

# A fashion fix to suit kids of all abilities

BY CATHERINE BARNES

No child wants to be singled out for being different, but most of them love being one step ahead when it comes to new trends.

With that in mind, a Newton Abbot company is launching a groundbreaking range of fashion clothes designed for children with disabilities.

Guilly P is a collection of easy-on adaptive clothing, modified with zips, panels and flaps to enable young wheelchair users and those with other physical restrictions to dress with comfort.

Due to go live next month, the venture is a spin-out of Silvalea, which has grown to become a leading manufacturer of slings designed to hoist and transfer hospital patients and people with disabilities.

Fashionistas talk of 'easy to wear' modes, but for some parents, dressing their kids is a daily struggle, with most adaptive clothing currently on the market extremely utilitarian in design. The Guilly P collection of pretty frocks, cool jackets, trousers and tees have been designed as an antidote to this and to garner genuine green-eyed envy from the wearer's peers.

"There's a limited number of suppliers and what they offer is very medical," says operations director Gary Bevan.

"With Guilly P, what you see is a trendy jacket with a few more zips than normal."

The launch comes 20 years after the entrepreneur and design chief behind the business established what's become a multi-million pound turnover company, from her garage.

Managing director Pauline Guilfoyle spotted a market niche, after new laws were introduced in 1993, preventing carers from lifting and transferring patients unaided.

She designed a range of slings and hoists that have been developed into a wide range by Silvalea.

The company, which is on



Silvalea's Amanda Jenkins, Ian Dunn, Julie Robertson, Tracey Langford and Lyn Chapman. Below, Guilly P fashions



track to achieve 15% turnover growth this year, ships to countries including Canada, Australia, New Zealand and Turkey and has seen its exports grow to account for 25% of its revenues.

The company is now also making in-roads to the US, after achieving the vital FDA (Food and Drug Administration) accreditation that all manufacturers of medical devices must achieve in order to sell

their products in the States.

The business, which employs 55 staff at its HQ and 10 Devon-based outworkers, has invested around £350,000 in manufacturing systems over recent years

It recently drew on support from MAS (the Manufacturing Advice Service) as it sought to implement them within the business.

As well as secure grant support for SAGE manufacturing software to streamline its

orders system, the company invested around £200,000 in a studio showroom.

Inbuilt cameras enable it to demonstrate its products to clients all over the world.

"They can dial in and speak to us in realtime," adds Gary Bevan. "We always work with the clients' occupational therapist on how to lift them, according to what they can and cannot do. We've got two trainers on board and they know the products inside out."

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## The myths of bankruptcy debunked

### BUSINESS MATTERS

Recent years have brought changes to the restrictions placed on bankrupts. Here, **Lisa Thomas**, an insolvency practitioner with Plymouth-based Neville & Co explains all



Prior to 1986, when someone was made bankrupt the restrictions on them could last for years with no fixed end in sight. Following the Insolvency Act in 1986 that was shortened to three years and then in 2004 it was shortened again to just a year. We were copying what they did in the USA and it was meant to encourage enterprise and risk taking. That never quite made sense to me as you could just set up a limited company if you were worried about risk.

The 2004 changes also tried to remove some of the stigma surrounding bankruptcy but this appears to have changed naturally because a large portion of the population has have been bankrupt in this last recession. One of the nicer changes is that the bankruptcy order is not usually advertised in the bankrupt's local paper. I recall that often being the greatest fear before 2004; that the neighbours would find out.

Bankruptcy is actually now a very useful tool in helping to take the pressure of someone whether they are in business or have just built up credit card debt and loans whilst employed. Usually the only problem they face is where they own their own home or jointly own it with a spouse.

It's hard to advise anyone on the options of bankruptcy or an Individual Voluntary Arrangement versus keeping going without looking at the advantages and disadvantages – so here they are.

**The upside**

The main one is it clears all unsecured debts such as credit card balances, council tax, bank loans, bank overdrafts, money due on business rates, VAT, PAYE, Income Tax, National Insurance and trade suppliers. The list goes on and only secured debts, spousal maintenance, student loans and court fines are not wiped clean.

A lot of people feel significant relief from all the stress they were feeling due to constant pressure from creditors and the worry of a bailiff turning up on their doorstep. I am often told they feel a weight has been lifted and they can move on with their lives.

There is a myth that you get visited at home and items such your TV and possessions get taken away but that is not the case. Bankrupts rarely get visited at home and only have to declare and give up very high value items for example a high value painting.

**The downsides**

If you own your own home or a share in it then it is at risk of being sold to pay back your debts if you have equity in the property. If you have a lot of equity then you would

need to consider an alternative than bankruptcy such as possibly an IVA. However there is a very useful defence clause to losing your house if you have raised capital on the house to fund their business. This would mean the equity is not necessarily equal.

It will damage your credit rating for at least six years and you cannot be a director of a limited company. It may also affect your employment if you are professionally qualified or a policeman.

If you are earning good money you may be obliged to make payments for up to three years to your creditors from surplus income but that is only above what you and your family reasonably need to live on.

If you know anyone who may need advice on bankruptcy or the alternatives (more on those to follow in future columns) then ask them to contact me for a free initial meeting on 01752 786800.

