

# NEWSLETTER



IN PARTNERSHIP WITH  
**ICE**<sup>3</sup>  
PROPERTY FINANCE

## MATCH REPORTS

### York RUFC 45 v West Bridgford RFC 5



 [CLICK HERE TO READ MATCH REPORT](#)

### York RUFC 24 v Sandal 23

 [CLICK HERE TO READ MATCH REPORT](#)

### Scunthorpe 31 V York RUFC 45

 [CLICK HERE TO READ MATCH REPORT](#)

### York RUFC 19 v Billingham RUFC 29



 [CLICK HERE TO READ MATCH REPORT](#)

November and early December saw York 1st XV face Sandal, West Bridgford and Billingham at Home and go away to Scunthorpe. Resulting in 3 wins and a loss. The three wins were all excellent in their own way, a hard fought single point victor against Scunthorpe, a high scoring away win at Scunthorpe and a dominant performance against West Bridgford.

## TABLE 1ST XV

TEAM	PTS
Billingham	60
Heath	46
Alnwick	46
Cleckheaton	41
Driffield	37
Doncaster Phoenix	35
York	31
Sandal	30
Paviers	22
Ilkley	19
Scunthorpe	13
West Bridgford	11

### SPONSORS

  
**ROYAL PILGRIM**  
COMMUNICATIONS



# INJURY REPORT

**Liam Hessay** - sustained an injury in training in October. After suspect torn bicep and rotator cuff diagnosis the problem was identified as a chest muscle injury. Liam is now back in non-contact training and hopes to be available for selection in January.

**Joe Maud** **Suffered** MCL knee injury out for 3 months

**Joe Simpson** - Joe suffered a concussion in November and is working through return to play protocols.

**Louis Jackson** illness due back imminently

**Angus Barrick** concussion following protocol due back imminently

**Mitch Ashman** suffered an injury after a being ragged around by the scrum cap by the big West Bridgford second row. Resulted in a yellow card for them and injury for Mitch due back imminently.

**Shane Goulding** shoulder injury in October due back new year

**Freddie Smith** - suffered a potential career ending injury during pre-season and is currently seeing a specialist. He has in the meantime kindly joined the women's team as a coach alongside Kenny Brockless.



# TABLE 2ND XV

TEAM	PTS
Wharfedale 2nd XV	40
Driffild 2nd XV	42
Billingham 2nd XV	34
Tynedale Raiders (2nd XV)	23
<b>York 2nd XV</b>	<b>28</b>
Sheffield 2nd XV	34
Ilkley 2nd XV	21
Alnwick II	17
Sandal 2nd XV	29
Harrogate 2nd XV	17
Hull Ionians 2nd XV	11
Sheffield Tigers 2nd XV	17
Scunthorpe 2nd XV (Stags)	19
Blaydon A (2nd XV)	2

MERRY CHRISTMAS  
FROM EVERYONE AT



ICE<sup>3</sup>  
PROPERTY FINANCE



IN PARTNERSHIP WITH  
ICE<sup>3</sup>  
PROPERTY FINANCE



# BUSINESS NEWS



## NEXT LUNCH

Next lunch is now going to be 14th January against Heath.

Tables of 10 are £300, contact Mickey if you are interested in taking a table.



## MEET YOUR MAIN SPONSOR

The 2022/2023 season saw the signing of a new main club sponsor on a 3 year deal. Ice Cubed Property Finance part of the Ice3 Group that specialise in property finance for investors and developers are based in York and their founder and MD Tom Frank used to play for the club.

Tom had this to say about the deal and th relationship with the club,

“

We are over the moon to be involved in this great club that has such a strong and loyal following. The main sponsors role is more than just a name on a shirt, we very much look forward to supporting the club both financially and physically over the next three years and beyond. We are keen to add our experience and ideas to an already strong leadership team at the club to help even in a small way move the club forward.

I would also say that every supporter, player, member and employee has their part to play in making every sponsorship deal a success. Whether it is ourselves or any of the other loyal sponsors to the club we would ask that you consider if yourself, your colleagues or your friends may have any business that you might be able to recommend to any of the club sponsors. It is very much a cyclical relationship. The better a sponsors does from a relationship the more likely they are to extend or increase their support for the club. Which in turn increases the benefits to the club and so on.

”

If anyone would like to discuss how they might be able to maximise the sponsorship relationships across the club please feel free to contact the Ian Hessay or Tom Frank.



## PROPERTY FINANCE IN 2023

A combination of the infamous mini budget, cost of living crisis and Bank of England base rate increases has led to the property finance market in the UK looking a challenging market for 2023, and York will be no different to the rest of the UK. Tom Frank, Managing Director of Ice3 has some advice for anyone looking at their property finance strategy for 2023. Whether you are a buy to let investor, a house builder or a commercial investor there are things you can do to mitigate your exposure to the issues in the market.

It has always been important to monitor your existing borrowings and analyse the correct new products for you when looking at new or renewed lending, but it is “even more vital in the market conditions that lie ahead of us” commented Tom.

“We have compiled a list of suggestions for our clients, who range from private landlords to major portfolio investors and house builders. Some of these suggestions you can carry out yourself, others we can assist with. These tips include:



[CLICK HERE TO READ THE ARTICLE](#)



IN PARTNERSHIP WITH  
**ICE<sup>3</sup>**  
PROPERTY FINANCE

# YORK RUFC WOMEN



Women's team are rebuilding having lost players during covid. They have around 18 players in the squad with numbers at training growing week on week. They have few new faces joined the club having moved to the area or decided to give rugby a try. The new coaching team of Kenny Brockless Club Captain, former 1st team and Airforce front row along with Freddie Smith first team back row currently unable to play is working well, bring the right mix of fun and skills to training. The club was hoping to host the first York derby for many years between ourselves and York RI on Sunday but like the men's games the weather intervened - what this space

**SPACE AVAILABLE FOR ADVERTISING  
FROM JANUARY ONWARDS**

Please contact Tom for more details



# CONTACTS



**MICKY NEGRI**

President



[info@yorkruffc.co.uk](mailto:info@yorkruffc.co.uk)



01904 623602



[www.yorkruffc.co.uk](http://www.yorkruffc.co.uk)



**MARK GRONNOW**

Chair



**TOM FRANK**

Director at Ice Cubed Property Finance Ltd



[tom@ice3group.com](mailto:tom@ice3group.com)



01904 896740



[www.ice3group.com](http://www.ice3group.com)

**ICE<sup>3</sup>**  
PROPERTY FINANCE