File name: Panel Session - Come to Northern Ireland (Grow your business).mp4

Moderator questions in Bold, Respondents in Regular text.

KEY: Unable to decipher = (inaudible + timecode), Phonetic spelling (ph) + timecode), Missed word = (mw + timecode), Talking over each other = (talking over each other + timecode).

Moderator: Inward investment has been critical to Northern Ireland's economic journey to date, and is going to be an important driver for future growth and of course key to a 10X economy. Indeed, in the last twenty years Invest NI has worked with over 700 externally owned businesses to help create some 47,500 jobs in Northern Ireland, offering career pathways and upskilling opportunities right across the region, spanning a broad range of sectors. I doubt indeed that there's anyone here today that doesn't have a family or friend working for one of them, and I know that the impact on the individuals and families across Northern Ireland inspires the team at invest NI to seek out opportunities around the world and compete to land them for Northern Ireland. Of course, it's the big dog numbers that grab the headlines, but the real impact of inward investment in the local economy runs much, much deeper. Inward investment brings a whole host of benefits to the local economy, from supply chain opportunities, collaboration between international and local businesses, investment in world-class training that enriches the skills pool here that we've just been hearing about, and by creating existing career opportunities that attract and retain talent in the region, as well as introducing innovative practices and enhancing the international outlook of the region overall. And many, while they're also deeply committed to contributing to local communities and society here through a range of CSR initiatives, as well as supporting local businesses. So, what is it that attracts these investors to Northern Ireland, and what can we learn about their wider impact on the northern Ireland economy and everyday life here? Well, to find out a bit more, Steve Harper is Invest NI's Executive Director of International and Skills. He's joined by a few of our established inward investments and some new arrivals to explore the attraction and benefits of locating in Northern Ireland and how they are having an impact. So, Steve Harper, if you'd like to make your way to the stage, I'm gonna hand over to you at this stage, Steve, and I believe we've a, a bit of a-, video to introduce too. So, ladies and gentlemen, Steve Harper.

Moderator: Well, thank you very much, Karen, and good morning, everyone, and, and thank you for joining us. If I could ask the panellists to maybe take to the stage, I have to say I'm feeling very over-dressed after Austin. It is, as he says, wonderful to, to be out and amongst people again. So, as our panellists join the stage, we've got a range of recent investors, more established investors, and, and some long-time investors, so I have-, take a seat. I have right beside me here David Costar, who is the CIO of probably our most recent investor into Northern Ireland, Wolf Speed, Keith Farley, who is the MD of Aflac here, a two-and-a-half-year-old investment into Northern Ireland. Jackie Henry from, who is the managing partner of Deloitte, Steven Murtland, who's the CFO of FinTrU, and Charlie King, who is a Director for Tribe Tech. So, David, I want to start with you because you're the most recent investor into Northern Ireland, and, and how you're getting on and what you intend to do here?

M: Sure, thanks, Steve, hi, everybody. Wolf Speed is a semiconductor pure play vertically integrated company specialising in high-tech manufacturing. Our products range from power and (audio cuts out 03.35) devices that are really focused on fuelling and enabling sustainable energy, carbon neutrality. And some of the applications that our technology goes into are things such as battery electric vehicles, aerospace and defence applications, communications infrastructure that's enabling 5G technology, and a number of others. We're based in the US, we're about 3,500 employees, publicly listed on New York Stock Exchange, and what, what really drove us to, to seek another location and ultimately Northern Ireland, obviously as CIO we were looking to make sure from an IT capability standpoint that as our company was continuing to experience, we needed a place that we could establish as a beachhead for our digital core hub of a number of new technology investments we were making to, to run or company off of. And it became very clear that somewhere in this part of the world was going to be where we needed to focus, and I had a planned trip a little bit further south of here, and my good university buddy and I reconnected, and, and he said, he's Belfast's greatest salesman, you know, 'Northern Ireland's got a lot going on, I think you should really come check it out,' and one trip really is what sold us, and super thrilled to be here.

Moderator: Yeah, it's, it's interesting, you know, an awful lot of referrals come-, companies come to Northern Ireland through referrals, and you two guys went to college, and, you know, Keith, you've been here a couple of, two-and-a-half years, and, and David, you decided to come on the back of it, which is, is fantastic, and shows the power of, of networks, I guess, as, as well. Jackie, you are a managing partner of a firm everyone will know the time of, Deloitte, who have been in Northern Ireland for, for many, many years, but, you know, you've gone through a period of, of very rapid growth, can you maybe talk us through some of that and why that happened in Northern Ireland?

F: Yes, thanks, Steve. So, yeah, Deloitte, one of what's known as the Big Four professional services firms and globally the biggest in the world, but the story of Deloitte in Northern Ireland, we date back 32 years, so we date back or 1989, and actually that was the same year, I think, that Deloitte landed in Northern Ireland one year before I landed in Deloitte. So, I joined Deloitte in '89, 32 years' shift done now, and as a fairly fresh-faced graduate or post-grad at that stage, so I like to think the story of Deloitte and Northern Ireland is actually my story. So, the first probably twenty years of that story we had all of our service lines reflected here, but actually were pretty, pretty static in terms of scale, about 100, 150 maybe, we had a few bombs, we had a couple of recessions, we happily then came through into peacetime, and then about 2012 the leadership in Deloitte made the inspired decision to make me the office senior partner in Deloitte in Northern Ireland, and I invited them in here with the help of Invest NI, many of your colleagues here still here. And we showed them what was possible in terms of the, I guess the low-cost economy was quite attractive at that point, but actually we started just to talk about the magic that we've heard about this morning and from Kathryn and Ivy (ph 07.12) there of the, the genius of our people. They made that first decision with me based probably on that first point, the economics, rather than the second point, but really quickly, then, we delivered on that second point and we showed them what good looked like in terms of our people.

Also, we persuaded in that very first year the Department for the Economy and together with Belfast Met to experiment with us, and we decided to do things slightly differently in attracting graduates, and we asked everyone to roll sleeves up and design with us a reskill, retraining model for graduates. Now, the very first one ever was data analytics, we've heard a lot about big data there in that last session, and that model was then adapted, it is the Assured Skills model that many of us have benefited from since. Since then, we've had over 450 of our people were in twenty-something academies now, and it's been a wonderful model for us, and we've run academies in robotics, AI, cloud, testing, big data, human capital. And then the second thing we did that following year, 'cause we were hungry then to move into, tap into the rich vein of school leavers, was we buddied up, partnered with Ulster University and we designed what was the first for Northern Ireland Higher Level 6 apprenticeship, and then became our BrightStart apprenticeship model, and again, we have our 400 now wonderful BrightStarts in our, our business who have jobs with us and any who've now graduated and have a degree in BSC Business Technology. And in fact, the degree out comes of our last cohort were just amazing, 50% got first-class honours and 50% got 2:1s, so it's an amazing model. So, I guess in summary we've scaled hugely, Steve, since that investment decision, we've ambitious plans for growth beyond now, and we continue to commit to Northern Ireland. We've got the exciting new development of the most beautiful Ewart building yet to come.

#### Moderator: Yeah, so, seven years ago, eight years ago, you were 100 people, how many have you today in Deloitte?

F: So, we're over 1,000 now, and as I've said, we're, we're really excited to continue to, to crack on, and, and it really is, we've heard this thread today, it really is first and foremost about the amazing people that we have here, it is the skills, but also the qualities, you know. It's that grit, the resilience, and not to forget about that brilliant self-deprecating humour that we all have that lands so wonderfully well with our clients and our teams across the globe, and continues to bring ideas and innovate in our business.

Moderator: Yeah, I think-, I think it's wonderful, and, you know, for, for those of you who know the geography of, of Belfast, Jackie and Deloitte will move into the Ewart, which is right beside the Invest NI office, and, and that's taking an old, very, very old linen warehouse and, and with a brand-new, well, skyscraper, in Belfast terms, behind it, which I think marries the old and the, the new and really, sort of, replicates the, the journey that Northern Ireland's been on.

F: That's right, and actually, you know, the Ewart, and I'll-, and I'll not bore you with the history of the Ewart, but it is amazing, you know, it was that old linen warehouse that has been so poorly neglected and derelict for all those years, and in the late 1800s it was the powerhouse of the economy and the whole of the island of Ireland, actually. And, and now for us to be part of bringing that back to life for the future of the economy, the knowledge economy, is, is just such an important commitment and statement for us, and it was entirely because of the Ewart that I guess that we, we made that commitment into, into that building and into that project.

Moderator: Yeah, it's, it's wonderful to see. Keith, you've been, I guess, in Northern Ireland, Aflac

have been established in Northern Ireland for, for two-and-a-half years, but your journey to Northern Ireland started a fair bit before that. Can you tell us about that journey to choose Northern Ireland and a little bit about some of the things that have surprised you as you've, you've set up? I think you've, what, 135 people employed here now.

M: Yeah, that's, that's right. So, Affleck is a health insurance company in the US, a Fortune 500 company, and it all started with a call from Andrea Haughian from New York from Invest NI down to Columbus, Georgia, and that call led to a meeting, and that led to a visit where Eamon Mulvenna picked us up, and then he started doing the work from this side. So, we had Andrea and Eamonn, two very patient people, because as an insurance company we had a lot of questions, we take our time in assessing risk, and took us a few years to make the decision, but we looked at fifteen different cities globally, including some US locations, and were blown away with the talent that we saw here, as, as you hear everyone say. And actually, as Kathryn was saying from Allstate, one of the meetings that was a pivotal meeting for us was a meeting with John Healy at Allstate, where he said, and we'd heard this quote before that, you know, you, you come for the savings, you stay for the people, but as we saw what they were doing in Allstate we realised we've got this thing all wrong, it's not about the savings, it's about the quality talent you just can't find anywhere else. So, the savings are just, you, you almost throw that out, that's just a, a cherry on top if you find them, and that so that really changed our perspective. And, yeah, so we've grown to 135 people, we had twenty before lockdown, 135 as of today, and are growing to 150, so we're nearly there, and well on the journey, and again, we've been amazed with the talent. We have two of our cognitive science team members in the States right now, we have ten of us flying hopefully tomorrow, COVID test at 5:00, I should be shielding, but I'm doing COVID test at 5:00, and hopefully all ten of us make it to the States for next week, and then we have our US President and a small delegation coming the week after. So, now, you know, the, the borders are reopened and we've got travel going, which we're excited to see.

Moderator: 135, Eamonn, there's your task, 'cause if he's nearly full, go and get somewhere. I guess, you know, as Karen said, Keith, earlier on, she said, you know, that the, the job numbers for FDI grabs all the headlines, and, and I guess trying to, to let the audience in this room and the audience who, who, who have joined us virtually understand, it's, it's not just about the, the job creation, but it's about what you as an investor bring to Northern Ireland. And I know that Aflac have been probably at the forefront of, of doing quite a lot of, of their sourcing, could you maybe expand on some of that for us, please?

M: Yeah, yeah, I'd be happy to. So, one of the first strategies that we wanted to implement was what we called our farm to fork strategy, or Echlinville Distillery said it's grain to glass, and keeping everything, kind of, local and managing that supply chain. So, we hired all local companies as our suppliers and providers, even though we had relationships with large global companies, so, you know, our, our lawyers are near the Albert Clock, our accountants are right near Inst (ph 14.28), our HR team is in the shadow of the Grand Central, our benefits are out of Magherafelt, and our applicant tracking system's out of Portstewart. So, we, kind of, looked across the province and said we're not gonna use large global companies, we wanna use local companies for a local feel. And then when we got to the employees, you know, we found the same thing, and I actually ran the numbers this morning in preparation for this, and only 42% of our employees live in Belfast, and 58% are from, you know, the, the wider province. So, our,

our first employee was from Newtownards, our second is from Irvinestown, our third is from Portglenone, our fourth is from Newry, and, you know, from, from someone living in the States, it's a relatively small place, this is all within driving distance. I know here it's thought differently, but if you wanna set up in the middle of the country, the cost alone to build in Ireland in Lough Neagh is just costprohibitive, and that's not even counting the kayaks you'd have to buy to get your employees there. So, you know, I think you can set up in Belfast and really recruit, as we've done, 58% of our people are from outside Belfast, and I think it has that wider impact. We look at this as a-, not a Belfast company, but a Northern Ireland company.

## Moderator: Yeah, and it's interesting, 'cause sometimes we have to check ourselves 'cause we, kind of, claim Aflac as a Northern Ireland company 'cause that's how, how you've portrayed it, and sometimes forget it's a massive US company.

M: I have to remind myself sometimes too. Yeah, we are based in the US, but a lot of the neater stuff is happening here.

Moderator: Thanks, Keith. Steven, you are CFO at FinTrU, you know, we hear a lot about investors who come to Northern Ireland and, and figure 73% of those investors go on to reinvest, and, and FinTrU to my mind falls, falls firmly in, in, in, in that regard. Can you maybe tell us about how you've grown your business here and what your first intentions were when you came to Northern Ireland?

M: Absolutely. Thanks, Steve, and thanks very much to Invest NI and the Minister for the invite today. FinTrU's journey started 2013 as really an idea that we can provide services to investment banks, we can solve their regulatory problems, and we can do them in a nearshore location. So, we're taking the work from high-cost jurisdictions like London, areas like that, and put them in a-, in a nearshore somewhere easily commutable to-, we can travel in on a day. So, at the time, FinTrU, the opportunity it could've placed the, the work anywhere, it was a startup company, it was really only an idea, but Invest NI really believed in the idea and supported that from the outset, and really wrote our first business plan 2014 for initially 80 people. That was such a success we've went again and again, so ultimately eight years down the line now FinTrU's now 1,000 people, we're-, we still remain in Northern Ireland based company, and that client demand remains very, very strong, so it has been testament to the business model and how it's developed over time. The other part of it I just wanna speak to, really, is the, the cost benefit. Again, people have said, you know, the initial-, the initial idea was we'll get it to a lower cost base, but again, as everybody I spoke to, the talent in Northern Ireland has spoken for itself, and we are now, you know, moving up the value chain where our staff are now recognised as being more skilled than our clients' and recognised for that, and in such demand that the clients keep coming back for repeat business. So, essentially FinTrU has, you know, it's been a mutually beneficial, Invest NI and ourselves, and it's something that demand is sufficient that we want that to continue, so we do, so very positive.

Moderator: So, you, you came in initially with an intention for a very small team here in Belfast.

#### Can you give us some of those numbers of what your initial intentions were and where you are today?

M: Yeah. The, the initial business plan, it's, it's out there, it was 80 people back in 2014, so that was delivered fairly quickly, it created, you know, the, the clients stepped forward, they recognised the, the proposition that we had on offer, we went again for another 180, 160 people, sorry, in 2017, and then 2018 was the big announcement, we did another 605 jobs. That was-, that was a pivotal piece for us as well because those 605 jobs, half of those were Belfast, half of those were in the north-west where, where we have, again, seen the talent pool there, and this really stepped forward and, and created a great opportunity for us up there. We now have 300 staff in, in our north-west offices, which are, you know, it's, it's really testament to the talent up there as well, so it is.

Moderator: Yeah, I, I think it's, it's an amazing story about how you-, how you land over the small project and, and just have grown right across Northern Ireland. I guess, Steven, you know, we're talking about today as being the, kind of, the first meeting back and, and having a nice conference, we've all been affected by a pandemic, how, how has that affected, and how do you-, how has that affected FinTrU, and how do you expect your working practices maybe to have changed, going forward?

M: Yeah, no, it's, it's a very relevant question, Steve, in terms of how we worked before, we were very much office based, we saw when the pandemic came, we got everybody home safely, that was our major priority there, we had everybody working from home for the last two years. They still remain, to the-, to the vast majority of time, working from home, but what we are offering our staff is a-, is a fully hybrid model. The, the staff, they, they've responded to us, they say, 'We want one or two days a week in the office,' they want to collaborate, they want to create those relationships, they want to innovate. So, what FinTrU is now doing, we're now repurposing our, our offices to make them collaborative, to make them these spaces where people can come and be inspired, and join up socially and create their relationships, then they can take back to their hybrid work model and, you know, they've been very productive over the last two years from home, just continue that. It's, it's not broken, but it needs to evolve because people's careers, their relationships, their know-how, they need to get out of their silos and create those again, re-establish those so they can take the next step and the next phase of the-, of the transformation, as, as we'll talk to.

#### Moderator: Cheers, thank you. Charlie, great to see you again.

M: Good to see you too.

Moderator: So, you are running a business called Tribe Tech and you decided to, to invest in, in, in Northern Ireland in, in August of last year, can you tell us a little bit about Tribe Tech, what you do? 'Cause what you do is slightly different from the other four we have here. M: Yeah, it's a little bit different. Yeah, it's a little bit different. We're the world's first manufacturer of autonomous drill rigs, so we're an automation-focused original equipment manufacturer. So, we look at problems that industry's having and design equipment to solve those needs, and traditionally in, kind of, very challenging environment where they need to be really robust and built to a very high calibre, which, again, plays well to the skill sets available here.

## Moderator: And, what, what are your future, future plans? So, you're based outside of Belfast, you've got a new facility, why, why did you choose where you are? And tell us a wee bit more about that.

M: Yeah, I think with the shipbuilding history and, you know, in Antrim, Belfast, there was traditionally a lot of heavy industry and heavy manufacturing, which has been dialling back for a number of reasons, we've found an amazing depth of talent there, but, you know, we're, we're recruiting there and a lot of-, a lot of the team are, are local to there, Antrim, North Down, but with our supply chain we're getting, there's 14,000 components in our machine, and we've got stuff being made in sheds from Clarendon to Cullybackey and everywhere in between.

# Moderator: So, so your supply chain, was that one of the reasons with, with, with Northern Ireland's experience in the minerals industry, that, that attracted you to Northern Ireland, to come here?

M: Yeah, absolutely, it, it was one of those companies that gave me the idea to look here in the first place. I saw, you know, mining equipment being made in Tyrone, and, and I was like, 'Well, huh?' Look, and saw, saw exactly why.

#### Moderator: Later on this afternoon we're going to have a, a session on, on the diaspora of, of, of Northern Ireland, and despite your accent, you're originally from here. And does it-, does it feel nice to, to give something back to your home country?

M: Absolutely. Out of our board of directors, you know, which are half in-, half here, half in Australia, we've only got one person who doesn't have Irish, Irish heritage, so I think for everybody in the company it's great to be bringing jobs and opportunity home, and something we're all really proud of.

Moderator: Thanks, Charlie. Jackie, you're Deloitte's People and Purpose lead, and obviously Deloitte have got some amazing initiatives in, in diversity and, and equality. Can you tell us a little bit more about some of those practices that, that you're bringing in to Northern Ireland and some of the things you want to achieve here? M: Yes, thanks, Steve. I mean, the first thing I'd say on diversity is, you know, it is that it's not just the right thing to do, it is actually about building a brilliant business. So, we know that diversity, diversity of thought, brings together the best eclectic, amazing mix of people that create the most interesting solutions to our clients. So, that's why it's really important, and, and you're right, you know, in Deloitte in the UK then I've, I've been in the UK leadership role for People and Purpose for the last year, which, which, again, is an incredible privilege for me. So, delivering on that diversity is about making sure that Deloitte is a really open place and welcoming place for people regardless of their background, religion, gender, sexuality, or disability, neurodiversity, whatever their, their, their mix of backgrounds might be. So, so, a few things, I guess, that have made me most proud probably in delivering on that in Northern Ireland, so it's about showing up and making that clear that our doors are open and we're a welcome place. So, from, I guess, a long time ago, being one of the first corporates to get out there and in Pride parade and stand with the banner when there weren't that many walking through the city streets through to being one of the first to sign the, the request and the action for marriage equality.

And then through to things like our BrightStart apprenticeship, which gives opportunity for young people across Northern Ireland and their parents, actually, to come in and for them to have a job in Deloitte and fully funded apprenticeship where they may not have that privilege or opportunity to go to university full time. So, so that's a few examples, but then the other part of the challenge is inclusion. So, once we attract those amazing, eclectic mix of people, how do we make sure that they stay and they have that sense of belonging, and not just that, but they can thrive and progress within Deloitte? So, so we have the wraparound here of our network, so we've networked to separate, create communities of support, but importantly we listen really carefully to those networks. So, for instance, at the minute we have our networks helping us really to, to design out our hybrid working approach and model and also through to the design out of that amazing Ewart building that we talked about, so really listening to them to make sure that we build their preferences into, into how we deliver on our strategy. And then, as well as that, continuing, I guess, continue to action hard, so just last month we announced fully flexible bank holidays. So, we've lots of people, different backgrounds and mixes, who, who want to take different days and not necessarily the set days, so that's a good example, I think, of something we landed which said, 'Do you know what? It's actually up to you, you can take your bank holiday on the bank holiday or you can do it whenever you want, actually, and, and make it real.' So, it's about putting the actions in place to deliver on these things.

## Moderator: That's, that's brilliant. David, is that-, I know you've got some-, and you're very early stage, and, and, and I know some of your team are here today, but that-, does that resonate with you and what you want to do here in Northern Ireland?

M: Yeah, absolutely, Steve. So, it's really part of some core cultural traits of, of our company, diversity, inclusion, equality is something that, that we really try to walk the walk on, and definitely something that we aimed to achieve when we came here. Very excited that our site lead is our first hire and our first diverse hire, and with the hires that we've made, we have three full-time employees now with a couple more on the way, just waiting for the start dates here. We're at 50% diverse, and it's something that we're

just simply committed to because it's, it's the right way to build a business, and we also believe that diversity of thought, diversity of, of skill set, diversity of thinking, diversity of, of life is just critically important.

Moderator: And I, I guess, Charlie, I'm, I'm keen to go back to you, 'cause you were telling me outside about, and we heard, I think, on, on one of the earlier panel sessions about the, the company would be at double the size if, if they could get more welders. You were telling me about some plans you have for, for welding.

M: Yeah, and other trades. We're, we're really keen on getting more women into heavy industry, we've seen this happen in Australia, the tier-one mining companies have really driven getting women into the mining industry. You know, ten, eleven years ago when I first arrived on a mine you never saw a woman unless they were a cleaner, and some of these mines are now up to 50% female across all levels of the business right up to CEOs, board members, etc. So, it, it can be done, but I think it's about changing that attitude, you've got to recruit harder, put more time into it, and try and make it attractive and a supportive environment. And it's, it's something we're really excited about, we know it's, it's not going to be an easy journey for us to, to get 25% female right across the business as a heavy engineering manufacturing company, but it's something we're really excited about the challenge for.

Moderator: Yeah, and I, I think that's actually something Northern Ireland does really well in terms of the higher-level apprenticeships, and, and, and, and this word of mouth, I guess, for the students and, and for the parents, and, and we see more and more females looking to go into the higher-level apprenticeships in engineering and, and get their degree that way and, and go through, and I think what, your plans are, are brilliant. We've got a few minutes left. Keith, I wanna come back to you, and some of the people in this room will have-, will have heard this story, but I want-, I want you to tell the story, 'cause it's entertaining, but I think it encapsulates Northern Ireland, about your boss coming across and his suitcase being left in the states. And could you just share that little anecdote with the-,

M: Yeah, I'd be happy to do it. So, our first trip over here was the first of week of December in 2016, and while Virgil Miller made it, his suitcase did not, and he likes to travel comfortably, so he had jeans and a t-shirt, and the next morning we were going to Stormont to meet with the First Minister and Deputy First Minister. And so we checked into the hotel, we were staying at the Merchant, and it's probably 5:15 on a Tuesday or Wednesday, and they, we said-, 'Is there anywhere that we could get a, a, a suit now?' And they said, 'Well, you could go down to Ann Street, go towards Victoria Square and there's Bogart, and they might be able to sort you out.' So, we go over to Bogart, now it's, you know, 5:45, and the shutter's half-closed, but there was a customer still in there, so that's why it was only half-closed, and we knocked on the door and they, they let us in, and Steven took care of us. They didn't know that we were-, I mean, they knew we were American for a billion reasons, but they didn't know why we were here. So, they, we said, 'We're looking for a suit, you know, could, could you sort us out? Could you do anything?' And Virgil's quite broad-chested, but doesn't have the height to match the shoulders all the time, so it was gonna need to be tailored a bit, and-, but it's now 6:15, they're past closed but they're staying open for us.

And Steven, the guy there, said, 'Listen, I'll, I'll take it home with me, there's a lady five or six houses down that does some tailoring, I'll get it tailored for you, and what time's your meeting tomorrow?' And we said, 'Well, Eamonn and team are picking us up at 7:30,' and he said, 'I'll be there at 6:45 with your suit.' I said, 'Well, what time you guys open?' He said, 'We don't open until 9:00, but I'll get a coffee or something in between.'

So, he came in and, and there was the suit, and, and Virgil got dressed and we had a great meeting, and Vigil, who's in charge of all of our customer service at the company at the time, said, 'If, if this is a place where people treat strangers like that, then this is a place where you wanna set up a customer-focused business.' So, yeah, the Bogart story, since then I made seven more trips before moving over here, every trip I bought a shirt from them, now they're the official clothier of Aflac Northern Ireland, and I continue-, I took David there to buy a, a Barbour rain wax jacket, he was gonna buy it somewhere else, I said, 'Barbour's or Bogart's the place.' So, yeah, it's, it's things like that, and, and for that one story there are ten more just like it of a situation. Just another quick one, right across there's the Belfast Clipper that cuts hair right across from the Merchant, and I went in there one time and he only takes cash and I only had dollars, I was on a visit and I didn't have any sterling. And he said-, I said, 'Well, where can I get cash?' He said, 'Just give me it next time, by the looks of your hair it's gonna grow back and you're gonna need another cut, get me next time.' And I was a visitor, so I went to an ATM and paid him, I couldn't-, I couldn't leave a debt, but that was that attitude, 'Just give me it next time, you'll be back, that hair's gonna keep growing,' so that's the-, that's what we saw here, and it was really impressive.

Moderator: Yeah, listen, I, I, I don't know-, I don't know we'll top that, but it's great, I think it encapsulates all that's good in, in, in Northern Ireland (audio skips 33.13) in the-, in the big numbers of, of FDI coming in here, it is the reach that your companies have right throughout Northern Ireland and the-, and the good that you bring in, so it's, it's wonderful. Thank you for your time.

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