



Peter Winton looks back on the 1995 Exhibition highlights

NOW THERE ARE SIX

The Trades House Craft Competition and Exhibition has been expanded to include the work of students from six Glasgow colleges with 700 entries expected in 18 categories.

Judging by the quality of last year's student work from two colleges, competition will be keen to gain the judges' approval for the final selection which will go on display in the Trades Hall on 30 and 31 May and 1 June. Make a date in your diary NOW to see the best in design and innovation from the city's talented craft students. This year the exhibition will be an officially listed event in Glasgow's Festival of Visual Arts and will open in the same week as the major Charles Rennie Mackintosh exhibition.

A full eight months of planning by a committee under the co-ordination of Peter Winton, Deacon of the Bonnetmakers, has already gone into the competition and exhibition to make it a success. Their efforts have been supported by the crafts in the form of sponsorship and once again the House is indebted to the Glasgow Development Agency for its generous financial support. In addition sponsorship has been provided by Kings House Print, Glen Catrine Bonding Company, the Made in Scotland organisation, the Merchants' House and the Anderston Weavers Society. There has been an enthusiastic response from the Glasgow colleges with participation from Anniesland, Cardonald, North Glasgow, John Wheatley, Langside and the College of Building and Printing.

All this has enabled the competition to be run in 12 craft classifications with several at both advanced and non-advanced levels. In all this means a total of 20 individual awards of £250 plus certificates with the Trades House Gold Medal going to the judges' choice of overall best entry. The craft categories are:

- Arts and Graphics (including print making and printing)
- Sugarcraft (including cake decoration and pastillage)
- Computer-aided Drafting and Industrial design

- Decorative flooring, glass work and walling
- Fashion and fashion related work (including design and manufacture embroidery and knitwear)
- Furniture, Modelmaking and Instrument Making

- Joinery and Woodwork
- Metalwork and Engineering
- Photography and Video
- Stonemasonry
- Jewellery
- Open, to include all other work

UNDERGROUND LECTURE?

You have a chance to hear about one of the greatest engineering feats of the century straight from the horse's mouth when Sir Alastair Morton, Joint Chairman of Eurotunnel plc gives the annual Trades House lecture on 21 May. The lecture will be held in Strathclyde University to mark its 200th anniversary.

£20,000 CONCERT

Our own Trades House New Year's Day Glasgow Greets Vienna Concert has been another great success with the City of Glasgow Philharmonic Orchestra in great form. Overall we were able to raise in excess of £20,000 for Action Research, the leading research charity for children.

YOUTH IN TUNE

A grant from the Trades House has helped the Children's Music Foundation on Scotland with their Children's Classic Concerts in the Royal Concert Hall in Glasgow.

Members of the Platform and most of the Deacons have also shown their support by attending the hour long concerts. Designed to convey the excitement of classical music to a young audience, they are performed by the Orchestra of Scottish Opera and the Royal Scottish National Orchestra

PATRONS' EVENTS

The Trades House would like to express our thanks for the continued support of our Patrons which is helping us to expand our activities.

Patrons are being invited to be guests at two forthcoming events - the Trades House Lecture at Strathclyde University on 21 May and the prize for the College Students' Craft Competition in Trades Hall on 31 May.

Our patrons are: Scottish Brewers, James Finlay, John Gardiner, Strachan Kerr and the Bone Group.

Information on the benefits of being a Trades House patron can be obtained from the House Office.

DEACON CONVENER'S HALF TERM REPORT

As you read this I will have had the privilege of serving as Deacon Convener for about six months. The time has flown and been filled with fascinating experiences. Wherever I go I find that the Trades House is held in the highest regard for all it has done, and continues to do, for Glasgow and its citizens.

Central to the work of the House and the Crafts is the caring concern for, and the financial assistance we give to, our friends the pensioners. I had the pleasure of meeting many of our friends at the Hammermen's Service Group's pantomime outing and look forward to being with them again at the tea party in May. With the invaluable assistance of our social workers, members from each of our Crafts and the Contact Group are collating their experience to ensure that we provide the care and assistance to our friends appropriate to today's needs.

The links of the Trades House with the City remain very strong and most cordial. I know that all our members will be as delighted as I am, that the incoming City of Glasgow Council has agreed to continue the formal links with the Trades House including attendance of the Deacon Convener at full Council meetings in an honorary capacity. My wife and I have attended many civic occasions at the invitation of the Lord Provost and the City Council. The Deacon Convener's presence at these events emphasises the strong links of the Trades House with the City and gives the Deacon Convener the opportunity to

inform people from many different walks of life about the work of the Crafts and the House.

The refurbishment of the Trades Hall continues with the lift and stair to the schoolroom now installed. The final phase of the refurbishment will be carried out as soon as the necessary funding, amounting to some £250,000, is in place.

This issue of the Craftsman contains information about the 1996 New Year's Day Concert and forthcoming Schools and Colleges Craft Competitions and Exhibitions. For me the New Year's Day Concert was not only an enjoyable musical experience it was also a thrilling occasion, while the burgeoning interest and support of a number of influential organisations in the College Craft Competition and Exhibition is a most welcome development and will further enhance the reputation of the House.

The craft social functions have been well supported, and I look forward to many of our members participating in the sporting events during the summer months. These events play an essential role in promoting fellowship among our members and I commend them to you.

As I look forward to the challenges, responsibilities and privileges of the remainder of my term of office I am deeply grateful for the continuing support and encouragement of so many members and friends.

W. Morton Fyle



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Wrights' Deacon Bob Gray, Hall Trust chairman Harry Abram and Masons' Deacon Bill Johnston inspecting work in progress in the former schoolroom

HALL HAS "UPLIFTING" EXPERIENCE

As part of the ongoing renovations to the Trades Hall a 12-person capacity lift has been installed to provide better access from the ground floor to the Grand Hall and Saloon on the first floor. It will also give access to three new rooms being brought into use on the top floor of the building.

Work is now well advanced on creating the "shells" of these rooms with new flooring, ceilings and wall cladding bringing back into use for the first time in over 100 years the former Trades schoolroom. This will create a Craftsmen's Gallery and coffee lounge where many of the historic relics and artifacts of the crafts and items of note in the history of the House can be displayed.

The room will also be available for meetings, as will the two picture/art galleries being created on each side of the Hall dome. Together with the existing rooms this will create a much more versatile range of accommodation for a wide variety of functions and superior conferences.

A small kitchen is also being installed on the top floor to

complement the totally modernised main banqueting kitchen. Other recent improvements include staff toilets and restrooms. Continued funding will determine the rate of completion and fitting out of the new accommodation and also other much needed improvements to the fabric and furnishings of the building. You can contribute in a number of ways either individually or through a company or organisation whose name can be linked directly with the work undertaken. Such opportunities include:

Renovation of Grand Hall	£120,000	New Catering Kitchen	£25,000
Restoration of Galleries	£80,000	Saloon refurbishment including carpeting and curtains	£25,000
Provision of new Lift	£50,000	Carpeting and re-furnishing vestibules	£10,000
Conversion of old Trades School to Coffee, Display & Seminar Rooms	£120,000	Foyer carpeting and seating	£5,000
Galleries(2), fitting furniture, furnishings, (each)	£35,000		

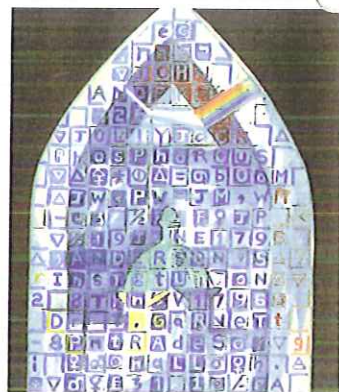
Details are available from Blair Johnson at the Hall Trust offices.

LEARNING LINK IN GLASS

The 200 year old link between the Trades House of Glasgow and the University of Strathclyde is being marked by the award of a grant of £10,000 from the House Commonweal Fund to the University to assist in the creation of three new stained glass windows to be installed in the Bicentenary Hall within the Barony in April. Featuring layers of coloured glass, the windows are being designed by artist John Clark, whose other works of modern stained glass can be seen in the Cafe Gandolfi and the Queen's Park Synagogue.

Links between the two bodies began in 1796 when the University was founded as the Andersonian Institution. Its first lectures (for around 1000 students) were held in the Trades Hall which was opened two years earlier.

"I am delighted that we are able to mark the bicentenary of Strathclyde University - 200 years of useful learning - in such a positive way with a work of art which will not only enhance the Bicentenary Hall but will be a lasting memorial of our links with that University," commented Dr Morton Fyfe, Deacon Convener.



A detail from Mr Clark's designs for the windows

"CRAFTSMAN" IN LONDON COMMONWEAL GRANTS

The "Craftsman" can now be found in some of the famous Livery Halls of London thanks to Allan Walker, a member of the Incorporation of Masons. After reading a book on the Great Fire of 1666 and curious to find out how much had been saved then of the Guildhall and the 44 Livery halls and later during the wartime bombing Allan visited London and took a supply of the "Craftsman" with him. He reports:

"Visiting the Guildhall, the Head Keeper kindly gave me an extensive tour and a separate visit to the Archives department of the library where I was shown many Livery Charters with seals intact having been successfully stored there for safety.

A fair number of Livery Halls had been destroyed,

but again rebuilt, others with exterior damage the interiors, plate and records saved, a very few fortunate to remain whole. Like our Trades Hall the Livery Halls require to be kept occupied as much as possible and whilst looking at the exterior of 14 halls, I was kindly given a look inside 8 by the Hallkeepers or Beadles for varying lengths of time. They were the Skinners, Vintners, Innholders, Painter-Stainers, Insurance, College of Arms, Guildhall and the Wax Chandlers whose Master kindly gave me a conducted tour and much information.

Perhaps another time I may visit some of the other Livery Halls and of course leave a "Craftsman" behind as I did on the occasion of these visits."

A total of 48 grants to worthwhile projects were approved at the Autumn meeting of the Commonweal Fund Committee, a total of £38,650 was disbursed, ranging from £150 help the Association for Stammerers distribute information posters to Glasgow schools to £2000 to the Ronald McDonald House appeal at Yorkhill Hospital where families of young children receiving treatment can have free stay. Many community projects were assisted in areas such as Barlanark, Castlemilk, Lilybank, Garscube, Pollok, Strathbungo, Drumchapel, Barrowfield, Bridgeton & Dalmarnock, Ladywell, Royston and Yoker.

NEW MEMBERS

There are three new members of the Commonweal Fund Committee: John Anderson, Chief Executive of the new Glasgow City Council; Celia Urquhart, chairman of Glasgow Caledonian University Court; and Crispian Strachan, Assistant Chief Constable, Strathclyde.



HOUSE GIFTS FOR EVERY OCCASION

The picture illustrated here of Trades Hall by late Deacon Scott Grier of the Skinners is only one of many excellent gifts which are available with proceeds going to the House funds and the Hall renovation appeal.

All items can be ordered by contacting Carol Nelson at the Trades House Office, 310 St Vincent Street, Glasgow G2 5QR (0141 228 8000).

Apart from the limited edition prints of the Hall there are:

- *A display plate with the crests of the House and the 14 Incorporations.
- *An ashtray/coaster commemorating the bicentenary of the Trades Hall.
- *An elevation of the Trades Hall in a small frame.
- *Golf umbrellas with the House and Hall crest.
- *T-shirts with Hall crest.
- *Leather placemats with House crest.

IN BRIEF

Congratulations to Sir Kenneth Calman, chief medical officer at the Department of Health, who was knighted in the New Year's Honours. As Dr Calman he proposed the toast to the House at the Deacon Convener's Dinner in October.

Congratulations also to House clerk Gordon Wyllie who on 29 April becomes Deacon of the Incorporation of Hammermen of Edinburgh. *Welcome* to Neil J McKenzie, a solicitor with Mitchells Robertson, who is the new clerk of the Incorporation of Skinners, he can be contacted on 0141 552 3422. *Welcome back* to Mrs Kirstine Mains who has returned to her post in the Trades House office after the birth of baby Hannah. *Still needed* Volunteer guides to conduct visitors around the Trades Hall. Full training will be given. Contact the House office for details.

"EXAMPLE TO EUROPE" PRAISED

"Glasgow has set an example to the rest of Europe", said Sir Paul Newall, immediate past Lord Mayor of London proposing the toast to The City of Glasgow in Trades Hall to mark the election of the new Deacon Convener of the Trades of Glasgow, Dr Morton Fyfe. Sir Paul, who is the Vice President of the Institute of Export, continued: "This fine city of Glasgow has in the past decade acquired, or rather re-acquired, a reputation for greatness. By its own efforts, and by the determined exertions of its own citizens working together this city is now deservedly seen across the world as a centre of excellence."

Sir Paul said that as Lord Mayor of London he spent months travelling abroad representing, by tradition, not only the City of London but "UK plc" as a whole.

"Especially in Japan, in Korea, in Canada, and in the United States I used the name of Glasgow as what I described as a 'Renaissance City', a cultural centre which is also business-friendly. It is important to demonstrate that great cities such as this can re-vitalise themselves, and, in so doing, lend a new dynamic to the nation as a whole – and this is precisely what Glasgow has done."

The toast to The Trades House of Glasgow was proposed by Dr Kenneth Calman, Chief Medical Officer at the Department of Health, who commented on the links between medicine and trade and industry in Glasgow and praised the Trades House for "its very considerable contribution to public service and assisting the community within the West of Scotland and beyond."

A LOOK AT THE BAKERS . . . SELF RAISING AND WELL DONE

The present Deacon Convener, Dr Morton Fyfe, was Deacon of the Bakers in 1992-93 following in the footsteps of his brother Sandy who was Deacon in 1978-79. His family connections with the craft date back to 1711 when John Wright was admitted to the Incorporation. The connection has remained unbroken for nine generations and looks like continuing for a few generations to come through Morton's sons, sons in law, grandsons and nephews.

Incorporation of Bakers, of course, goes back much further – around 1556, and has connections with the Earls of Murray dating back to 1568 when the Bakers supplied Regent Moray's troops with bread prior to the famous Battle of Langside and were rewarded by the Regent with the gift of the Ancient Wheat Mill of Partick (The Bunhouse Mill). For many years thereafter the Incorporation plied its trade as millers and was the only Incorporation to carry on business in its own right. The craft is still the feudal superiors of the mill lands beside the River Kelvin. Members of well known Glasgow bakery families, Beattie, Bissland, Currie, Montgomerie, Peacock and Stevenson can be found on the Incorporation's roll. The present day Bakers see their role as supporting their pensioners and encouraging the baking trade and related food sciences.

At present the pensioners roll numbers nine but applications from others with appropriate connections with the craft would be welcomed. On the educational front the craft sponsors prizes at the

Glasgow College of Food Technology and Strathclyde University and currently is considering a number of new educational initiatives.

On the social front the craft has an annual tombola which this year raised £1000 for the Yorkhill MacMillan Appeal. This was to fund a MacMillan nurse, which is very appropriate considering the Deacon Convener's long association with the hospital as a consultant paediatrician.

The Incorporation is one in which practising craftsmen still feature strongly, with two bakers on the master court. Although having no direct family connections with the Incorporation, the current Deacon Graeme Hogg's family on both sides have bakery trade links going back for generations. His father is a former Deacon of the Incorporation of Bakers of Dundee. A graduate of Glasgow University and a Chartered Accountant with Ernst & Young, Graeme is married to Helen, and his interests include Scottish and Glasgow history, Clyde steamers, photography and "bad" golf. Of course Deacon Convener Fyfe in his year of office also has the support of the 12 other craft Deacons and the Visitor of the Maltmen. They bring a wide variety of experience in many areas to the work of the House.

Deacon John Mason of the Skinners is a solicitor and founder director and conductor of the Strings of Scotland Orchestra and the Scottish Fiddle Orchestra. In 1987 he became an MBE for services to music and charity.

Deacon Robert Gray of the Wrights is a former Lord Provost of the City of Glasgow and a councillor on the new Glasgow City unitary authority. Appropriately he is a joiner to trade. Also closely linked with his trade is Deacon Sandy Martin of the Gardeners who runs a thriving florist business in Glasgow. The professions are well represented with Deacons who are solicitors, accountants, surveyors, and engineers. And returning for a second stint as Visitor of the Maltmen is Murray Blair who is also the House angling convener and honorary House librarian.



Graeme Hogg

HONORARY CRAFTSMEN

On the Deacon Convener's Choosing Day the past Lord Mayor of London Sir Paul Newall and the Lord Provost of Glasgow, Mr Tommy Dingwall, were admitted and enrolled as Guild Brothers of Glasgow. Lord Provost Dingwall became an honorary craft member of the Incorporation of Gardeners and Sir Paul an honorary craft member of the Incorporation of Bakers.



Lord Provost Dingwall (right) and Sir Paul help the Deacon Convener try out his new chair of office

AT THE DEACON CONVENER'S DINNER



Harith Kulasinghe, Late Collector of the Bakers; Iain Riddell, Late Deacon of the Bakers and Robin O'Neill, Collector of the Maltmen



Late Collector of the House, David Watson; Dr Kenneth Calman, who proposed the toast to the House, and Ex Convener Roy Johnson



Three Ex Conveners get together, Henry Abram, Sir Robert Smith and Robert Brechin



Sandy Martin, Deacon of the Gardeners; Deacon Convener Dr Morton Fyfe; Collector of the House Ian Scott, and Edward Crozier, Ex Deacon of the Barbers and co-ordinator of the 1997 Trades House New Year's Day concert



Sir Leslie Sharp, then Chief Constable of Strathclyde; and Ex Conveners A J Blair Agnew and John Ferguson

DATES FOR YOUR DIARY

9 May
Trades House Tea Party, Trades Hall

21 May
Trades House Lecture, Strathclyde University

23 May
Schools Craft Competition, Trades Hall

30/31 May, 1 June
Craft Competition and Exhibition, Trades Hall

16 August
Summer Sail on the Waverley

17 August
Hammermen's Service Group Summer Outing, Largs

20 September
Craft Choosing Meetings, Trades Hall.

KEEP IN TOUCH

Further information on the items in this issue of the "Craftsman" and other Trades House functions can be obtained from:

THE TRADES HOUSE OF GLASGOW
310 ST VINCENT STREET, GLASGOW G2 5QR
TEL: 0141 228 8000 FAX: 0141 228 8310

(Items for the newsletter can also be sent to this address or direct to the editor, Bob Colquhoun, 33 Greenlaw Avenue, Paisley PA1 3RE. Tel/Fax: 0141 889 6708).

A SMASHING SHAME



No wonder Sandy Martin (left) and Iain MacGregor, Deacon and late Collector of the Gardeners are looking downhearted as along with Janice Gordon, administrative assistant the Royal National Institute for the Blind, they view the smashed glass of a greenhouse which the Incorporation had presented to the Institute.

Unfortunately the greenhouse has been vandalised but the good news is that the culprits have been found and charged. And the even better news is that the Gardeners are going to have the glass replaced - this time with plastic sheeting.

The greenhouse is intended, along with tubs planted with a variety of bulbs to encourage youngsters in the Springburn area to feel the soil and enjoy the flowers as they grow. Strong scented shrubs are due to be added later.

TAILOR MADE?

The tailors are now keeping their members in touch with their own newsletter called "Bespoke". It is full of craft and House information including information on two nights out - a musical evening in Trades Hall on 24 April and an "expose" on the House library by Murray Blair on 22 May. Members should also note that the Incorporation clerk, Hamish Reid, of Campbell Riddell, solicitors, is now based at 229 Fenwick Road, Giffnock, G46 6JQ. (0141 638 7405)

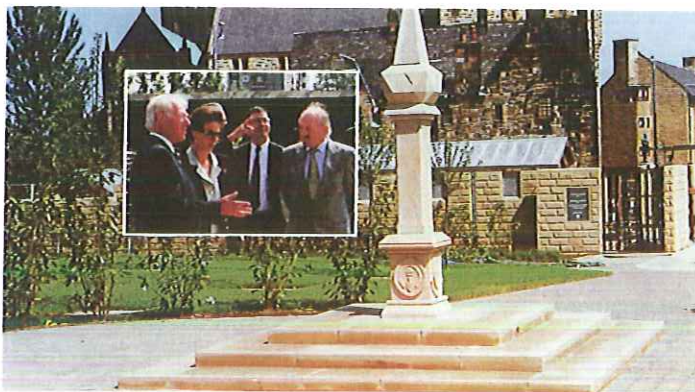
MALTMENS GENEROSITY

A total of £8350 has been donated this year by the Maltmen to charity ranging from £1200 to the Scottish Council on Alcohol to two grants of £100 each to the Safe Levern/Pollok Project for their "Good Morning Pollok" the truancy initiatives.

BIGGER PRIZE

The Wrights are to extend the scope of their prestigious McDonald Prize to include members of the Institute of Carpenters in Scotland with £500 being added to the normal prizes if an Institute member wins. Prizes already total £2000 for joinery/carpentry and glazing work. Submissions should be in by mid June and details are available from the Wright's clerk on 0141 248 5117

CRAFT NEWS



A WINNING DIAL

The Masons' sundial in the Provand's Lordship gardens in Glasgow has been entered in the British Sundial Society's annual competition. Ex Deacon Ian MacConnacher of the Masons is confident that this will bring yet another award to the garden at Glasgow's oldest house.

The garden was opened last year by H.R.H. Princess Anne, the Princess Royal and Ian was on hand to explain the Masons' stonework and Hammermen's metalwork on the sundial.

THEY'D WALK A MILLION MILES FOR . . .

It was truly a Trades House finish which greeted craftsmen (Gardener, Cooper, Baker) Rory Scott as he arrived at John O' Groats, six weeks after commencing his "Odyssey" from Lands End. Collector of the House Ian Scott completed his own marathon journey simply to witness the finish and to ensure that in time honoured tradition that champagne was suitably chilled for the celebrations.

To complete the picture Carol Nelson, the Hall Letting Agent was visiting her brother Eddie Barbour (Wrights) at his hotel in Latheronwheel where strangely Rory, Ian and the walk team were spending their last night!

Rory had set out on his marathon walk in order to raise public awareness as to the work and aims of his charitable trust, "The Addscot Trust" which concentrates on the nature of addictive illness and addiction problems, and to raise funds through sponsorship. It was with a great deal of pleasure that on completion of his 1074 mile walk, The Addscot Trust was rewarded with a supportive cheque for £1000, from the Commonwealth Fund.

Asked to comment on the walk and the feeling of achievement Rory replied, "It has been a fantastic personal achievement and there are enough stories to tell at the dinner table for a decade, however the most important fact is that a delicate and sensitive issue has been opened up, addiction, and such a prestigious institution as the Trades House, and several of its members have generously supported the worth of the cause. I would like to thank everyone once again".

Pictured at John O' Groats are a weary Rory and his Father, Collector Ian Scott.

Further information about the work and aims of the trust can be obtained by writing to Rory Scott, The Addscot Trust, 21 Cumming Drive, Mount Florida, Glasgow G42 9AE, and all donations and support are gratefully accepted. (The Addscot Trust is recognised Scottish charity No: 23837).



IN THE SWING

A total of 75 people took part in the annual pensioners' outing in August organised by the Hammermen's Service Group. They had a "swinging" time at St Andrews and are pictured here after their lunch in the Road Hole Grill at the Old Course Hotel. Six members of the Hammermen's Service group were assisted by Deacon Patrick Newall and Deacon Convener Ken Sandford and his wife, Eleanor. The group also organised a very successful pantomime outing in January to the King's Theatre when 103 pensioners and guests attended.

The summer outing this year will be to Largs on 17 August.

"MOODY" FLESHERS

In a change from their normal pensioners' pantomime trip the Fleshers this year took their old friends and companions to the Royal Concert Hall where they were treated to some great sounds of "In the Mood" by the Herb Miller Orchestra.

The Fleshers have 28 pensioners on their roll, the largest of any craft, and are looking for members to support their 400 club which provides funds for such outings. Contact Clerk Eric Webster on 0141 552 3422.

SPORTS NEWS

BOWLING

This year sees the centenary of the Trades House Bowling Trophy which will be played at Giffnock Bowling Club on Sunday 9 June at 2.00p.m. It is hoped that all 14 crafts will be represented although the Coopers and the Hammermen have not taken part since 1985. Anyone interested should contact Stewart Cobb (0141 639 6472) or the House office and details will be passed to your craft bowling convener.

GOLF

The Trades House Golf Shield will be competed for over Glasgow Gailes on Wednesday 8 May and the David Borland Golf Trophy competition at the same venue on 24 September. Green fees for both are £30. For more details contact your craft golf convener or Walter Mennie (0141 942 9299).

ANGLING

The social evening for members and new members was held in the offices of Greig Middleton & Co on 19 March.

The annual Trades House competition will be held on the Lake of Menteith on Saturday 14 September. Details from angling convener, Murray Blair, (0141 638 0155).

CURLING

The Trades House Curling Competition, revived after a few years, is now deep into the semi-final stages and has proved a great success to all who were able to take part - winners or losers. The Bakers, Tailors and Fleshers remain in contention with the Coopers already through to the final.

There have been a number of lessons learned as a result of this first year back on ice. The positive side has been the success of "opening" the competition to ladies and non Craft members as substitutes. It has been a good way to introduce new people to Trades House, and to involve the ladies, whose contribution both on and off the ice has been most welcome. Nevertheless some crafts have really struggled to field teams, and any members of the Skinners, Weavers, Masons and Hammermen who have occasionally thrown some granite but who have not yet been made known to their conveners or to me should immediately identify themselves!

On the down side, it was a mistake to have the event running on Fridays. Next year we will select a different day of the week (Monday seems the favoured day so far). The fact that most Craft functions take place on a Friday had not been thought to be a problem but I had not taken into account Murphy's Law which notes that when a craft has a function it will be inevitable that the Deacon, Visitor or whole team will have, on the same date, their curling fixture - computer melt down!

Thanks to those who took part - good luck to those still in the fray. Michael Burton, 10 Airdale Avenue, G46 6JT: (0141 638 2819).

CASHING IN ON EVEN LOWER INTEREST RATES

At a time when interest rates are at their lowest levels for years growing companies have an opportunity to cash in on even lower rates.

Following the success of its Business Booster Loan last year the Clydesdale Bank has launched its Business Investment Loan (BIL) which offers up to one-third off current base rates.

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The basic BIL offers all customers an immediate 1% discount for the first 12 months, doubling to 2% for customers who take or already have another specified Clydesdale Bank product - and specified products include general insurance, which most businesses require.

Repayments can also be tailored to suit a business's varying cashflow needs - with repayment options on loans between £16,000 and £1million of 2-10 years.

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This issue of The Craftsman has been possible thanks to support from Clydesdale Bank PLC.