

Under attack

Mitigating the risk from the internet of things

Into the spotlight

How Kate Hardcastle MBE overcame media shyness to become a leading business commentator



Shaking it up

Best known as TV's customer whisperer, Kate Hardcastle shot to fame as a business commentator delivering a breath of fresh air on our screens. But that's not the only ball she's juggling, or sector she's disrupting, as **Nick Martindale** discovers

Kate Hardcastle MBE is one of those people who will be at least vaguely familiar to most people in the UK. Known now as the "customer whisperer" after a clever piece of marketing – the impetus for which she says was the TV programme *The Dog Whisperer* – she is a regular feature on our TV screens, commenting on business issues and providing advice around personal finance and consumer rights. Regular haunts include *Rip Off Britain*, *What Britain Bought*, *Battlefront*, and *Inside Out*, as well as being the consumer face for the ITV 1 consumer show *Eat Shop Save*.

While media work now accounts for up to half of her time, her day job is as founder of consultancy firm Insight with Passion, which she set up in 2008 with the aim of transforming and rejuvenating smaller businesses which couldn't afford a full-time strategist,

having previously worked in a number of senior marketing roles.

"I thought there was an opportunity to be more of a partner where we could work on something together rather than having someone who would come in and have all the answers in advance," she recalls. "It could have been a poor experience that I had had in companies when we were working on projects where we had external consultants go in, but it felt as if they were very clear on their perspective in advance. I wanted it to be much more collaborative and that's one of our points of difference."

Her own move into television, though, happened through a chance encounter, and even then it was something she resisted for some time. "I do a lot of work with schools and universities and I was with some students from Salford University who were doing a series of video interviews with entrepreneurs," she recalls. "There was a gentleman sitting in the booth next to us in the hotel who kept leaning forward. I didn't recognise him to start with but it was Eamonn Holmes and he spoke to me afterwards and said he'd heard what I had to say in the interview and it was really refreshing, and they definitely needed more voices like me when they're looking for various experts on TV."

She could see the benefits of having a higher profile – one of the challenges for

Insight with Passion was non-disclosure agreements with clients, which made it hard to talk about previous projects – but she was reluctant to put herself into the limelight. "I was bullied quite severely for a number of years, so the idea of putting myself on a pedestal didn't feel very comfortable," she recalls.

Her first TV appearance was for Sky in Australia – something she'd initially used as an excuse to get out of doing it – and generated a huge amount of interest. "It was so far away that it felt OK, and it was about a piece I'd written about the state of the high street," she says. "I was talking about it from a very personal point of view and the passion of being the kid in the shop and how it had lost its way, and it wasn't as bad as I thought. After that I had a long chat with Eamonn and said I didn't know how to find my comfort zone and he spoke about how many young girls and people from the north I might inspire, and that was a completely different package to me. It wasn't about me at all."

Down to earth

Today, she can give as many as 30 interviews a day, covering business, consumer finance and entrepreneurs, carving out a niche as someone who could combine business expertise with the ability to "have a brew in a house with a family from Northumberland and talk to >

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'A lot of the success I have had has been when I have afforded clients of mine to meet other like-minded organisations'

< them about credit card bills".

She admits that juggling her two roles isn't easy, and isn't something she'd necessarily recommend. "You have to be prepared to be incredibly flexible," she says. "I might have an array of television or media appearances for breakfast news programmes, which normally start at 6am so you have to be up at 4am to prepare," she says. "If I was just a media body I'd probably go to bed early during the week to adapt to that. But when you have your own business and other clients, you can be out at a client's presentation or dinner at 10pm that night."

She's also insistent on knowing what she's talking about ahead of any interview. "If I'm giving an interview about a set of results, I could take the view that I know this inside out and have been doing it for over a decade now so I'll just wait for them to filter in and give my thoughts on those on air," she says. "But that's not how I work. I get the last five years' results and I'll read back any interesting insights, and try and find something which might then feed into another set of results. The preparation for every single piece is extensive and that cuts into your evenings and family time and personal time."

"In 2019 my last piece of broadcast finished at tea-time on Christmas Eve and I was back on air at 10am on Boxing Day," she adds. "It's not a situation where you can pick and choose that much. You need to be available almost all hours."

Early influences

Hardcastle puts much of her energy and entrepreneurial zeal down to living with her grandfather as a child. "He was disabled, a disabled rights campaigner

and also an accountant, a cricket umpire and a singer and did lots of charity work," she recalls. "I've often reflected on that, because people talk about my drive and how much I fit in but being around someone like that in your youth means you don't see it in the same way. A lot of my youth was spent with him, campaigning for disabled rights such as putting ramps in shops. He often couldn't go to theatres or libraries because there would be no opportunity for someone with a wheelchair or access issues to get in, and at that time it wasn't a legal right."

Her own love was for singing, performing in local bands in the evenings while studying and in her early career. But she cut her teeth working in various Saturday jobs, including a pizzeria, a hairdresser and a dress shop. "I was selling mother-of-the-bride and groom outfits and I even negotiated to be on a wage plus commission, which was an excellent salary because on a Saturday we had a ripe target audience," she says. "We had people ready to spend, and it was great to be able to work with the sales ladies who knew how to serve incredibly well. Nothing was too much trouble but they were hitting sales targets as well."

After initially planning a career in journalism, she found herself on a graduate trainee scheme for a merchant bank. "I just wanted to be sponsored through getting a degree," she recalls, demonstrating an early glimpse of the personal finance interest that would later shape her career. "I was in bands with older people and could see people struggling with debt when they were at university, so I wanted to find an employer that would give me the work and the time to study."

Once she embarked on the scheme, though, she discovered the "staid" environment of banking wasn't for her, and transferred on to another graduate trainee scheme with a furniture manufacturer. "That was my life; singing and studying in the evenings, and trying to grab every opportunity at work during the day," she says.

But it was studying business administration and management at the



business school INSEAD which she attributes with turbocharging her career, and ultimately led to her starting up Insight with Passion. "It was transformational because one of the focuses was strategic alliances and partnerships, and that's absolutely critical to how most of us are going to do business, not just now but in the future," she says.

"It's about understanding that complementary and non-conflicting businesses could also be your consumer and working on initiatives together, whether that's Quorn and Greggs with the vegetarian sausage rolls or two car companies looking at electronic possibilities. A lot of the success I have had has been when I have afforded clients of mine to meet other like-minded organisations and deliver their dreams, because budgets and data have been



shared. I was doing that nearly 20 years ago, and it's much more relevant now."

Keep it simple

Having mentored more than 1,000 small firms, Hardcastle is well placed to identify common mistakes. "I see a lot of start-up businesses feeling under pressure to be incredibly developed from day one, with advertising, marketing, promotional literature, website, offices and even a car," she says. "But the thing you need in place from day one is a plan to get customers, and then to work out how you can retain them and add more to that. Understanding your client base and how it's going to grow, and how you're going to serve them differently, is absolutely key."

She also urges firms to resist the temptation to constantly update their

offering. "Make sure that you're really robust on what your business is, who you are and what you deliver," she suggests. "I see a lot of small businesses come out with new fonts or brands, and they then feel the website has to be different in two years' time because they're looking at it every hour of the day and they're sick of the sight of it. But a brand new customer doesn't feel that way. If it's not communicating what you do then evolve it, but don't play around with these things when you're starting to establish yourself. That's not what's important."

It's also important, she adds, not to pay too much attention to what competitors are doing. "It's really difficult to do but I've seen seeing businesses start to mimic and morph into other things because they feel the competition is doing it better," she says. "Unless you actually know that

'The thing you need in place from day one is a plan to get customers, and then to work out how you can retain them'

what you're doing isn't robust enough or delivering well enough then changing your own modus operandi and who you are before it's established can be quite dangerous. We were probably around the 10-year mark before anyone really knew who we were, so changing things on a whim in the first few years probably is just going to slow down the process of people knowing about you."

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< Shaping the agenda

Having established herself as a mainstream business media commentator, Hardcastle is keen to use her growing influence to try and shape the type of programmes and articles herself. “We’ve had an era of what I call pantomime business programmes, so the undercover boss going back to the floor in a bad wig or *The Apprentice*, where it’s a spectacle in itself and most of us in business don’t recognise it,” she says. “I’m yearning for a day where we see a more respectful and partner-led focus on how we do business represented on the television, and finding ways to do that behind the camera is exciting me massively.” She’s also keen to continue acting as a voice for consumers, helping them to make better purchasing decisions, and even championing accessibility issues for the disabled, something she describes as “returning to my spiritual home”.

‘Changing your own modus operandi and who you are before it’s established can be quite dangerous’


As for Insight with Passion, the challenge is to continually evolve into new areas, keeping up with changes in technology. “A lot of businesses are now purely online, so we need to be part of that mix and operational cycle,” she says. “We’re also in more additional service industries, spending time in depots rather than in labs and tech areas. I always believe you can carry on learning and I’m really excited by having a huge amount of varying clients who can all connect with each other in terms of the service they offer.”

Away from the day job, Hardcastle is heavily involved as a trustee of the Diana Award, the charity set up as a legacy to

'I still sing and go on stage as a performer. There's no grandeur about it; you're a paid backing singer'

Princess Diana with the aim of helping young people change the world for the better. "It's been going for 20 years and I've been involved for six or seven, and I've worked with both Prince William and also Harry," she says. "It recognises the passion of young people who are making a difference in their peer-to-peer network, and it works incredibly hard to try and bring more balance to people who have been bullied. When I was bullied around 35 years ago it was in a way that felt all-consuming but it's entirely different now because of social media. I believe that can be the very best and the very worst of things."

She was personally responsible for the partnership between the charity's Anti-Bullying Campaign and school uniform company Trutex, which saw blazer linings incorporate messages for children, from other children, who may be suffering from bullying, as well as training students to become anti-bullying ambassadors in schools. Other charitable roles include vice president of the Yorkshire Society, ambassador of Women in Sport and a patron of the RSPCA, while Insight with Passion launched with the pledge to donate 20% back to good causes.

Hardcastle is based in Yorkshire but spends around four days a week in London, as well as being mum to three children, including four-year-old twins. And having married Matt, a drummer she met in a band over 20 years ago, music is still a constant in her life, and a source of relief from all her other occupations. "I still sing and go on stage as a performer, and nothing else," she says. "There's no grandeur about it; you're a paid backing singer and you need to know your lines and your harmonies and that's it. Music is always part of our family life." 



From pizzeria to prime-time TV

- 1996:** After a number of Saturday jobs including working in a pizzeria, she started her career in marketing, while studying for a degree
 - 1997:** Started singing in a various bands and groups; something she still does to this day
 - 2006-7:** Studied business administration and management at INSEAD
 - 2008:** Set up Passion Marketing & Branding Consultancy
 - 2009:** Rebranded the business to Insight with Passion
 - 2015:** Launched the customer whisperer after an appearance on Sky sparked a wave of interest as a business media commentator. She has since appeared on BBC, ITV, Channel 4, Channel 5 and Sky News, among others
 - 2017:** Started as a retail expert on *Eat Shop Save* on ITV
 - 2018:** Awarded an MBE in the Queen's Birthday Honours List
- Received Prime Minister's Point of Light Award
- Named Yorkshire Business Woman of the Year and the Yorkshire Society's Media Personality