

David has horses at art in his vision for the city

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A PLYMOUTH artist has started a new business specialising in portraits of horses.

David Folley has already exhibited widely across the UK and Europe, including at the Royal Society of Portrait Painters, in London, in Sweden and Germany, and at two important contemporary international art fairs in Edinburgh and Dublin.

Now trading under the name of Discover Folley, from a base at City Business Park, in Stoke, he is specialising in life-sized paintings of horses.

Mr Folley is currently working on a portrait of the famous thoroughbred Frankel, unbeaten in his 14-race career and the highest-rated racehorse in the world in 2011.

The artist hopes his picture will encourage more commissions from equine lovers and is already planning a series of 12 horses.

"I haven't chosen which one so far," he said. "But I'm not going to limit myself to flat racing; dressage is another discipline I would like to explore."

"There are very few life-sized painting of horses," he added. "I consider it a niche market."

"I have been working on the painting of Frankel for just over 14 months."

"The difficulty painting large works over long periods is keeping yourself motivated. Painting for me is instinctive, like breathing, you just keep going."

"Of course, help from mentors from the world of equines, art and business have played a significant role in my progression and development as an equine painter."

Mr Folley said he has had help from Peter Upton, an expert painter of Arabian horses, and Michael Harris, of Combe Farm Arabian stud, Honiton, who has helped with research into the "anatomy and



AT THE REINS: Plymouth-born artist David Folley, who has started a new business specialising in life-sized paintings of horses

spirituality" of horses.

"Other than the obvious pleasure of painting and being around horses, I've experienced more interest and assistance from the equine world than any other business sector," Mr Folley said. "It's for this reason I have chosen to expand my studio, moving from the Barbican to Stoke."

"Perhaps time of austerity is the correct moment to consolidate your existing business model and look for new markets."

Plymouth-born Mr Folley began his working life as a trainee baker and pastry chef, but switched to art after attending Plymouth School of Art and Design and Falmouth College of Art.

He also graduated from Exeter University in 2005 with first-class honours in theology, philosophy and fine art, and was awarded a

bronze medal for outstanding student.

He then attended The Centre for European Philosophy at Middlesex University on a MA aesthetic theory course.

"What I find disheartening is the argument proposed by some that art is not a business," Mr Folley said. "There are numerous examples of art businesses from the international, represented by Damian Hirst, to local craft practitioners."

"I believe a vibrant innovative art programme can revitalise the local economy."

He said 2011's British Art Show 7, and organisations such as Plymouth Visual Art Consortium, Plymouth City Museum and Art Gallery, Peninsula Arts, Plymouth University, Plymouth Art Centre and Plymouth College of Art, plus

the refurbished Theatre Royal and proposed artist studios at the Royal William Yard, mean "the arts in the city has never looked so healthy".

But he added: "The time is ripe to invest in further enhancements of the city's cultural successes."

"Perhaps we should encourage city fathers to commit more to cultural projects capable of attracting regional/national audiences to sustain a 'Plymouth Guggenheim effect' similar to the 'Bilbao Guggenheim effect' in Spain."

"Plymouth, in many respects, is like the Basque city. I'm not proposing to create a Plymouth Guggenheim, no matter how tempting the idea, but the economic potential for developing Plymouth as a centre for artistic excellence through a 'Plymouth Guggenheim effect' is astounding."

Knight rider Paul is pick of the locks

PLYMOUTH locksmith Paul Bushell has latched on to a coveted title that he hopes will really open doors for his business.

That's because he's beaten locksmiths from across Britain and Ireland by becoming the fastest to crack a jammed door lock.

Mr Bushell, who trades as Sir-Fix-a-lock, took part in the challenge run by the firm Ultimate Tools at the national Master Locksmith Association expo in Telford.

KEY WORKER: Plymouth locksmith Paul Bushell

The idea was to see who could open a secured door in the quickest time using a new piece of equipment.

"I won in one minute three seconds," said a delighted Mr Bushell, who picked up a £100 prize. "I'm thrilled, it's a bit of kudos."

Mr Bushell said he specialises in "non-destructive entry", which means opening stuck and locked doors without damaging them.

The new tool is designed for "getting into houses without having to get out the drill," he said.

Mr Bushell is a former serviceman, who worked as a soldier at the Territorial Army base at Deriford.

He left the Army at the end of last year after 23 years, rising to become a Warrant Officer Class 2 based with 155 Wessex Transport Regiment, where he trained TA troops.

He set up Sir-Fix-a-lock in preparation for civvy street and named the enterprise after gallant Arthurian knight Sir Lancelot because he rides - in a van named Guinevere - to

people's rescue and provides protection.

Now Mr Bushell has added to his fleet by buying an £11,000 BMW maxi scooter motorbike too - called Excalibur.

"I'm using it as a fast-response vehicle, for when I have late-night call-outs or I'm needed somewhere quickly," he said.

"It's also a lot more 'green' than the van so my carbon footprint is down for the business."

"Along with recycling the metal waste for charity, I'm pushing myself as an eco-friendly business."

SPONSORED COLUMN



Be sure to check those bank transfers

A case has just been decided in the courts which usefully highlights a hidden danger for all businesses (or indeed individuals) which use CHAPS transfers for payments. If you instruct a bank to make a same-day transfer it will ordinarily be made by CHAPS payment.

CHAPS is one of those acronyms we take for granted but it stands for Clearing House Automated Payment System and is run by a company with a similar name, with its members being the banks which are using the system.

There is a set of rules which apply to payments made by CHAPS and these rules were a crucial element in this case which concerned a company called Tidal Energy Limited.

Tidal wanted to pay a sum of about £217,000 to one of its suppliers, D Ltd. It completed a CHAPS instruction form to its bank (Bank 1) with the details of the receiving bank (I call it Bank 2), the account number and sort code, an invoice reference and the date of payment. It identified the beneficiary of the payment as "D Ltd". The payment was made early on December 31, 2012.

Shortly afterwards Tidal discovered that the information it had been given was false. The account of which it had provided details actually belonged to "C Ltd". Tidal immediately asked Bank 1 to revoke the payment on the basis that it had been induced by fraud to make the payment to the account instructed. Bank 1 phoned Bank 2 to ask it to return the payment. Bank 2 said it was a payment made in accordance with the CHAPS rules and it could not do so without a court order. On February 6, C Ltd withdrew the £217,000 odd from its account and the money was gone. Tidal sued Bank 1 (its bank) on the grounds broadly that it had given instructions to pay D Ltd and Bank 1 had not.

Tidal lost the case. The CHAPS rules provide that the required details for a payment are basically account number and sort code - not account or customer name. Bank 1 had no duty to check the account was D Ltd's. The court said that level of checking was not part of the CHAPS system.

These electronic payments therefore are quite different from old-fashioned cheques. Just like sending a confidential email, it is vital to verify very carefully all the relevant details of the business or person to whom you are making a payment. The case highlights the fact that bank systems are not there as a secondary check. If the payment details are wrong, the error is likely to be that of the payer rather than the bank - with potentially very painful consequences.

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