February 2013. They include information on issues such as fuel rates for company cars, Real Time Information (RTI) for PAYE, dormant companies and corporation tax, new approaches to business records checks and more.

You can download HMRC's February key messages at nibusinessinfo.co.uk

Change to reporting of serious workplace incidents

The Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) requires employers, the self-employed or those in control of work premises to report serious workplace accidents, occupational diseases and near misses.

From April 2013, the RIDDOR requirement to report an 'over three-day injury' will change. An over three-day injury is one which is not major but results in the injured person being unable to do their normal work for more than three days (including non work days).

From April, the trigger point for reporting will increase to over seven days' incapacitation.

Find out more at www.hseni.gov.uk/contact-us/report-an-incident.htm

Best business blogs

Want to know a secret?

Business blogs can introduce you to a world of free business news, advice and expert opinion. That's right, free! Most are updated regularly (some as many as several times a day) so you've always got the inside edge. Get the scoop now...



If you're interested in global economics (and what business person isn't affected by it these days?) here's an interesting place to start. Written by Mike 'Mish' Shedlock, a registered investment advisor representative, it's full of in-depth research, analysis and commentary.

globaleconomicanalysis.blogspot.co.uk

Chris Brogan

Social media. Everyone's talking about it. But do you know how to make it work for your business? Chris does. In his own words, he's, "dedicated to helping professionals work better, do the work they want, and to be brave". Interesting stuff.

chrisbrogan.com

Drew's Marketing Minute

Drew is one of the world's top marketing and branding bloggers. His superb credentials include appearances in the New York Times, Entrepreneur Magazine and more. The Wall Street Journal calls him one of 10 bloggers every entrepreneur should read. What are you waiting for?

drewsmarketingminute.com

All Things Workplace

Written by Steve Roesler, this blog focusing on leadership claims to be "Teaching Smart People Practical Ways to Become Extraordinary!". Here you'll find all sorts of ways to make all the right things happen for your business and how to manage day-to-day life for your employees. Insightful, clear spoken and indispensible.

allthingsworkplace.com

Accessing New Markets

Take your business to international markets and open a world of potential

Get expert export knowledge and the world is your oyster. Spring 2013 brings a suite of one-day export seminars in venues across Northern Ireland, covering every aspect of marketing effectively on the global stage. Whether your firm is already involved or considering putting a toe into international waters, these workshops will help you make the most of the opportunities, manage the pitfalls and become fluent in negotiation and networking.

Workshops cover every stage of the export process, from preliminary research and planning to account management to grow your global business. No better way to obtain guidance on specific aspects that apply to you, and fill knowledge gaps.

Essential Export Skills

For companies already selling overseas seeking additional tools and expertise.

Vital for newbies too!

Sales Prospecting and Successful Networking

April 17, Craigavon

Scout out the best sources of business potential. Learn how to assess and develop leads and discover effective strategies for building networks that translate into export business.

Advanced Tendering and Proposal Preparation April 25, Enniskillen

Extend your skills with this intensive exploration of factors for successful tendering, including pricing, sourcing information and preparing proposals.

Key Account Management May 1, Belfast

Customer management directly affects profits. Hone the skills of identifying and developing new clients and build rewarding long-term relationships.

Managing Export Sales Channels

May 8, Belfast

Become savvy at selecting export partners such as agents and distributors. Get insights into evaluating and managing partners, and developing agreements. Maximise mutual benefits, minimise risks.

Advanced Negotiation Skills May 15, Belfast

Negotiating has a direct impact on your bottom line. Master win/win tactics at the highest level. Invaluable for anyone engaged in face-to-face sales.

Winning Sales May 22, Enniskillen

What makes a successful sales person? Learn core competencies based on an 8-stage selling model from pre-call planning to closing deals. Ideal for those from nonsales backgrounds taking on selling roles.



Core Export Knowledge Workshops

Invest NI runs a series of core planning workshops that provide fundamental knowledge for entering or developing markets.

LEARN TO:

- evaluate your export potential
- identify risk and success factors
- develop an export action plan

Share experiences with other exporters and gain the confidence and focus to make the right decisions as you embark on exporting.

All take place at the Ramada Hotel, Shaw's Bridge, Belfast.

For more information call **0800 181 4422**

Vital details: WHO?

- Anyone with responsibility for export business within your company.
- Senior decision makers seeking a thorough understanding of the processes and practicalities of exporting.
- Inexperienced exporters
 - develop and strengthen your skills.
- Those with overseas selling experience - benefit from updates on current best practice, tips to boost potential, and refreshed knowledge.
- Open to all businesses.



Cashflow check-up

How healthy is your cashflow?

Money is the lifeblood of business, so keeping circulation thriving is vital to survival.

Especially now, when everyone is feeling squeezed. Businesses report that their key priorities are managing cashflow, setting payment terms and collecting debts.

If cashflow concerns are making life stressful or keeping you from achieving objectives, now is a good time to give your business a check-up and make simple changes to how you run your incomings and outgoings.

You will discover you have more control than you realise. The key to company fitness is knowing your options and exercising them every day.

Ins and outs of cost control

As a business owner, you're probably focused on keeping the money coming in: chasing debts, setting up payment terms with customers, looking for grants.

But what about the outward flow?

Could you be getting a better deal from suppliers?

Are you spending more than you need to every day?



Your suppliers

Get to grips with third party payments:

- Shop around to secure the best value for your needs.
- Negotiate prices, discounts and payments.
 Use your status as a regular customer or bulk buyer to get better terms.
- Before costs are agreed, check the small print. The last thing you want are hidden extra costs cropping up.

Is everything and every contingency covered? Nothing like a nasty surprise to cause a cash flow coronary.

- Ask for extended credit terms from suppliers.
- Don't stockpile. Order smaller amounts of stock more often.
- Once you find a reliable, competitive supplier, build a good relationship.

An ounce of prevention

Find money within your firm by being more efficient.

 Are you paying over the odds in bank fees, insurance, leasing and other services?
 Compare prices, see if you can get a better deal and get negotiating.

- Identify and reduce waste. Are you leaving lights on and equipment on standby sending electricity costs soaring? Are you paper prolific? Little things add up.
- Ask yourself do you really need it? That fancy floral arrangement in reception, the posh gold-wrapped biccies when digestives will do, those travel expenses when video conferencing is easier, bigger premises when home and mobile working is a smart, spacesaving alternative.

Get help

Don't go it alone. Enlist an accountant to help you get on top of cashflow and debt problems.

Find many more top tips to keep cash circulating at www.nibusinessinfo.co.uk/manageyourcashflow

Take your temperature

Why not use an easy online tool to help you understand where your business is now and where you want to take it. Focusing on seven areas that are critical to business growth, the results show how you're doing across key aspects of business performance including vision, finances, markets and customers.

Visit: www.nibusinessinfo.co.uk/businessdiagnostic

QUIDS IN

Starting a business? Growing a business? Or just trying to survive?

Sometimes an injection of cash is needed. Make sure you know the best option for your business.

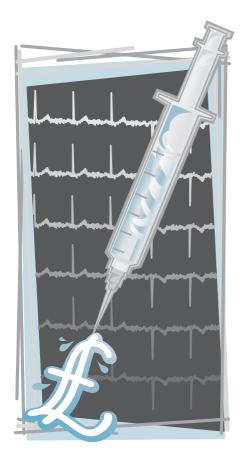
Funding comes in three flavours – LOANS, where you pay back the money, INVESTMENTS, where the investor will want a stake in your business or a share in the returns, and GRANTS, a donation towards a business project or goal.

How do you judge which funding is right for your business? Go to the gov.uk website to identify the best option.

LOANS

Loans are something we're all familiar with; the bank loan for your new car, or the mortgage on your house. It's a way of getting money up front that you can then pay back in installments – usually with interest.

Invest NI has recently launched a new £5 million NI Small Business Loan Fund. The fund will provide loans ranging from £1,000–£50,000 to individuals, small companies and social enterprises that may not be able to get a bank loan.



GRANTS

A grant is a gift for a specific project or purpose. Most help towards, rather than cover, total costs.

Northern Ireland has several financial support programmes for small businesses, including major European, UK and regional schemes recently introduced in response to the economic downturn, and other targeted initiatives. Some charities give grants.

Grants can be linked to a type of project, a specific sector or to regions needing regeneration. For example, the Invest NI Jobs Fund, featured in this issue, is grant-based support to help businesses hire staff essential for growth.

But make sure you're prepared! Grant applications call for meticulous detail so take the time to consider what you are being asked for and make sure your application is comprehensive. With competition fierce, it makes sense to apply for more than one grant, as long as you can demonstrate a sound business need.

SECURING INVESTORS

Investors come in many forms but all want something back from their input.

Equity finance is the Dragons Den scenario. You raise capital from external investors by handing over a share of your business. The two main sources are business angels – entrepreneurs with the cash and experience to invest – or venture capitalists, which are usually private equity firms. Selling shares is a good way to raise long-term finance.

Be Prepared with a Plan

Every fund provider will want to see a detailed business plan before showing you the money. So make sure your business plan clearly sets out why you need the money, what you will be using it for and your strategy for development.

Investors will need to know:

- · How much you want.
- How you intend to spend the money provided.
- · How it will benefit your business.
- What they will gain.

Visit http://www.nibusinessinfo.co.uk/ businessplanfunding to find out how you can use for business plan to access funding

YOU'RE HIRED

Two little words that spell big relief for the eager job candidate, but also for the overstretched employer.

You perhaps?

If you have more on your plate than you can handle, extra help probably sounds like a dream come true. So what's stopping you from hiring?

For many businesses, the costs of hiring, training and employing new staff are a major barrier. It's the classic rock and hard place scenario. Freeing up funds to take on a new person could mean sacrifices in other vital areas of the business.

So is it any wonder that many employers adopt a strategy of postponing hiring? But is it really working? Can you really put off adding that vital extra person? Failing to add to your manpower can hinder chances to expand, maybe for good. Opportunities could be missed out on. In the meantime, productivity and morale may be slipping because everyone is spread too thinly.

What would it take to tip you in favour of recruiting? A helping hand from the Invest NI Jobs Fund. The funding makes extra staff possible, and in the process, helps companies across Northern Ireland achieve goals sooner.

Jobs Fund is all about more people making a vital contribution in our workplaces, to unlock the potential of Northern Ireland as a whole.



HIRE AMBITIONS

£

The economic climate has presented great challenges for businesses here. Invest NI is making a concerted effort to boost the local labour market; tackling head-on the issues that may be preventing companies from creating jobs now.

Invest NI set up the Jobs Fund to help firms of all sizes create jobs quickly as a way to address unemployment and rebuild our economy. The goal: 4000 new jobs by March 2014.

JOBS FUND EMPLOYMENT GRANT

If your business is currently selling or has the potential to sell outside Northern Ireland, it could be eligible for a generous Jobs Fund Employment Grant of £3000-£7000 per job. Demonstrate readiness to create employment, even on a small scale, and you could get Invest NI help to make it happen.

The straightforward application and approval process ensures your business accesses the funds it needs quickly. Once approved, your business can claim the full employment grant for any eligible worker who has been employed for one month or more.

2000 NEW JOBS AND COUNTING!

Jobs Fund is working. Getting more people into employment and getting widespread uptake. Since the April 2011 launch, it has supported over 2,000 new jobs; helping over 700 businesses with job creation projects ranging from 1 to 336 posts.

Don't just take our word for it! See what some successful businesses have to say over the page.









IF YOU WANT TO FIND OUT MORE ABOUT THE JOBS FUND, CALL INVEST NI ON 0800 181 4422

A HELPING HAND FOR FRESH ENTERPRISE

(Continued from previous page)

Case Studies

Sliding Bi Folds

Set up by Gareth Presley in 2011, the Belfast firm specialises in the manufacture and installation of bespoke timber and aluminium bi-folding and sliding doors and window systems and has experienced rapid expansion, particularly with commercial customers across the British Isles.

"I was receiving enquiries for more contracts than I could deliver by myself. So I applied for Jobs Fund support in April 2012 to create seven new positions. Turnover has picked up significantly over the last seven months as our increased workforce has made it possible to target new business within the commercial, luxury and healthcare sectors. I wouldn't have been able to scale up so quickly without this support."



The Jobs Fund offers financial incentives of £1000-£1500 for start-up businesses. To qualify, you must either reside in one of 36 Neighbourhood Renewal Areas (NRA), or be a young person currently Not in Employment, Education or Training (NEET).



Muldoon Transport Systems

In March 2012, the Dungannon firm applied for Jobs Fund support to help it meet the expected increase in business as a result of additional export opportunities in the Middle East.

To capitalise, Muldoon needed a new parts coordinator, design office assistant and two additional welders ASAP. The Jobs Fund helped them hire these vital people. Within two months of applying, the new staff were in place. As a direct result, production capability has increased, allowing the sales team to secure additional work.

The company has been quick to build on this success. Less than a year later, Muldoon Transport is in the midst of a second, bigger expansion, and hopes to create a further 10 jobs within the next few months.

IF YOU WANT TO FIND OUT MORE ABOUT THE JOBS FUND, CALL INVEST NI ON $0800\ 181\ 4422$

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TECHNOLOGY AT WORK

Northern Ireland has many businesses that use technology to drive business success.

They are pioneering new innovations across a range of sectors and exporting them around the world. They recognise that technology in its broadest sense can offer solutions and new opportunities across all industry sectors, from IT through to healthcare.



YUMMY FUN



Choc-O-Bloc has created a revolution within the toy industry by developing an edible toy, Magic Choc. The company's technology enables children to shape 100 per cent Belgian chocolate into models and then eat them, and is winning it sales worldwide.

THE HEAT IS ON

CoolSky specialises in the design and manufacture of electronic controls for the heating, cooling and renewables industries. It developed a controller for solar water heating systems that is easier to fit and use than existing devices currently on the market and is seeing sales really heat up.



HANDS UP!

EcoDepo manufactures and distributes colourcoded recycling bins globally and has designed an innovative hands-free opening mechanism. This has greatly increased demand for the product, in particular from the NHS.





ANALYSE THIS

Analytics Engines was set up to use research carried out at Queen's University. Its technology can analyse large amounts of image data rapidly. The company is involved in two major EU projects that will use its sophisticated technology in applications relating to medical imaging, broadcasting systems, and security and surveillance.





HEADS IN THE CLOUD

Jampot develops innovative software solutions for mobile devices (smart phones, tablet, PCs etc). Its focus is on the use of leadingedge technology in the 'cloud to mobile' area and its technology has already grabbed the interest of some big players in the industry. Jampot's Hollow App is being hailed as a world-first major technological breakthrough.

TheAppBulder

RAISING THE BAR

OMG Software has developed a practice management software system, Briefed, for use by barristers and solicitors. It enables users to automate their administration and financial activities by using cloud technology which allows access from any web enabled device.



BOXING CLEVER

Par Works Solutions recently launched Parbox, an innovative safety product that houses temporary electricity installations on construction sites. The easy-to-install, affordable and reusable plastic box is waterproof, virtually vandal proof and resistant to impact damage as well as salts and acids. It also has a unique lid locking system to prevent unauthorised access.



SPORTS SCIENCE

Statsports is Europe's premier sports science statistics provider for the soccer, rugby and GAA markets. Its range of products includes the world's only GPS analysis and consultancy service. It offers teams and individual athletes the opportunity to train and test themselves using advanced sports science equipment. This covers all aspects of physiological performance including speed and reaction testing and development, and body fat analysis.

SHOWER POWER

Airtech Distribution has developed innovative technology that enables meat processing plants to reduce both water and energy costs and to improve hygiene. The company has designed a new spray system for sterilising knives used in meat processing plants. Current systems use a bath of water, while the new system is like a temperature controlled shower, reducing water consumption by as much as 95 per cent.

PATH TO SUCCESS

PathXL specialises in web-based software and workflows for digital pathology. It has developed products for the education, research and clinical sectors that allow pathologists to view, share and report on tissue samples. The company is currently working on the development of algorithms to aid cancer detection and management from analysis of digital slide images.



LASER QUEST

H360 is a new and innovative engineering design company, launched by Hutchinson Engineering, providing a quality design service that will take an idea from concept to reality through prototyping and testing. Hutchinson Engineering has established itself as one of the leading sub contract laser companies in the UK. Their services include laser cutting, angle and tube cutting, steel bending and folding, fabrication, finishing, and product development and design.

DATA SORTING

Automated Intelligence creates information management software solutions. It created a suite of tools — Al analytics, Al compliance, Al datapoint, Al file manager and Al mobile — to help businesses cleanse, categorise and migrate unstructured data from content management systems.





VIRTUAL ASSISTANT

Imagine a personal assistant that can travel with you to reduce the time spent on mundane admin tasks. GoReport is an innovative approach to mobile report generation, helping professionals on the move use their time more effectively.





TO BOOST YOUR BUSINESS THROUGH TECHNOLOGY CALL 0800 181 4422

Needahandwith your BRAND?

What benefits are you offering your customers?

Savings, status, efficiency, taste, peace of mind... what does your customer desire or need most? When you are clear about what benefits you want to convey about your product or service, you are ready to develop your brand. You will probably need help from a design or marketing company. As a first step come along to one of Invest NI's Design Clinics. These are free one-hour advice sessions with Invest NI's design experts that can help you discover and communicate the core essence of your business. In a nutshell, your brand is what makes your business stand out from the crowd and the stronger it is the more likely you are to succeed in highly competitive markets.

Once you have developed your brand it's important to apply it across all your marketing materials including packaging, uniforms, vehicle livery, online communications and social media. Take Ewing's Seafoods in Belfast. When the company wanted to refresh its brand to help it sell into high end markets it worked with Invest NI and designers around the key ideas it wanted to convey: quality, traditional artisan methods, natural, attention to detail, family, passion and personality.



"The best brands are relevant today and tomorrow."

The best brands are relevant today and tomorrow. Yours must have the flexibility to be used in diverse ways and evolve. You also must be willing to 'live' your brand in everything you do in regards to your business activities. From the smallest details such as your business cards to the look and feel of your premises, your brand and its values must shine through.

Take the Shell Oil scallop shell; very different today than it was 50 years ago, yet recognisably the same logo. While other brands are timeless, like Coca Cola with its 'vintage' script or the linked Cs denoting Chanel, the iconic Apple logo and the Nike swoosh. All have moved fluently into global markets. Also worth noting, if you have your sights set on export success, are local brands like Almac and Bushmills and up and comers Mov Park and Suki Tea.

Most importantly, be unique. 'Me too' brands are poor copies of the original, while fashion victims get lost in the crowd of lookalikes, to be passed by when trends change.





To find out more about what branding is, how it works and how you can use it to help improve your business visit:

nibusinessinfo.co.uk/branding

Oddly enough

Have you ever had a great idea for a business but your friends thought it was nuttier than a squirrel's nest? Read on: there are others out there just like you...



It's always good to err on the side of caution and now for less than a tenner you're guaranteed a spot in Heaven. Your kit comes with an official reservation certificate, ID and information guide. Still not sure? It also comes with a 100% money back guarantee if your reservation is not accepted. (They also accept pets!)

3Doodler

Technically still in its prototype stage (but forecasted to hit store shelves later this year for a fairly wallet friendly £49) this incredible pen works in a way similar to 3D printers - which means you can draw sophisticated 3-dimensional shapes in the air. It works via an electric heater that melts plastic, which then cools as it comes out of the end of the pen-much like squirting icing onto a cake.

CitiKitty

Kitty litter is stinky business. But for Citikity it's also an incredibly lucrative one! With over one million US dollars in revenues per year, the Citikitty Kit trains cats as young as 3 months old to use your household toilet, finally ridding your humble abode of that distinctive kitty litter 'odeur de feline'. Think it's a flash in the pan? Think again. Incredibly, the business is entering its ninth year.



Your business diary



Design advice clinics

We're running 20 clinics all over Northern Ireland in the next few months. Why not go along to one in your area?



Trade missions

India, Kurdistan and The Czech Republic are our next trade mission destinations. Maybe it's time for you to look east...



Food exhibitions

If you have a food business you might be interested in our menu of major exhibitions coming up in Brussels, Amsterdam and Dublin



Finance workshops

Our finance workshops can help you identify the various sources of finance available to your business and prepare a funding submission.



Technology exhibitions

We're organising trips to some of the world's biggest technology conferences covering a range of sectors from mobiles and web development to advertising.



Multi-sectoral exhibitions

We will also be attending some of the leading exhibitions for the life sciences, design, security, shipping, renewables and healthcare sectors.





Design Advice Clinics

09 April 2013

10 April 2013

14 May 2013

15 May 2013

15 May 2013

16 May 2013

Invest NI Office Omagh To register, visit

29 May 2013

12 June 2013

13 June 2013

To register, visit investni.com/events

13 June 2013



26 June 2013 Invest NI Office Belfast To register, visit



Food Exhibitions

23 - 25 April 2013 European Seafood Expo Brussels To register, email

28 - 29 May 2013 PLMA Amsterdam To register, email

25 September 2013 SHOP Dublin To register, email fiona.laverv@investni.com



Finance Workshops

28 March 2013
Stormont Hotel
Belfast
To register, visit

O April 2013 City Hotel Derry-Londonderry To register, visit nvestni.com/events

10 April 2013
Glenavon Hotel
Cookstown
To register, visit
investni.com/events

Tullyglass Hotel
Ballymena
To register, visit

24 April 2013
Ramada Hotel
Belfast
To register, visit
investni.com/events

7 May 2013
Killyhevlin Hotel
Enniskillen
To register, visit
investni.com/events

8 May 2013 Oxford Island Craigavon To register, visit investni.com/events

21 May 2013
Canal Court Hotel
Newry
To register, visit
investni.com/events

22 May 2013
Ramada Hotel
Belfast
To register, visit
investni.com/events



14 - 17 April 2013
Trade Mission to the Czech
Republic, Prague
To register, email
linda.forte@investni.com

Trade Mission to India
Mumbai and Delhi
To register, email
claire.gadd@investni.com

13 - 18 May 2013 Trade Mission to Saudi Arabia / Kurdistan Erbil, Jeddah and Riyadh To register, email noel.johnston@investni.com



20 - 24 May 2013

Irade Mission to Brazil
Sao Paulo and Recife
To register, email
teresa.madden@investni.com

27 - 31 May 2013

Trade Mission to the Nordics Copenhagen and Stockholm To register, email

3 - 7 June 2013

Trade Mission to Hong Kong and China, Hong Kong and Shanghai To register, email

4 - 7 June 2013

Trade Mission to Russia Moscow To register, email eleanor.butterwick@investni.

16 - 31 June 2013Trade Mission to Pola

Warsaw and Krakow
To register, email



Technology Exhibitions

16 - 17 April 2013

Ad Age New York To register, email **terry.reilly@investni.con**

11 - 16 May 2013

Google I/O San Francisco To register, email terry.reilly@investni.com

11 - 15 June 2013

Conference
San Francisco
To register, email
terry,reilly@investni.com

7 - 11 July 2013

Houston
To register, email
terry.reilly@investni.com

14 - 18 October 2013

Gitex Technology Week
Dubai
To register, email
terry.reilly@investni.com



15 -21 April 2013

Bauma 2013 Munich To register, email kate.gilmore@investni.com

22 - 25 April 2013

Bio 2013 Chicago To register, email teresa.madden@investni.com

19 - 21 May 2013

bathroom
London
To register, email

22 - 23 May 2013 All - Energy

Aberdeen
To register, email

4 - 8 June 2013

Con Expo at CTT Russia 2013
Moscow
To register, email

Contact us





For business advice, support and opportunities get in touch with Invest NI today. Contact our Belfast Head Office or check out our Regional Office Network. We also have offices overseas.

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Eastern

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Overseas Networks

Find out more about opportunities outside Northern Ireland or accelerate your exporting with our Overseas Network. We have offices in London, Dublin, Brussels, Düsseldorf, Dubai, Jeddah, Mumbai, Bangalore, Shanghai, Taipei, Tokyo, Boston, New York, Chicago, San Jose.

We also have In-market Advisors in the Czech Republic, Romania, Poland, Russia, Bulgaria, the Nordics, the Netherlands, Kurdistan, South Africa, Brazil and Canada.

Find out more at investni.com

Business Edit is an independent publication. All information is correct at time of publication.