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Innovation thrives  
in London

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# London

Issue 159 | October 2019

## Business Matters

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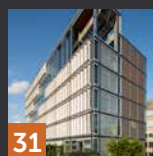
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Front cover: Olympic park area. Photograph by London Legacy Development Corporation (LLDC)

## LONDON CHAMBER

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**London Chamber of Commerce**  
33 Queen Street, London EC4R 1AP  
Tel: 020 7248 4444  
Fax: 020 7489 0391  
www.londonchamber.co.uk

### CHAMBER CONTACTS

- Events**  
Victoria Jayne – 020 7203 1875
- Export Documents**  
Davor McKinley – 020 7203 1856
- Enterprise Europe Network**  
Elena Molinari – 020 7203 1929
- Information**  
Alexa Michael – 020 7203 1866

London Business Matters is edited by  
**Peter Bishop – pbishop@londonchamber.co.uk**

- International business**  
Vanessa Vlotides – 020 7203 1838
- Membership sales**  
Josie Rogers – 020 7203 1881
- Member support**  
Nick Charles – 0207 203 1957
- Patron members**  
Ian Binns – 020 7203 1954
- International trade events**  
Zuzana Brutenicova – 020 7203 1823
- Media relations**  
Steven Reilly-Hii – 020 7203 1897
- Sponsorship opportunities**  
020 7203 1964

### BRANCH CONTACTS

- Croydon Chamber**  
Annabel Fogden – 020 7556 2389
- East London Chamber of Commerce**  
Irene Fatuzzo – 020 7203 1965

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Liverpool (Head Office):  
Burlington House, Crosby Road North  
Liverpool L22 0PJ  
Tel: 0330 124 3780  
www.crosbyassociates.co.uk

### PUBLISHING CONTACTS

**Advertising sales**  
Gina Forshaw – 0161 274 9329  
gina.forshaw@crosbyassociates.co.uk

**Production/design**  
Andy Bellis – 0161 274 9326  
andy.bellis@crosbyassociates.co.uk



# London ranked most dynamic city in Europe

London has been ranked first in the Savills IM Dynamic Cities Index for the third year running. The index compares those European cities with the best long-term commercial real estate investment potential. Next in the list come Paris, Cambridge, Berlin and Amsterdam.

London topped the charts across five of six categories – inspiration, innovation, interconnection, infrastructure and investment – and came second for inclusion. The UK did well overall with four cities in the top 20 and nine in the top 40.

## Supportive

Although Brexit-related uncertainty has been a cloud over London's future, the city's continued attractiveness to business and residents is evident in its tech sector. Since the referendum vote in 2016, tech heavyweights Apple, Facebook and Google have approved plans for new offices in London. Also, in 2018 London attracted more international tech workers than any other city in Europe, according to London & Partners research. Its rich cultural offerings and numerous cafes and parks – plus some major redevelopments – all create an environment that is highly supportive of commercial real estate investment.

The redevelopment of areas such as Kings Cross and the Battersea Power Station highlight the role of innovation, creativity and inspiration in London's resilience as a dynamic city. With a mixture of residential, office, retail and improved leisure amenities, these areas have become vibrant new micro-locations for people to work, live and play.

## Inspiration

Hamish Smith, Head of UK, research and strategy at Savills IM, commented: "When it comes to cities that people are inspired to live and work in, while arts and cultural activities play an important role, London really stands out from its European counterparts with its abundance of parks and cafes, which explain its high score for inspiration. Residents are spoilt for choice of places to meet, work, relax and exchange ideas. But this is just one of many reasons why this world-class



**"London is the best city in the world – creative, diverse and full of opportunity"**

– Jules Pipe

city stands in good stead to weather the uncertainties posed by Brexit.

"Dynamic Cities focuses on factors that are essential considerations for commercial real estate investors. These factors underpin cities' abilities to attract and retain talent, spur innovation and increase productivity, all of which are essential for commercial real estate markets over the long term.

"A city's attractiveness for long-term real estate investment is fundamentally linked to whether people are inspired to live, work and play there. But modern-day factors such as disruptive technology, ageing populations, urbanisation and environmental challenges mean it is also vital to identify locations that will be resilient to change."

"London is the best city in the world – creative, diverse and full of opportunity" said Jules Pipe, London deputy mayor for planning, regeneration and skills. "I'm pleased to see our capital maintain its position as the most dynamic city in Europe for a third year running."

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# Twists and turns in the Brexit road continue

## What happened when Parliament was prorogued?

Recent weeks have seen the most tumultuous episodes in the Brexit saga so far. In August, Prime Minister Boris Johnson advised the Queen to prorogue (suspend) Parliament from the end of 9 September until 14 October. It was argued that proroguing Parliament had nothing to do with Brexit. It is a "proceeding in Parliament" and would allow the Prime Minister time to outline plans for domestic policies like NHS funding and education before the Queen's Speech on 14 October.



In practice, Parliament is prorogued every autumn prior to the Queen's Speech which sets out the domestic legislation to be enacted. This time prorogation simply meant that Parliament would not be sitting for a handful of extra days than is usual. However, the move sparked a furious reaction from opponents of a no deal Brexit and was branded 'a coup'.

[www.parliament.uk](http://www.parliament.uk):  
Prorogation

■ <https://bit.ly/2Hubmcj>

Commonspace: UK government to prorogue parliament: Reaction round-up

■ <https://bit.ly/2myBsDe>

Brexit: More than 600,000 sign petition urging Boris Johnson not to suspend parliament

■ <https://bit.ly/2n7vklM>

## How did MPs vote on Benn Bill before Parliament was prorogued?

On 3 September, MPs returned to Parliament after their six-week



Photo by OHD/Flickr (CC BY 2.0)

recess. Labour MP Hilary Benn published the text of his European Union (Withdrawal) (No. 6) Bill, launched with the support of a cross-party group of MPs including former Cabinet ministers Philip Hammond and David Gauke. The Benn Bill stated that unless a deal is reached with the EU or Parliament approves a no deal Brexit by 19 October, the government would be required to write to the EU seeking an extension to the Article 50 period until 31 January 2020 in order to prevent the UK leaving the EU on 31 October without a deal. The Bill included the wording of the letter he would have to write.

That night, MPs voted by 328 votes to 301 (majority: 27) for a motion tabled by Sir Oliver Letwin MP to take control of the Commons Order Paper the following day in order to vote through the Benn Bill in a few hours. A total of 21 Conservative MPs, including several former Cabinet Ministers and two former Chancellors, defied their Whip and voted for the motion. (It would have been 22 but Phillip Lee defected to the Liberal Democrats earlier in the day). All 21 Conservatives immediately lost the Whip i.e. were expelled from the Conservative Parliamentary Party.

On 4 September, the Benn Bill was passed at Second Reading in the Commons by 327 votes to 299 (majority: 28). The Bill then completed its Parliamentary journey through the Lords and was granted the Royal Assent before Parliament was prorogued. Despite this turn of events, the Prime Minister was resolute in declaring that he would rather be "dead in a ditch" than ask the EU for another Brexit extension.

Brexit: MPs back bill aimed at blocking no deal

■ <https://bbc.in/2krS9zq>

Lords agree to push through bill preventing no deal Brexit by end of Friday

■ <https://bit.ly/2lx7Wxk>

No deal Brexit bill: Amendment designed to prevent leaving EU without deal 'will clear House of Lords by Friday'

■ <https://bit.ly/2IDK00e>

In addition, the government failed in its bid to hold an early General Election after two Parliamentary votes.

MPs vote against motion for an early general election

■ <https://bit.ly/2kWT5vY>

Brexit: MPs reject PM Boris Johnson's second call for election

■ <https://bbc.in/2IDdhTV>

## What happened in the High Court?

Businesswoman Gina Miller challenged the prorogation in the High Court which ruled on 6 September that the prorogation of Parliament was illegal.

Gina Miller to continue 'fight for democracy' after prorogation ruling

■ <https://bit.ly/2k6hgYD>

In Scotland, a prorogation case was brought to Scotland's highest civil court by a cross-party group of MPs and peers. On 11 September, the Scottish court ruled that the suspension of Parliament was unlawful because it was 'motivated by the improper purpose of stymieing Parliament'.

Brexit: Scottish judges rule Parliament suspension is unlawful

■ <https://bbc.in/2I15bt8>

## What did the Supreme Court decide?

Gina Miller then took her prorogation challenge to the Supreme Court,

the highest court in the land. On 24 September, 11 Supreme Court judges ruled unanimously that the prorogation of Parliament was unlawful – a ruling that challenges Britain's unwritten constitution and the entire balance of power. The Court declared "the Prime Minister's advice to Her Majesty was unlawful, void and of no effect" when he asked the Queen to suspend Parliament i.e. that prorogation had not happened at all. In effect, Parliament had not been suspended and is still in session.

The Supreme Court then gave Speaker of the House, John Bercow, the power to recall MPs to Parliament. It was agreed that both Houses of Parliament would sit on Wednesday 25 September. The Prime Minister said that he would "respect" the Supreme Court ruling but believed it to be wrong.

Supreme Court: Suspending Parliament was unlawful, judges rule

■ <https://bbc.in/2kGHO2K>

Brexit: What just happened in the UK Supreme Court?

■ <https://bbc.in/2mxyYjw>

Supreme Court: Lady Hale's statement on 'unlawful' Parliament suspension

■ <https://bbc.in/2Im3rWz>

Institute for government: Proroguing Parliament

■ <https://bit.ly/2PmkO7N>

## What happens now?

When MPs returned to the Commons, there were several possible outcomes.

- Boris Johnson could resign as Prime Minister. However, this is very unlikely, given his recalcitrant attitude to the Supreme Court verdict.
- There could be a no-confidence vote in the government. This would have to be supported by a simple majority of MPs. If no alternative prime minister who can command a Parliamentary majority comes forward within 14 days, there will be a General Election.
- There could be a censure mo-

# Powerful

The power of inclusion was the subject of a panel discussion organised last month by CIBC and supported by the 30% Club, Women in Finance, and the LCCI.

Research is clear that companies with greater gender-balanced and diverse leadership perform better. They are more collaborative, less susceptible to groupthink, and experience higher levels of innovation. However there is a long way to go to get business to buy in across the board.



## Tribute

In the imposing portals of the Old Bailey a hundred-strong audience heard from CIBC chief executive Victor Dodig, a long-



time champion of diversity and inclusion, Brenda Trenowden CBE, global co-chair of the 30% Club, Sarah Breedon, executive director at the Bank of England,

and David Raw, deputy director at HM Treasury.

Peter Bishop of the LCCI made the closing remarks (left) and paid

tribute to the work of CIBC and Wayne Lee and Martina Ben-Shaul for pulling it all together.

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

Photos by Michele Ghidoni - Official photographer - MGHIDONI.COM / m.ghidoni@gmail.com (c) 2017-2019

tion which would allow MPs to register their disapproval of his actions. However, this is merely 'a slap on the wrist' because it would not trigger his removal or a General Election.

- Some Labour MPs are talking about impeachment of the Prime Minister. However, this is again highly unlikely as no British Prime Minister has ever been impeached.

The court ruling does not stop the Prime Minister from proroguing Parliament again in order to hold a Queen's Speech, providing that it does not stop Parliament carrying out its duties "without reasonable

justification". In practice, the Prime Minister could prorogue Parliament a few days before 14 October so the necessary arrangements can be made for the Queen's Speech.

At time of writing, the UK is due to leave the EU on 31 October 2019. If no deal can be struck and agreed by Parliament by 19 October, the Prime Minister must ask the EU for an extension until 31 January 2020. However, the Prime Minister could find a loophole in the law, for example, writing to the EU to request another Brexit extension on behalf of Parliament and then write again to say that the government doesn't want one. Alternatively, the

EU could, in theory, refuse to grant an extension to Brexit for the third time.

Parliament could also cancel Brexit outright by revoking Article 50. However, this is highly unlikely and to date only the 18 MP-strong Liberal Democrats have stated this as their course of action.

### Johnson faces resignation calls over 'unlawful' Parliament suspension

■ <https://bbc.in/2mDhil7>

### No Brexit or 'loophole' Brexit: what happens next in the UK?

■ <https://reut.rs/2l6doY8>

### What happens to Brexit now Boris' parliament suspension was ruled unlawful

■ <https://bit.ly/2n8brLI>

Brexit Q&A is researched and written by Alexa Michael, LCCI business information executive. LBM readers are invited to submit their own questions for responses to be published in future issues. Send them to [amichael@londonchamber.co.uk](mailto:amichael@londonchamber.co.uk)



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# Beyond Brexit – addressing London's needs



Next May the capital will vote for a new Mayor to steer London

through what may be a post-Brexit landscape. Shaun Bailey, the Conservative candidate, was put through his paces by LCCI members last month. *Nadine Tewfik-Saad reports*

Shaun Bailey emphasised the role of business in social uplift, emphasising the importance of creating opportunity and connecting Londoners from all backgrounds with the jobs that LCCI's members create. He stressed the importance of looking beyond Brexit and addressing the needs of Londoners that existed before the referendum – and will continue to exist long afterwards. Specifically he covered housing, transport and skills.



## Housing

Referring to the current housing crisis as an attack on London's competitiveness, Bailey highlighted the pressure it is adding to London's recruitment challenge.

Having recently announced his plans to create *Housing for London*, a development scheme backed by City Hall, he said he would separate out home ownership from TfL. He stressed that there is little evidence of rent control working in other cities, stating that such a measure would be damaging to business.

Asked about the scope for using disused 'brown space' land within the Green Belt and the need to protect industrial land, he highlighted the need for a London-wide audit to review land availability and assess this against the capital's needs. On industrial land specifically, he stressed that any review must focus on increasing utility, not swapping industrial land for housing.

On the requirement to deliver truly affordable homes, he noted the need for better control of the planning process. As Mayor he would buy land and promote much greater support for getting Londoners onto the housing ladder, proposing a London mortgage scheme, particu-

larly for those with a strong track record of rent payments.

## Transport

Bailey reminded a large audience – testament to the interest in his plans – that the Ultra-Low Emissions Zone (ULEZ) was actually a Conservative party policy, but noted issues with its implementation, particularly its impact on smaller businesses. As Mayor he would scrap the expansion of the ULEZ and use the money to instead fund a green bus fleet.

The Conservative Party candidate stated his commitment to delivering more river crossings in the East of London, a key growth area, adding that he is undertaking a study on the current need. There are seven free bridges in West London. Therefore, as well as being a connectivity and carbon challenge, equality is also a key consideration.

Asked about his vision for aviation, and the importance of expansion for freight and access to global markets, Bailey stressed that the im-











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pact and cost must be weighed. He said that he has not seen a sufficiently convincing case for Heathrow expansion, and that if absolutely necessary, he would support expansion at Gatwick.

On river transport, over which the Mayor has no power, he stressed the need for a master plan to maximise on river activity and ownership of some of the river bank, including for housing, as there is genuine opportunity to boost capacity.

On road transport, he emphasised the need to review bus routes across London to understand where they can be boosted to provide alternatives to cars. Night time delivery, which was used during the Olympics, would also relieve pressure during rush hour. He recognised that this will be inappropriate in some parts of London, however. Consolidating delivery would also allow firms to bring deliveries into the centre of London in bulk.

On rail fares, Shaun said he would implement the annual rises proposed in TfL's budget, stressing

that this was a "done deal", and confirmed that he would keep the Hopper ticket.

### Skills

In Bailey's view employment in London is very much linked to which communities its people come from. Furthermore, careers advice, which is crucial for preventing young people from falling into crime, is poor. Skills is therefore high on his agenda. He would like to see the Apprenticeship Levy kept in London and used for wider employability and skills training.

When asked about the importance of immigration to London's workforce, particularly in the construction sector, Bailey stressed that young Londoners' awareness of the range of career opportunities within the industry needs a significant boost. Additionally, further education colleges have a key role to play in connecting young people across the capital with job opportunities.

Nadine Tewfik-Saad is head of public affairs at LCCI

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## New Patent Analytics Service supports the innovation of UK businesses



Matthew Veale, Patent Analytics Team Leader, Wynne-Jones IP

**UK businesses looking to maximise and future-proof the commercial success of their innovations can now get an in-depth picture of the market, competitors, opportunities and risks thanks to a brand-new service we launched last month.**



Here at Wynne-Jones IP we launched a Patent Analytics Service to help give new and existing clients an insight into the patent landscape, which can support them in making informed decisions about their business strategies. This is a new service that could, and should, be vital to businesses looking to tap into established or emerging markets, helping them uncover new opportunities that can be progressed, or simply identifying IP weaknesses in a portfolio.

Headed up by Matthew Veale, who has a search specialist background, the specialist team will be using PatSnap and a suite of other state-of-the-art patent analytic tools to deliver a tailored and detailed service. Supporting Matthew is a dedicated team of IP attorneys and paralegals with specialist search skills, all of whom know how to interpret a client's business plan and strategy so that they can programme the technology appropriately to provide tailored advice, contextualised for the client's business environment.

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## Reaching out

**The Ship of Tolerance, an international art project created by renowned installation artists Ilya and Emilia Kabakov, attracted much attention as it graced the River Thames last month.**

The ship is part of a project dedicated to educating and connecting children from different continents, cultures, and identities through the universal language of art. It includes an extensive outreach programme which engages



schools, community groups and cultural organisations in workshops designed to discuss tolerance and diversity among cultures, races and ideas.

[www.shipoftolerance.org](http://www.shipoftolerance.org)



Photograph by Deborah Jarvis

# Olympic living

London's focus on the legacy of the 2012 Olympics and the inspiration for a future generation were the key reasons why the city was originally awarded the games writes *Ian Binns*

Over the past seven years there has been much discussion as to the true legacy with mixed progress in the involvement of young people in sporting activities. However one key legacy that has come through is the renaissance of Stratford as a centre for investment, cultural activity and, in particular, housing.

East Village was designed originally to house over 24,000 competitors and event staff and has now been re-fitted as groundbreaking and much-needed accommodation for Londoners. Get Living, who specialise in build-to-rent were responsible for redeveloping the village to make it suitable for high quality housing which was

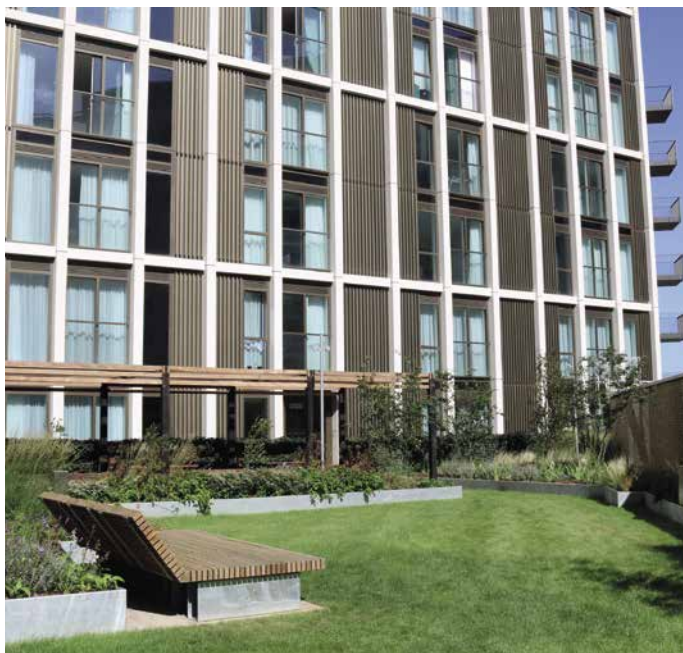
brighter, smarter and more stylish than Londoners had come to expect.

## Stunning

The company, whose portfolio includes Elephant Central have recently completed a stunning project in the East Village known as Victory Plaza, which contains 500 new quality apartments for rent. Somewhere to live certainly, but also putting residents in the heart of a community with five rooftop gardens a potting shed for gardening enthusiasts, and even a painting room for the artist in all of us.

This housing legacy at the centre of a thriving development was the subject of a tour for LCCI members last month, hosted by Get Living's chief financial officer Greg Hyatt (pictured above) and Emily Alexander, the company's head of reputation.

Ian Binns is head of patron membership at LCCI [www.getliving.com](http://www.getliving.com)



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## RECENT DEVELOPMENTS IN US IMMIGRATION LAW IMPACTING BUSINESSES AND INDIVIDUALS

Laura Devine at Laura Devine Immigration



One of the primary areas of focus of Donald Trump's presidency has been to restrict both legal and illegal immigration to the US. The first three years of his presidency has seen, among other developments, the travel ban from mostly Muslim-majority countries, the family separation border policy, and the "Buy American and Hire American" executive order which has had significant impact on the adjudication of professional work visa applications. This focus on restricting immigration continues and is summarised below:

**Closure of international USCIS offices**  
In August the Trump administration announced it would close most of its 23 international USCIS (US Citizenship and Immigration Services) offices, including the office at the US Embassy in London. The first closures set to occur at the end of September 2019 with the balance closing before August 2020.

The closures are likely to lead to overseas Americans and their family members being required to file their applications with domestic USCIS offices, where processing times are significantly longer. For instance, the processing time for an application for a green card (immigrant visa) for the spouse of an American citizen will increase from approximately six months to up to 18 months.

**Expanded public charge rules**  
The Trump administration has also announced a new proposed rule on public charge inadmissibility which is set to come into force in October. The new rule lowers the legal standard for making a public charge finding and significantly expands the circumstances under which immigration authorities may deny a visa or green card to an applicant who is likely to use certain public benefits in the future. In addition to requiring a US sponsor to meet certain financial thresholds, the government will now expect many green card applicants themselves to meet other financial thresholds, significantly increasing the financial resources a family must demonstrate for an applicant to qualify for a green card.

**New statistics**  
These announcements come as newly released statistics show a continued increase in visa petition denials and the issuance of Requests for Evidence (RFE). For instance, from 2015 to 2019 the approval rate for L-1 intracompany transfer petitions dropped from 84% to 72% and the rate of RFE issuance increased from 34% to 54%, meaning that more than half of all L-1 petitions now receive pushback from USCIS, even before visa applications are adjudicated at embassies and consulates.

These developments, in conjunction with additional anticipated changes, promise to further complicate the US visa and immigration process.

*Laura Devine is the Managing Partner of Laura Devine Immigration, a transatlantic immigration boutique with offices in London and New York.*

### LAURA DEVINE IMMIGRATION

**London**  
Laura Devine Immigration  
100 Cannon Street  
London, EC4N 6EU  
UK  
T +44 (0)20 7469 6460

**New York**  
Laura Devine Attorneys  
295 Madison Avenue, 44th Floor  
New York, NY 10017  
USA  
T +1 (212) 661 5401

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

# Review of the LCCI Year

Looking back on 2018, to say that it was an eventful year is an understatement. Just from an LCCI personnel point of view we have seen the standing down of our longest-serving president Tony Pidgley, the retirement of our longest-serving chief executive of modern times, Colin Stanbridge, and the departure of our shortest-serving chief executive of any time, David Frost!

Our finances though were reassuringly uneventful and benefitted from a robust balance sheet with an increase in cash and investments to £9.7 million. Against that, although

## Focus

Membership is at the heart of the Chamber so reversing the gradual decline we have been is top of our agenda. Our plans in this area and the outcome of a sharper focus on membership recruitment and retention will only be improved by the appointment of a new Membership Director, Liz Henderson.

Highlights among the 180 events we ran last year and which attracted nearly 14,000 delegates include our Asian Business Association dinner with guest speaker Sir Vince Cable, a networking evening at BAF-



gross income has remained almost unchanged year on year, profit margins have fallen resulting in an £80,000 reduction on net income.

## Substantial

Overall the deficit on ordinary activities has fallen from £517,000 to £415,000. However, the bottom line has increased after taking into account a £347,000 tax credit, largely from a research and development claim relating to our substantial CRM investment, and a net £149,000 improvement in the pension scheme.

The net result is that reserves have increased by £81,000 to just over £14.0 million.

TA, our annual winter reception at Fortnum & Mason, and the summer equivalent in the gardens of Westminster Abbey.

Equally impressive has been our work in international trade with trade missions to four continents, and the issue of over 130,000 documents relating to import and export, an area of business which will be impacted by our changing relationship with the EU.

## Clarity

On the subject of Brexit, during the year our policy work reflected member opinion that leaving the EU without a deal should be avoided and highlighted business

concerns on the lack of clarity on how to prepare for the future. We also put out our key messages on how business could get ready for no deal. And we advised HMRC and DExEU on matters relating to temporary imports and exports, Certificates of Origin, and origin rules themselves as part of the drive to make transition to whatever comes next as painless as possible.

Beyond Brexit, in our policy work, we:

- Continued to produce *Capital 500* with ComRes, the most frequent authoritative business survey in London
- Leveraged our *Brown for Blue* report which highlights the need for housing for London's blue light emergency services
- Consistently promoted topics of interest and concern of members via meetings and briefings with influencers across the spectrum.

And to get our message out there we achieved hundreds of hits in the media – quotes, interviews, references, columns, tweets, re-tweets and blogs with business views on immigration, skills, infrastructure, housing, and trade

consistently picked up and shared.

## Significant

Nor have we neglected our broader responsibility in the community and have supported a variety of charities, local and national, in different ways. And we have played significant parts in the Corporation's Sustainable and Clean City Awards and their environmental Best Practice programme.

In conclusion I cannot improve

See page 17  
for images of  
the AGM

on the sentiments of both Colin Stanbridge in his remarks at last year's AGM and David Frost's in this year's Report and Accounts and say that although there is much to do in the coming years we have a solid base to build on. ”

This is an abridged version of the address by interim chief executive Peter Bishop at last month's LCCI annual general meeting which took place at the Innholders' Hall in the City. At the meeting members elected John

Fallon, chief executive of FTSE 100 company Pearson as the new president – he will be profiled in the next issue of *LBM*.

Other key outcomes or features of the meeting included;

- Jeff Adams standing down as president and chairman and taking on deputy chairman role
- Geoffrey Riesel ending his term of office as deputy chair
- AGM reception sponsorship by EUC+, Hotdesk Plus, Trinity College London, and Zoho.

## Fallon on Presidency

**John Fallon, chief executive of FTSE 100 company Pearson, commented on his election: "I'm honoured to become the president of LCCI and look forward to playing a key role in helping to promote its impact and influence."**

"A subject that both LCCI and Pearson is focused on is employability and ensuring people have the opportunity to develop a flexible set of skills to prepare them for the future world of

work. I look forward to working with the LCCI on helping ensure that we maximise lifelong learning and career opportunities in the changing workplace that a global city like London has to offer."

Fallon took up the role of chief executive at Pearson (tagged "the world's learning company") in January 2013, having held a number of roles in varying parts of the business since starting with Pearson as director of communications in 1997.



Previously he was director of corporate affairs at Powergen, and held senior public policy and communications roles in local government.

**John Fallon will be profiled in the November issue of *London Business Matters***

## Business Growth Lessons from a Pencil



### Top performance requires a bit of sharpening

Preparing for peak performance is often excruciatingly painful. But it is through constantly removing unnecessary layers, and honing the most essential parts of ourselves, that we become truly useful." The pain of letting things go, of sharpening your core strengths, is how you become the best you can be in life. That pain is worth it.

### Mistakes are impermanent and natural

It's inevitable that mistakes happen. Mistakes are a part of the process of creating something amazing. And you need to be willing to erase your work when you recognise that you've done something wrong.

### Failing fast is how you succeed.

### Make your mark on the world

While some mistakes may be erasable, everything we do makes a mark on the world. Your contribution, or lack of it is visible for everyone to see. Therefore, it's important to keep yourself sharp and do the best you can every time.

They say that a life well-lived is one that leaves the world a little bit better than when they came into it. Your business can be that 'little bit better' – and building it as an asset rather than a job, can be how you leave a legacy behind.

### The real you is on the inside

The colour of the pencil is less important than the quality of the clay and graphite making up the lead inside. It's easy to show something to the world, but it is the part that's inside you that gives the ultimate results. If you spend your time focused on the surface-level stuff, you probably won't get far. Shift your focus to what's inside you and you'll find yourself sharper and more productive.

Excerpted from **businesscoaching**.

**actioncoach.co.uk/insights**. If you are ready to take action on your business goals, get in touch with us at **coaching@actioncoach.com** and let's deep dive into your business together.

**Action  
COACH**  
BUSINESS COACHING

# Get ready for an end to frictionless trade



Former customs officer and trade expert **Martin**

*Dubbey* writes the latest of his informative articles for LBM on the UK's path to exiting the EU

**M**y main concern at the moment is that not only can port disruption be expected, but also that this will be compounded by confusing or incomplete paperwork. Whilst many traders will have had the benefit of frictionless trade with the EU for many years, this is about to change, whatever happens under current government policy.

If you have traded goods with the EU during 2018/19 and are likely to do so in coming years, then the following checklist may be of critical importance to your business.

## EORI

HMRC is now issuing your important EORI number directly. Check that you have received the number if you plan to import goods from the EU. The general advice is that if you export to other EU countries, you will not need an EORI number for that specific location. However, you are strongly advised to keep a watch on the situation.

In addition to checking that you now have your EORI number, you should urgently consider the following matters having regard to your business model and supply chain arrangements.

**Cashflow:** have you assessed the cashflow implications of import duties – customs duty, VAT and excise? The indications are that the UK government will offer a low rate of tariff on goods from the EU, but the EU position is not yet clarified. Some exporters could face up to 40 per cent tariffs.

**Supply chain:** do you know where your goods originate, their value, customs classification code and invoicing currency?

**Customs:** do you plan to do the customs work yourself or will you use a customs agent? If doing this work yourself, have you the necessary software? Will you be responsible for customs formalities on the EU side? If so, do you know what is



required and have you identified a customs agent to complete these?

**TSP:** this stands for transitional simplified procedures; in other words, if you want to use a simpler form to enter goods into the UK then you should apply. The process only takes minutes if you have your VAT and EORI numbers available.

**AEO:** clearly, HMRC view the Authorised Economic Operator programme as a key strand of their future working policy and practice. They have opened up the benefits of such programme, including faster access to customs guarantees, warehousing and inward processing relief. However, this is still a complex process, and a new online tool called that can be found at [SafeguardAEO.com](http://SafeguardAEO.com) (run by my company, I must declare an interest!) to help you navigate the system for an easier application. This tool provides a gap analysis of any issues connected to your application, allowing you

to correct them before you make a submission, thereby saving time and reducing delays.

**Payment of import duties:** companies should consider applying for a duty deferment account (Customs Comprehensive Guarantee) with HMRC. You will need to arrange with your bank to guarantee the debt.

**Impact on logistics:** have you assessed the impact on your logistics model? Do you know the new information the person who moves your goods will need and when they will need it? Does your logistics provider know what is required? If you move goods through the Dover-Calais link then you should factor in delays, certainly during the early months, and this will be compounded if your ability to submit the correct paperwork is not correct.

**Moving plants or animals:** for businesses that import animals, germplasm, or animal products to England, Scotland or Wales, you must

tell the Animal and Plant Health Agency (APHA). You can use the IV66 form to do this.

**Certification:** if you import any products that require certification or a licence to import from the EU, you will need to contact the relevant regulator or authority to put any necessary measure in place in advance. Do you know if your business will need such a licence or certification?

**Advice:** have you availed of Brexit advice from your trade representative body and/or the relevant State agencies? If not, you may be missing out on help that is available to you at no cost. The website [gov.uk/Brexit](http://gov.uk/Brexit) is a vital resource and there is now a Brexit phone helpline too.

0800 048 4255  
[www.gov.uk/Brexit](http://www.gov.uk/Brexit)

Martin Dubbey is managing director of Harod Associates  
[www.harodassociates.com](http://www.harodassociates.com)



# London business ill-prepared for Brexit

Figures out last month shine a light on the scale, and impact, of no deal Brexit preparations amongst London businesses

Released by LCCI, the research (carried out by ComRes) is based upon interviews with 505 London business leaders.

Headline findings from London business include:

- 9 per cent say their business is already prepared for a no deal Brexit.
- 16 per cent say their business intends to plan for a no deal Brexit (including 11 per cent who say they need support in doing so).
- 16 per cent say their business will be affected by a no deal Brexit but won't be planning for it.
- 36 per cent say their business won't be affected by a no deal Brexit and won't be planning for it.

Of those who are prepared or who are planning:

- 26 per cent say they have cut back on investment in the UK and 20 per cent say they have cut back on investment in London.

Of those who are prepared, who are planning, or intend to plan:

- 12 per cent say 'none' of the information they need to prepare for no deal has been accessible to them. 41 per cent say 'not much'.

31 per cent 'a great deal' of it. 14 per cent 'all the information.'

## Mixed bag

Commenting on the findings, Peter Bishop, LCCI interim chief executive, said: "These results really highlight the mixed bag of Brexit – from those businesses already prepared, those planning, those that feel they can't plan, through to those who feel they won't be impacted and therefore don't need to plan.

Over half of those who are prepared, planning or intend to plan say that not much or none of the information they need to prepare for a no deal Brexit has been accessible to them. And nearly a fifth of London businesses polled say they require support in planning for a no deal Brexit.

This highlights the immediate task at hand for the government, as they ramp up their no deal preparation campaign.

Businesses should also remember the important role that the London Chamber of Commerce and Industry can play around export documentation and international trade."

See page 16 for information and tips on how to prepare for a no deal Brexit

SPONSORED COLUMN

# Profit Fragmentation



By Chris Sparkes, Tax Partner, Lubbock Fine Chartered Accountants

New rules aimed at preventing profits escaping the UK tax net were introduced from April 2019 and have far reaching consequences for any person or business with overseas transactions.

The new regime tackles tax avoidance involving the fragmentation of UK business profits and the diversion of these profits to overseas entities by ensuring that the profits diverted offshore are fully taxed within the UK. If the new regime applies, then the only defence is to apply OECD transfer pricing rules to show that arm's length prices were used. This could be very onerous in practice and effectively extends the reach of the transfer pricing regime to SMEs for the first time.

HMRC says that the type of arrangements that will be affected by the new rules would typically involve a UK business either diverting business receipts to an offshore entity when the entity does not have the commercial substance to earn those profits, or, where higher fees are paid to an offshore entity than is justified by the work done by that entity. The rules will then bite where a individual who is related to the UK resident party could enjoy the benefit of the value transferred.

An exemption applies in cases where the overseas party pays at least 80% of the tax that the UK resident party would have paid on the profits, or if the arrangements have not been entered into with tax avoidance being one of the main motives. However, the 80% test will be complex to apply in practice as calculation of the overseas tax must take account of overseas reliefs and deductions so you cannot simply compare headline tax rates. It is also notoriously difficult to prove what the motives behind a transaction were and therefore reliance on the motive test may not be straightforward.

The new rules are deliberately very widely drafted and provide another weapon in HMRC's ever expanding arsenal which they can use to challenge arrangements that they perceive as abusive. As such, they may catch many existing structures as the regime applies to the profits diverted from April 2019 rather than structures put in place from this date. Existing structures should be reviewed to determine their compliance with the new regime and if you would like to talk to us about implications it may have for you and your business please contact Chris Sparkes, [chrissparkes@lubbockfine.co.uk](mailto:chrissparkes@lubbockfine.co.uk).

## Lush and stormy

London's appeal as a city to live and work in is hugely enhanced by its cultural offer epitomised in music by the world-renowned London Symphony Orchestra writes Cathy Scott.

My latest visit to LSO's home at the Barbican Hall was to witness resident conductor Sir Simon Rattle and Emanuel Ax

and the orchestra performing Brahms Piano Concerto No 2 and Rachmaninov Symphony No 2. The programme notes were as precise and creative as ever – they called a programme that was lush and stormy in equal measure. How right they were!

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



Lubbock Fine  
Paternoster House  
65 St Paul's Churchyard  
London EC4M 8AB  
t +44 (0)20 7490 7766  
[www.lubbockfine.co.uk](http://www.lubbockfine.co.uk)

LubbockFine  
Chartered Accountants  
*Advice that adds up*

# London at the centre of thriving UK start-up scene



by Hugh Dunlop

Of 100 top start-ups in the UK, 78 per cent are headquartered in London. According to Startups.co.uk and many other rankings, London is the best place to be for UK start-ups as a centre of the necessary support networks to develop our next generation of companies

Given the UK economy is weighted to the capital, it is not surprising that many of the best-performing start-ups are headquartered here. However with high and rising overheads, London can be a challenging place for a young company, so it is important to also recognise innovation hubs across the UK.

## What can London offer start-ups?

London's well-established financial services industry is a major attraction for British and European companies. Proximity to the City and Canary Wharf mean companies can tap into a vast wealth of venture capital funding. With the sector investing an estimated £5.5 billion in start-ups so far this year (£8.27 billion in 2017 and £7 billion in 2018), it is clearly worthwhile to be where the money is.

But finance is not everything. Initiatives like the Silicon Roundabout, events, co-working spaces and accelerators provide support and collaboration opportunities. All this has helped London position itself as a global and European hub for start-ups, with the highest concentration of technology innovation outside Silicon Valley itself.



Apple Park, Cupertino



## London's position as a global investment centre means it is easy to see how companies in the capital are operating in a different league to those in the rest of the UK

As a major global city, London is also something of a destination for highly educated and talented people. The start-ups headquartered here are able to recruit and retain some of the best minds in the business – a truly invaluable resource for small companies.

### London funding dominance

London is clearly an attractive destination for companies from across the UK and Europe, but it can also be challenging. Can paying high rents and salaries be balanced by proximity to consumers and finance?

According to data, it seems the gamble can pay off. Evidence suggests of £5.5 billion invested this year in UK start-ups, London companies dominate, taking home £3 billion.

Compared to the rest of the UK, Tech Nation and Dealroom data identify Bristol as London's closest rival, some way behind, at £234m. Figures for Cambridge and Oxford

are lower at £114m and £91m respectively.

London's position as a global investment centre means it is easy to see how companies in the capital are operating in a different league to those in the rest of the UK. The money available and the quantities needed to keep afloat are simply higher than elsewhere.

London is also more susceptible to global investment trends. Some experts attribute this year's record-breaking surge in investment to the fall in the value of the pound in global currency markets.

### Start-up support outside London

Despite missing out on the London buzz, there are many centres around the country that deserve attention.

Programs run by the UK's leading universities provide in-depth support on funding, scaling a business and forming networks. Examples include the Startup Incubator and Accelerator programmes in

Oxford; ideaSpace in Cambridge; and SETSquared of Bristol University. Nevertheless, there is some criticism that their formula stifles entrepreneurship by demanding a high percentage (sometimes as much as 50 per cent) of profits.

Regardless, these university programmes have fuelled separate zones in which business space is rented at a discount and business advice is given for start-ups. The Bristol Enterprise Zone, the Edinburgh BioQuarter and the Cambridge Science Park are all good examples of innovation and entrepreneurship beyond direct contact with universities.

### Town versus country?

It is hard to compare the levels of funding needed and generated in London and the rest of the country. London's position as an important global destination for venture capitalists means funding available to start-ups is simply in a different league to the rest of the country.

Despite some divergences, innovation is at an all-time high across the whole country, presenting an exciting prospect to support this vital next generation of companies.

Hugh Dunlop is a partner at Maucher Jenkins  
[www.maucherjenkins.com](http://www.maucherjenkins.com)



## Overseas business opportunities

Do you want to access a selection of business co-operation offers made by European companies wishing to work with UK firms? Every month Enterprise Europe Network publishes a Business Opportunities in Europe Bulletin, which contains the latest co-operation offers from companies across the EU and beyond. To find out more about this issue's listed overseas business opportunities or to subscribe to the bulletin contact Enterprise Europe Network London at [enterprise.europe@londonchamber.co.uk](mailto:enterprise.europe@londonchamber.co.uk) or 020 7248 1992.

### Cyprus

A company offering an infant formula and ice-cream made from goat milk is looking for partners under exclusive commercial agency and distribution services agreements. Potential agents and distributors from EU countries and beyond are requested to represent, import and sell the company's products in their countries.  
REF: BOCY20190710001

### Ukraine

This ceramic tiles and sanitaryware production company offers a wide range of floor and wall tiles. The company aims to contract a long-term distribution agreement with potential partners. It has a presence in foreign markets and can offer a European level of quality and service.  
REF: BOUA20170913002

### Sweden

A new functional food brand offers an environmentally-friendly milk substitute product made from peas: vegan (lactose and dairy-free), gluten-free and has no soy. The product is about to be distributed through all of Sweden's major grocery chains and the company is now also looking to enter into either distribution services agreements or commercial agency agreements for distribution through wholesalers and resellers outside Sweden.  
REF: BOSE20180910001

### Romania

Specialist in the sale of tractors and equipment's for agricultural activities is looking for new sources/producers of such specialised equipment, in order to cover the needs of the company. The Romanian seller/distributor is looking to establish a long-term partnership under a commercial agency agreement or distribution services agreement.  
REF: BRRO20190507001

### Spain

A high-quality floss manufacturer wishes to expand its business and increase its variety of products. The company is looking for 'one use' toothbrush and toothpaste suppliers to establish a manufacturing agreement. The products can be provided in a kit or separately.  
REF: BRES20190410001

### Poland

An electrical equipment company which specialises in industrial and external LED lighting solutions manufactures LED lamps for industrial usage. The company is looking for a producer of aluminum radiators for its lamps, to establish a long-term business cooperation based on a manufacturing agreement.  
REF: BRPL20181019001

### Slovenia

NGO provides support for atopic dermatitis patients, raising awareness and their quality of life. Patients living with atopic dermatitis have extremely sensitive skin to irritating materials and clothing. NGO is looking for distributors of new innovative textiles that are safe to use and easy to maintain for patients as this will help them control AD symptoms and improve the patient's quality of life.  
REF: BRSI20180608001

### Italy

A brewery located in the Emilia-Romagna region seeks intermediaries for its blonde and red beers. The company has a 50.000 hectoliters yearly production capacity from its own production facility. The company would like to enter into new markets through a distribution service agreement.  
REF: BOIT20181123001

SPONSORED COLUMN

## Is coaching your passport to an agile future?

As pressures mount on businesses to become leaner and quicker to adapt to change, what new competencies do leaders need for their organisations to be agile?



Agility is ever more important with organisations needing to replace traditional, siloed hierarchies and become customer centric, inclusive and ready to evolve as challenges arise. This model also needs a fresh leadership style with managers transforming themselves to keep pace.

delivering more value for internal and external stakeholders. In designing teams, understanding the customer's journey is central to this new systemic, agile way of working with stakeholders being at the front of the organisation's purpose.

Much is written about how to become agile, but McKinsey's 'Leading agile transformation: The new capabilities leaders need to build 21st-century organizations' is the most compelling. Stating that 'leadership and how leadership shapes culture are the biggest barriers - and enablers of - successful agile transformations', it argues that executives need three new sets of capabilities to make the shift:

1. Transform themselves to develop new behaviours and mindsets,
2. Alter their teams to work in new ways,
3. Build agility into the design and culture of the whole enterprise.

### Design and culture

Getting purpose, design and culture right is crucial. Organisations must communicate their purpose to win customers. Secondly, leaders must adopt a smaller, more transparent and better networked model so it can evolve as its ecosystem changes. Finally, leaders must use development tools such as coaching to shape a culture grounded in collaboration and discovery.

Agility is a high priority for thriving in today's unpredictable climate. For those who welcome the transition and deploy the tools they need to bring change, the benefits are plentiful including enhanced profitability and healthy growth.

### Leadership transformation

Leaders need to move to a creative mindset to cultivate a culture of collaboration, value creation and innovation. Change can be supported through interventions like coaching so that the mindset is reorganised and uses partnerships as the basis to give workers full autonomy to get the job done. This frees up leaders to discover new ways to harness potential to promote entrepreneurship, inclusion and cocreation.

The AoEC is a leading global provider of accredited coach training and executive coaching within organisations. If you would like to attend a regular open event or know more, please visit [www.aoec.com](http://www.aoec.com) or call 020 7127 5125.

### Team transformation

Manages must learn how to enable their teams to work in new ways. This can be achieved by building teams that are empowered, connected and able to work in rapid cycles to provide value quickly. Coaching can be used to focus them on





# Preparing for a no deal Brexit

As *London Business Matters* goes to press the possibility of leaving the EU with no deal at the end of the month of issue is still a possibility. What can businesses do at this late stage to prepare? These five business critical actions can help companies limit the pain

## 1. Get an EORI Number

Currently an Economic Operator Registration and Identification (EORI) number is not needed by companies that trade in the Single Market. But it will be required for all cross-border trade – EU and the rest of the world – if there is no deal. The government are now allocating EORI numbers to VAT registered UK businesses. If you have not been allocated an EORI number or are unsure if you have been allocated one, you can check here:

■ [ec.europa.eu/taxation\\_customs/dds2/eos/eori\\_validation.jsp?Lang=en](http://ec.europa.eu/taxation_customs/dds2/eos/eori_validation.jsp?Lang=en)

## 2. Review your Incoterm

Incoterms are international commercial terms – such as Ex Works, Cost Insurance and Freight, Delivered at Terminal and Delivered Duty Paid – which define responsibilities of parties in delivering, insuring and transporting goods in cross-border transactions, including dealing with customs, and paying duties and taxes.

The Incoterm you use will be influenced by various Brexit scenarios so make sure you are aware of the differences.

■ [www.gov.uk/guidance/international-trade-paperwork-the-basics](http://www.gov.uk/guidance/international-trade-paperwork-the-basics)

## 3. Check your supply chain and contracts

Trading with the EU now means minimal customs checks and zero duties. Businesses need to understand how their supply chain (buyers and sellers) will be affected logistically and financially.

This may include knowledge of the Harmonised System tariff or commodity codes and rules of origin for your product, export controls, intellectual property rights implications, standards adherence, and product safety changes.

LCCI's export documents team are ready for an increased demand for ATA Carnets (passports for goods for temporary exports for trade fairs, samples and professional equipment) and Certificates of Origin.



With both goods and services companies need to review their contracts within the supply chain and take legal advice on whether they need to be amended.

■ [www.gov.uk/guidance/export-and-import-licences-for-controlled-goods-and-trading-with-certain-countries](http://www.gov.uk/guidance/export-and-import-licences-for-controlled-goods-and-trading-with-certain-countries)

## 4. Know your staff situation

For many companies employing EU staff, there is concern about the rights of their employees to remain in the UK after Brexit.

The EU Settlement Scheme which allows EU citizens to continue living in the UK post-Brexit, is due to continue until 31 December 2020. EU citizens arriving on or before 31 December 2020 are currently eligible to apply for settled or pre-settled status.

Despite recent reports that freedom of movement may end 'overnight' on 31 October 2019 in the event of a no deal Brexit, the Home Office has confirmed this is not the government's policy and the EU Settlement Scheme will continue as planned until 31 December 2020.

Check whether or not your EU staff have applied for the Settlement Scheme and if any staff you intend to employ from the EU will be eligible to apply when they arrive. Stay up to date on developments from the Home Office.

**For many companies employing EU staff, there is concern about the rights of their employees to remain in the UK after Brexit**

Information on the EU Settlement Scheme can be found here:

■ [www.gov.uk/settled-status-eu-citizens-families](http://www.gov.uk/settled-status-eu-citizens-families)

Applications for the Scheme can be made here:

■ [www.gov.uk/settled-status-eu-citizens-families/applying-for-settled-status](http://www.gov.uk/settled-status-eu-citizens-families/applying-for-settled-status)

## 5. Get information and stay updated

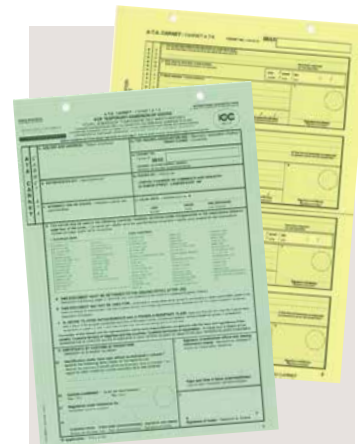
Keep abreast of changing developments and circumstances that will impact on business operations. The Department for Exiting the European Union provides regular updates on Brexit preparations which are available as instant updates as and when they happen. You can sign up for these here:

■ [www.gov.uk/email-signup?link=/government/organisations/department-for-exiting-the-european-union](http://www.gov.uk/email-signup?link=/government/organisations/department-for-exiting-the-european-union)

The Department for Business, Energy & Industrial Strategy produces a weekly business readiness bulletin regarding the UK's exit from the EU. Email [sed@beis.gov.uk](mailto:sed@beis.gov.uk) to subscribe.

The government also has a Triage Tool for business. This tool requires companies to answer seven questions on their business and directs them to relevant guidance.

■ [www.gov.uk/business-uk-leaving-eu](http://www.gov.uk/business-uk-leaving-eu)



## ATA Carnets

ATA Carnets are the 'passports for goods' used for the temporary imports and exports of professional equipment, samples, and goods for trade fairs and enable their holders to comply with customs and border requirements with the minimum of fuss.

HM Revenue & Customs have provided information and advice through these web links on where to go and what to do for companies or individuals moving goods with a carnet through the Port of Dover, Eurotunnel and Holyhead.

**Moving goods through the Port Of Dover and Eurotunnel with an ATA Carnet**

**Moving goods through the Port of Holyhead with an ATA Carnet**

## Preparation assistance intensifies

As the clock runs down the government's *Get ready for Brexit* campaign intensifies.

Striking literature bears the stark statement: The UK is leaving the EU on 31 October.

"This means that businesses will need to take action on changes that affect them.

- Your trading will be affected from 31 October if you:

- sell goods to Europe and/or the rest of the world
- buy goods from Europe and/or the rest of the world
- sell services to Europe and/or the rest of the world
- buy services from Europe and/or the rest of the world."

**Check what you need to do to get ready for Brexit at [www.gov.uk/brexit](http://www.gov.uk/brexit)**

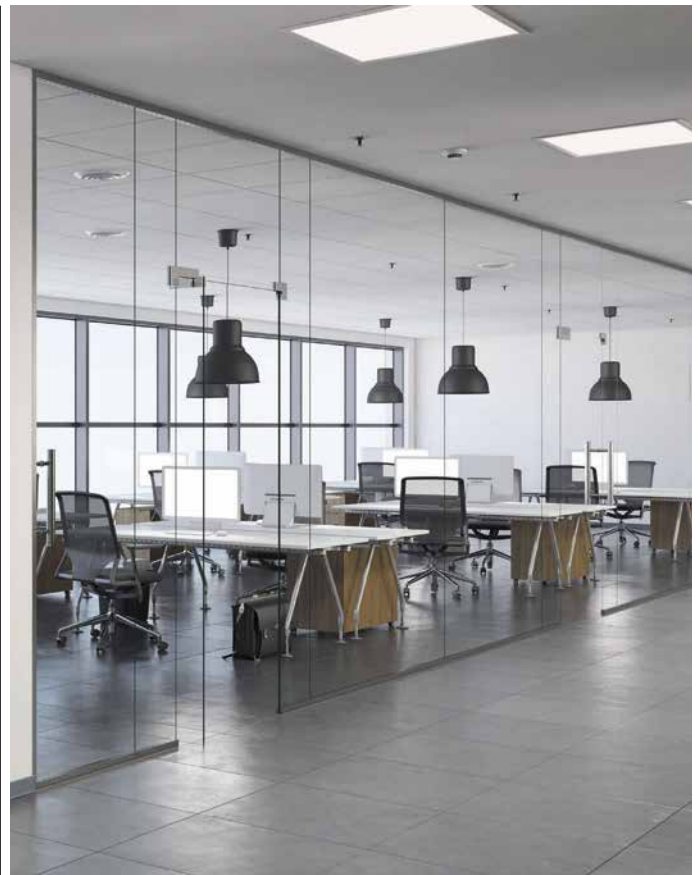
The government have also opened a Brexit helpline for businesses in financial services, specifically the 60,000 companies regulated by the Financial Conduct Authority. The number is: **0800 048 4255**

And there is now an EU Exit Import-Export helpline on **0300 3301 331**



# LCCI Annual General Meeting

See page 10 and 11 for a review of the year at the AGM which took place in the splendid surroundings of the Innholders' Hall in the City of London.



## Shared Space Solutions

Ensure the safety of staff, property, and assets within a collaborative work environment with Gallagher Security.

Find out more at [security.gallagher.com](https://security.gallagher.com)



# Military experience in a commercial environment

Any big career change is likely to be an unsettling process but for those leaving the Armed Forces it can be especially daunting writes *Tom Marshall*

Whether they served for a few years or a few decades, there are some major decisions to make and questions to answer. I was in that position last year, asking myself which industry I wanted to join, where I wanted to be based, what skills do I have that are relevant, and how can my experience be applied in a commercial environment.

It was a relief, but no surprise, to discover an enormous amount of goodwill towards service leavers, especially in London where businesses are increasingly recognising the value and strength that we can bring to a wide range of roles. I found an active network of veterans across the City who were willing to give up their time to impart advice and guidance and a whole host of programmes designed to support people through their career transitions.

## Recognition

One that caught my attention was KPMG's Military Leavers Programme, offering six-month fixed term contract roles in all areas of the business, with a view to going permanent thereafter. Importantly, the firm emphasised the fact that it isn't an 'act of charity' but simply recognition that veterans add considerable value to the teams they join so it just makes good business sense. I joined their financial services practice in autumn 2018 and im-



mediately became part of a vibrant and growing ex-military community, focussed around KPMG's Forces in the firm network.

Formed in 2013 and principally based in London, the network brings together veterans, serving reservists and supporters of the Armed Forces. The Military Leavers' Programme has recently celebrated the milestone of 100 joiners and network chairman Mark Parr is confident that it will continue to go from strength to strength:

"I'm proud that the programme has enabled the firm to attract, recruit and retain high calibre individuals of all ranks and from all service backgrounds. Ultimately, the programme's reputation has been built on the success of its members and it's of two-way benefit. Service leavers have proven their ability to deliver and add value through their skills and military experience, whilst the initial six months offers invaluable insight in a corporate environment for the individual."

## Positive

This July KPMG re-signed the Armed Forces Covenant in the presence of the then Minister of Defence People and Veterans, Tobias Ellwood MP – *see picture*. This codified our promise to treat fairly those who serve or who have served in the Armed Forces and their families. Being a signatory is a prerequisite to being awarded the Defence Employer Recognition Scheme Gold Award, as KPMG was in 2016. Deputy chair Melanie Richards spoke of the overwhelmingly positive experience she's had with the firm's service community and how they are guaranteed to bring a can-do attitude and a fresh perspective on how to manage and lead.

It's not only service leavers who benefit from KPMG's approach as reserve service is actively encouraged and its value for the firm recognised. This is underpinned by the policy of granting 15 days' additional paid leave each year for reservists to conduct training. One of many beneficiaries is Callum Russell, a manager

in KPMG's deal advisory practice, who is also a Royal Navy Reserve Officer:

"Being a reservist is something I am extremely proud of and I've been incredibly grateful to KPMG for enabling me to pursue my service with full confidence that I have the support of my colleagues. My training focuses heavily on developing exceptional leadership and teamwork, which are highly transferable and relevant skills for my role at KPMG. The experience I have gained has certainly helped me in my work environment, including the ability to adapt quickly, respond positively to new challenges and develop the mental resilience to bring the team together to get the job done in demanding circumstances."

So what's next? As a firm, we're not only interested in having our own thriving network at KPMG; we are actively mentoring organisations who are seeking to become more supportive employers of the military community. Recently we've been advising HSBC, St James's Place and Clifford Chance on establishing their own service leaver programmes. As a founding member, we will also continue to support the City Veteran's Network, a 'federation' of military networks that work in and around the financial services industry. Personally, I will continue to work hard in my own role to help enhance the reputation of the network further and encourage teams to welcome service leavers into more areas of the business.

Tom Marshall works in management consulting, banking operations at KPMG [www.armedforcescovenant.gov.uk](http://www.armedforcescovenant.gov.uk)

## Pushing the boundaries

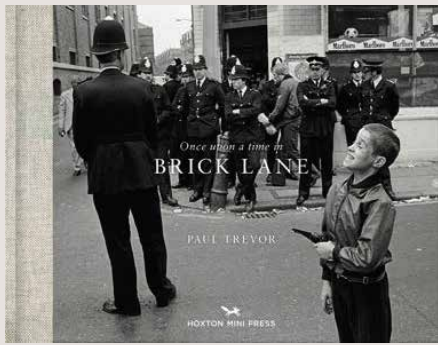
Members of East London Chamber were amongst the first to see English National Ballet's new state of the art home on London City Island last month. Just a few minutes' walk from Canning town station, the 93,000 sq. ft. state-of-the-art building had been officially opened by Mayor of London Sadiq Khan just days previously.

The building gives English National Ballet the space and facilities needed to continue to develop world class artists, create new works that push the boundaries of ballet, and offer new jobs, skills and training opportunities for local communities.

[www.ballet.org.uk/blog-detail/welcome-new-home-english-national-ballet](http://www.ballet.org.uk/blog-detail/welcome-new-home-english-national-ballet)



# On the street



"You can see all the special, fleeting, human moments... With the flick of a shutter, at the perfect time, these people live again. Even in monochrome, there is so much life." So writes Alan Gilbey in his introduction to *Once Upon a Time in Brick Lane* by British documentary photographer Paul Trevor. Throughout the 1960s and 70s Trevor captured the humour, grit, love and surprise of the iconic East End street. A vibrant time before the area went through periods of dramatic social change.

*Once Upon a Time in Brick Lane*  
by Paul Trevor  
Published by Hoxton Minipress  
Hardback £25.00  
[www.hoxtonminipress.com](http://www.hoxtonminipress.com)



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# Could the Bank of England help shake up SME financing?

According to UK Finance – the trade association for the banking and financial services sector – UK lenders approved over 290,000 loans and overdrafts to small and medium-sized businesses last year, worth £28 billion in total. At the same time, the Bank of England highlighted a £22 billion funding gap in the SME loan market, with many businesses struggling to obtain capital to finance growth opportunities.

**UK lenders approved over 290,000 loans and overdrafts to small and medium-sized businesses last year**

In order to address this funding gap, the Bank of England recently published a proposal on an open data platform that would improve access to finance for SMEs. Businesses looking for funding could pull their data, from both public and private sources, into a ‘portable credit file’ and use it to shop around for credit and working capital.

In short, the platform could:

- Enable businesses to gather data from a variety of sources in order to build up a richer credit file, including information from HMRC, banks, Companies House etc.
- Potentially allow new data sources to be used in the credit scoring process, such as payment behav-

our, geographic and online footprint or online product reviews.

## Q&A

Niels Turfboer, managing director of business lender Spotcap, recently spoke to Varun Paul, the Bank of England’s senior manager, Future of Finance, to discover more about the project.

**Niels Turfboer:** *what has been the feedback from businesses, industry associations and the government in response to the proposal?*



**Varun Paul:** we’ve spoken to fintechs, technology and data firms, as well as banks, non-bank lenders and insurers about the open platform concept. We’ve also discussed this with public authorities, including various departments within government. The response has been very positive.



All those that we have engaged with support the principle of in-



creased data mobility. Many highlighted examples of recent innovations that enable firms to bring data together through bilateral agreements. But they agreed that a degree of standardisation would help level the playing field and help create a more competitive, diverse and effective market for SME finance.

**NT:** *What do you think could be potential pain points of the initiative?*

**VP:** One of the biggest challenges will be to make different systems inter-operable. That suggests it will need common standards and protocols, including Application Programming Interfaces (APIs), to enable third parties to ‘plug in’ effectively. One such standard might be the Legal Entity Identifier, or LEI. Although it was established for financial institutions, it has the power to be a globally recognised and unique identifier for all businesses in the UK. It will be an important building block for the platform, but we will need to increase awareness, acceptance and adoption of the LEI throughout the financial system before it is really useful.

**NT:** *Is there anything London-based businesses can do now to support the Bank’s efforts?*

**VP:** We hope to start reaching out to SMEs throughout the country later this year, through the Bank’s Agency network and with the support of relevant industry groups. We will be keen to hear from them about the constraints they face in finding and getting access to the finance they need to grow and thrive. This engagement will be key to ensuring the success of the platform.

**NT:** *Do you think the developments around Brexit could have an impact on the proposal in any way?*

**VP:** The open data platform is an idea for all seasons. Unlocking the potential of SMEs by improving access to credit and working capital is beneficial for the growth of the economy over the long-term, whether they are trading at home or abroad. And developing a secure and permissioned platform for sharing data, which puts users in control, will help sustain the UK’s position at the forefront of the global fintech landscape.

While the Bank of England will not build the platform, it will use its expertise and its position in the financial system to try and address this long-standing issue. By championing the concept of an open data platform and bringing the industry together to adopt a set of common standards, we hope that businesses can use their data to help close the £22bn SME funding gap in the UK.

[www.bankofengland.co.uk/research/future-finance/champion-a-platform](http://www.bankofengland.co.uk/research/future-finance/champion-a-platform)

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

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October 2019

02/10/19 Time 12.30-14.30

ALL MEMBERS

**Time To Talk Business**

**Venue:** Rich Mix, 35-47 Bethnal Green Road, Shoreditch, London E1 6LA

**Nearest station:** Shoreditch High Street

**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary**

**Contact:** Irene Fatuzzo **Tel:** 020 7203 1965

**Email:** ifatuzzo@londonchamber.co.uk



15/10/19 Time 18.00-20.00

ALL MEMBERS

**Autumn Reception**

**Venue:** The Stratford, Queen Elizabeth Olympic Park, 20 International Way, London E20 1FD

**Nearest station:** Stratford International

**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary**

**Contact:** Irene Fatuzzo **Tel:** 020 7203 1965

**Email:** ifatuzzo@londonchamber.co.uk



08/10/19 Time 09.00-16.30

ALL MEMBERS AND NON-MEMBERS

**International Business Training: Letters of Credit for Exporters**

**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and Bank

**Patron Member and Premier Plus Member: £354.00**

**Local Member and Non-member: £414.00**

**Contact:** Gwen Laryea **Tel:** 020 7203 1840

**Email:** glaryea@londonchamber.co.uk

16/10/19 Time 17.45-20.30

ALL MEMBERS

**Networking Training: How to Work a Room**

**Venue:** etc.venues Fenchurch Street, 8 Fenchurch Place, London EC3M 4PB

**Nearest station:** Fenchurch Street

**Patron Member and Premier Plus Member: £78.00**

**Local Member: £108.00**

**Contact:** Events Team **Tel:** 020 7203 1700

**Email:** events@londonchamber.co.uk

09/10/19 Time 07.45-09.15

PATRON AND PREMIER PLUS MEMBERS

**Cereal Networking**

**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and Bank

**Sponsored by:** University of Sunderland

**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary**

**Contact:** Events Team **Tel:** 020 7203 1700

**Email:** events@londonchamber.co.uk



09/10/19 Time 09.30-11.30

ALL MEMBERS AND NON-MEMBERS

**Business Briefing and Tour: Legacy – Croydon's new OnSide Youth Zone**

**Venue:** Legacy, 125 Whitehorse Road, Croydon CR0 2LG

**Nearest station:** Selhurst

**In Partnership with OnSide Youth Zone**

**Patron Member, Premier Plus Member, Local Member and Non-member: Complimentary**

**Contact:** Linda Saran **Tel:** 020 7556 2393

**Email:** lsaran@londonchamber.co.uk



10/10/19 Time 09.00-12.30

ALL MEMBERS AND NON-MEMBERS

**Winning UK and Overseas Bids by Developing Competitive Strategies and Win Themes**

**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and Bank

**Patron Member, Premier Plus Member, Local Member and Non-member: Complimentary**

**Contact:** Elena Molinari **Tel:** 020 7203 1929

**Email:** emolinari@londonchamber.co.uk



17/10/19 Time 09.30-16.50

ALL MEMBERS AND NON-MEMBERS

**Taiwan: One-to-One Business Clinics**

*\*pre-booked 20 minute individual appointments*

**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and Bank

**Patron Member and Premier Plus Member: £10.00**

**Local Member and Non-member: £15.00**

**Contact:** Gwen Laryea **Tel:** 020 7203 1840

**Email:** glaryea@londonchamber.co.uk



17/10/19 Time 12.00-14.00

PATRON AND PREMIER PLUS MEMBERS

**Connect at VVV Lunchtime Networking**

**Venue:** VVV, 24 King William Street, London EC4R 9AT

**Nearest stations:** Monument and Cannon Street

**Patron Member, Premier Plus Member and Member's Guest: Complimentary**

**Contact:** Events Team **Tel:** 020 7203 1700

**Email:** events@londonchamber.co.uk

24/10/19 Time 08.15-10.00

PATRON AND PREMIER PLUS MEMBERS

**Property and Construction Breakfast Club with guest speaker Phil Shortman, Managing Director, Wates Construction London**

**Venue:** CBRE, St Martin's Court, 10 Paternoster Row, London EC4M 7HP

**Nearest station:** St Paul's

**Co-Sponsored by:** CBRE and Emotio Design Group

**Patron Member and Premier Plus Member: £54.00**

**Contact:** Events Team **Tel:** 020 7203 1700

**Email:** events@londonchamber.co.uk

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- All prices are inclusive of VAT
- For free events book by following the instructions under each event's entry on our online events diary

\* Members are welcome to bring a non-member guest to a Connected at .../Cereal Networking event. Please note that non-member guests are only able to attend one Connected at .../Cereal Networking event per year. If they wish to attend more than this they will need to join the London Chamber of Commerce.

31/10/19 Time 12.00-14.00

ALL MEMBERS

**The Grapevine Network**

**Venue:** Jurys Inn Croydon, Wellesley Road, Croydon CR0 9XY

**Nearest stations:** East Croydon

**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary**

**Contact:** Linda Saran **Tel:** 020 7556 2393

**Email:** lsaran@londonchamber.co.uk



13/11/19 Time 07.45-09.15

PATRON AND PREMIER PLUS MEMBERS

**Cereal Networking**

**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and Bank

**Sponsored by:** South Western Railway

**Patron Member, Premier Plus Member and Member's Guest: Complimentary**

**Contact:** Events Team **Tel:** 020 7203 1700

**Email:** events@londonchamber.co.uk



November 2019

06/11/19 Time 08.15-09.30

ALL MEMBERS

**Policy Breakfast with Jules Pipe CBE (Deputy Mayor for Planning, Regeneration and Skills)**

**Venue:** Central London Venue TBC upon registration

**By invitation only, to register your interest contact the Policy Team**

**Contact:** Policy Team **Tel:** 020 7203 1911

**Email:** policy@londonchamber.co.uk

14/11/19 Time 12.00-14.30

ALL MEMBERS

**Behind the Scenes Tour at Anthology's Hoxton Press**

**Venue:** Anthology Hoxton Press, Penn Street, London N1 5DS

**Nearest station:** Old Street

**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary**

**Contact:** Events Team **Tel:** 020 7203 1700

**Email:** events@londonchamber.co.uk

06/11/19 Time 09.00-16.30

ALL MEMBERS AND NON-MEMBERS

**International Business Training: Export Documents**

**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and Bank

**Patron Member and Premier Plus Member: £354.00**

**Local Member and Non-member: £414.00**

**Contact:** Gwen Laryea **Tel:** 020 723 1840

**Email:** glaryea@londonchamber.co.uk

21/11/19 Time 18.00-20.00

ALL MEMBERS

**Connect at Metro Bank Evening Networking**

**Venue:** 75 Piccadilly, Mayfair, London W1J 8AU

**Nearest station:** Green Park

**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary**

**Contact:** Events Team **Tel:** 020 7203 1700

**Email:** events@londonchamber.co.uk

06/11/19 Time 12.30-14.30

ALL MEMBERS

**Time To Talk Business**

**Venue:** Get Living, 5 Celebration Avenue, East Village, London E20 1DB

**Nearest station:** Stratford International

**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary**

**Contact:** Irene Fatuzzo **Tel:** 020 7203 1965

**Email:** ifatuzzo@londonchamber.co.uk



28/11/19 Time 18.30-20.30

ALL MEMBERS

**Property and Construction Winter Reception**

**Venue:** The Music Room at The Ritz, 150 Piccadilly, St. James's, London W1J 9BR

**Nearest station:** Green Park

**Sponsored by:** CBRE and Emotio Design Group

**Patron and Premier Plus Member: £121.20**

**Local Member: £150.00**

**Contact:** Events Team **Tel:** 020 7203 1700

**Email:** events@londonchamber.co.uk



06/11/19 Time 18.30-23.00

ALL MEMBERS AND NON-MEMBERS

**Asian Business Association (ABA) Global Dinner**

**Venue:** The Berkeley, Wilton Place, London SW1X 7RL

**Nearest stations:** Knightsbridge and Hyde Park Corner

**Co-Sponsored by:** Lloyds Bank

**Media Partners:** Asian Voice and 21st Century Icon Awards

**Individual Places**

**Patron and Premier Plus Member: £234.00**

**Local Member: £264.00**

**Non-member £300.00**

**Table of 10**

**Patron and Premier Plus Member: £2,340.00**

**Local Member: £2,640.00**

**Non-member £3,000.00**

**Contact:** Events Team **Tel:** 020 7203 1700

**Email:** events@londonchamber.co.uk



December 2019

03/12/19 Time 09.00-12.00

ALL MEMBERS AND NON-MEMBERS

**International Business Training: Incoterms®**

**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP

**Nearest stations:** Mansion House, Cannon Street and Bank

**Patron Member and Premier Plus Member: £102.00**

**Local Member and Non-member: £120.00**

**Contact:** Gwen Laryea **Tel:** 020 7203 1840

**Email:** glaryea@londonchamber.co.uk

Continued on page 24

\* Members are welcome to bring a non-member guest to a Connected at .../Cereal Networking event. Please note that non-member guests are only able to attend one Connected at .../Cereal Networking event per year. If they wish to attend more than this they will need to join the London Chamber of Commerce.

04/12/19 Time 12.30-14.30

ALL MEMBERS

**Time To Talk Business**

**Venue:** HSBC, 8 - 16 Canada Square, Canary Wharf, London E14 5HQ

**Nearest station:** Canary Wharf

**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary**

**Contact:** Irene Fatuzzo **Tel:** 020 7203 1965

**Email:** ifatuzzo@londonchamber.co.uk



10/12/19 Time 12.00-14.00

PATRON AND PREMIER PLUS MEMBERS

**Connect at Devonshires Solicitors Lunchtime Networking**

**Venue:** Devonshires, 30 Finsbury Circus, London EC2M 7DT

**Nearest station:** Liverpool Street

**Patron Member, Premier Plus Member and Member's Guest: Complimentary**

**Contact:** Events Team **Tel:** 020 7203 1700

**Email:** events@londonchamber.co.uk

04/12/19 Time 18.00-20.00

ALL MEMBERS

**Annual Winter Reception**

**Venue:** Fortnum & Mason, 181 Piccadilly, London W1A 1ER

**Nearest station:** Green Park

**Sponsored by:** LNER

**Patron Member and Premier Plus Member: £121.20**

**Local Member: £150.00**

**Contact:** Events Team **Tel:** 020 7203 700

**Email:** events@londonchamber.co.uk



10/12/19 Time 18.00-20.00

ALL MEMBERS AND NON-MEMBERS

**Asian Business Association (ABA) Winter Reception**

**Venue:** Bombay Brasserie, Courtfield Road, London SW7 4QH

**Nearest station:** Gloucester Road

**Sponsored by:** Lloyd's Bank

**Patron and Premier Plus Member: £66.00**

**Local Member: £96.00**

**Non-member: £126.00**

**Contact:** Events Team **Tel:** 020 7203 1700

**Email:** events@londonchamber.co.uk



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- All prices are inclusive of VAT
- For free events book by following the instructions under each event's entry on our online events diary

**LCCI events highlights**

### ■ LCCI Asian Business Association Global Dinner

Join up to 200 key figures from business, central and local government, high commissioners, life peers and Asian entrepreneurs at the dinner on Wednesday 6 November from 6.30pm - 11.00pm at The Berkeley. Co-sponsored by Lloyds Bank, early bird tickets start at £195.00 exclusive of VAT per person for Patron and Premier Plus members. Our media partners are Asian Voice and 21st Century Icon Awards.

### ■ Property and Construction Winter Reception

The annual reception will take place on Thursday 28 November at The Ritz. Sponsored by CBRE and Emotio Design Group the event will welcome up to 120 guests for an evening of high level networking. Tickets are £101.00 exclusive of VAT for Patron and Premier Plus members.

### ■ Cereal Networking

The next breakfast will take place on Wednesday 9 October from 7.45am - 9.30am at LCCI. Sponsored by University of Sunderland this complimentary event is exclusively open to Patron and Premier Plus members only.

### ■ Annual Winter Reception

Celebrate the festive season on Wednesday 4 December at Fortnum & Mason. Sponsored by London North Eastern Railway guests will also have



Photo by Andrew Meredith [CC-BY-SA 3.0]

the opportunity to indulge in some in-store shopping prior to the reception. Tickets start at £118.80 inclusive of VAT for Patron and Premier Plus members.

### ■ Connect at Metro Bank Evening Networking

Up to 100 members and guests will attend the networking evening hosted by Metro Bank, Piccadilly on Thursday 21 November. This complimentary event is open to members only.

### ■ Property and Construction Breakfast Club

The last breakfast of the year will hear from Phil Shortman, Regional Managing Director - London Construction, Wates Group on Thursday 24 October. Sponsored by CBRE and Emotio Design Group the event is open to Patron and Premier Plus members only at £54.00 inclusive of VAT per person.

### ■ Networking Training

This workshop is ideal if you are new to networking or have some networking experience but are not getting the results you need from the events you are attending. Taking place on Wednesday 16 October from 5.45pm - 8.30pm at etc.venues - Fenchurch Street; tickets start at £78.00 inclusive of VAT per person.

### ■ Asian Business Association Winter Reception

Up to 80 guests will enjoy an evening of fine food and networking at the annual reception on Tuesday 10 December at Bombay Brasserie. Sponsored by Lloyds Bank the event is open to all members, prices start at £72.00 inclusive of VAT per person.



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# 21st Century Icon Awards 2019



The winners of the 21st Century Icon Awards were unveiled last month by Tarun Ghulati and Preeti Rana, co-founders of Squared Watermelon and founders of the phenomenon that the awards have become.

Around 300 business leaders, celebrities, socialites, film stars, sports champions, thought leaders and politicians gathered at the Rosewood London to witness the ceremony.

Award winners included Charlotte Crosswell of Innovate Finance and Caroline Plumb OBE of Fluidly. Guests included Lizzie Cundy, Jilly Johnson and Tonia Buxton

The judges' panel was also a stellar affair and included Baroness Verma of Leicester and Olympian Denise Lewis.

[www.21stcenturyiconawards.com](http://www.21stcenturyiconawards.com)



Caroline Plumb OBE winner of Elite Rising Star and Tom Tyler



Lizzie Cundy, Jilly Johnson and Tonia Buxton

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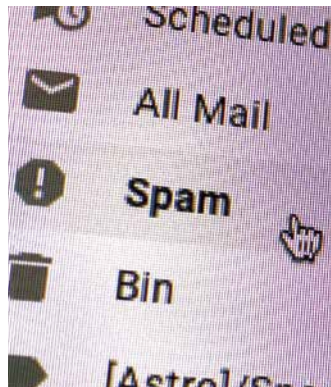
# Government departments face cyber threat

Critical government departments are being bombarded with a myriad of over 100,000 spam emails, including phishing attacks and viruses, every month according to official figures. The findings, which were obtained under the Freedom of Information (FoI) Act underline the cyber risks faced by public sector departments.

HM Treasury had been hit by a total of 3,703,266 spam emails over the two most recent financial years – with an average of 154,302 attacks a month.

## Malicious

The Department for Environment Food & Rural Affairs (DEFRA) reported 5,004,869 spam and virus emails for the entirety of 2018. This equates to almost 420,000 attacks a month; data for 2019 is not



held. Of the 5,004,869 malicious emails sent to DEFRA, 4,623,027 were classified as spam and 381,842 were sent as viruses.

The Department for Education revealed that it has been hit by an average of 136,972 spam emails per month. The department also recorded 455 anti-virus blocks over

**The Department for Education revealed that it has been hit by an average of 136,972 spam emails per month**

the past year, and the month with the most recorded spam attacks was April 2019, where it faced 154,488 spam email threats.

HM Treasury actually saw a decrease in cyber attacks over the two financial years, with 2,088,111 recorded in 2017-18 and 1,615,155 recorded in 2018-19 – a percentile difference of -23 per cent.

## Sophisticated

Tim Dunton, managing direc-

tor of Nimbus Hosting comments: "It's clear that cyber criminals are bombarding critical government departments with a variety of sophisticated attacks in the form of malicious emails, in an attempt to dupe employees into handing over confidential data.

"One of the most dangerous aspects of phishing emails is that to many workers they appear to be legitimate communication from say a bank or mobile operator. Given that these departments hold some of the UK's most sensitive personal and financial data imaginable, it's critical that every employee is properly trained with the necessary cyber skills and remains vigilant to the very real threats posed by cyber criminals and fraudsters."

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# Two minute interview



**Martin Dubbey, managing director, Harod Associates**



**Who are you?**

I am a former government investigator, and now founder and managing director of Harod Associates, a company specialising in global investigative and border solutions.

**What was your first job in London?**

Forty years ago next month I nervously walked across London Bridge and into the Custom House for the start of the most amazing career in HM Customs, and then the Serious Organised Crime Agency (now the National Crime Agency - NCA). I was posted initially to the legal office and gained a unique insight into the impact of serious crime from an early age.

***“Forty years ago next month I nervously walked across London Bridge and into the Custom House for the start of the most amazing career in HM Customs.”***



Photo by Dhowes9 [CC BY-SA 3.0]

**What might someone not know about you?**

Probably that, last year, I appeared in an Oscar-winning movie. This followed my role as chief investigator for the doping scandal at the Sochi Winter Olympic Games. The allegations and early investigation were captured in a drama documentary called Icarus, shown on Netflix. I was only actually in it for a few seconds but, to groans from my family, it is enough to say I appeared.

**That sounds interesting, can you tell us more?**

Space prevents that, although I would advertise the point that the whole investigation was a showcase for the skills of British investigators and forensic services. All the major forensic breakthroughs came from British-based forensic analysis. Remember that when you watch the movie.

**How is your company responding to Brexit?**

As a former customs officer I had been concerned for a while on the impact of Brexit on British and in particular, London-based importers and exporters. We have been helping to advise the LCCI and have taken a lead in organising seminars

on what to expect. Our border protection business has been advising traders on what they can do to protect themselves and build resilience in the short and long term. There are many short-term business essential actions a trader must carry out. [See page 12 for advice on these actions].



**Do you have specific advice for longer term?**

HM Revenue & Customs is putting a lot of effort into a programme called Authorised Economic Operator - AEO. This clearly has long term benefits but is a complex process to apply for. We have worked collaboratively to develop a new gap analysis tool called SafeguardAEO to help traders through this painful process.

**What is your favourite and least favourite thing about London?**

My favourite has to be the growth of diversity and vibrancy over the past 40 years. London is amazing place to work and live. It is an absolute contrast to the grim area I started in. The place is buzzing.

My least favourite is seeing how genuine businesspeople are ripped off by unscrupulous crooks around the city. Whether we are dealing with internet frauds or standard theft and fraud, we are often called in too late. It may be that it is the nature of the business we are in but unfortunately we see too much of it.

**If you were advising a young entrepreneur, what would you say?**

I say it to all the interns who start with Harod: work hard, be professional and enjoy yourself. If any of this is not working out for you, then move on. These were words of advice given to me in my early career and have always stuck in whatever role I was given or chose.

**If you were Mayor of London for the day, which one thing would you change?**

Based on former experiences I would turbo-charge a coordinated campaign against knife crime. This problem is often drug related and there are too many innocent victims caught up in the terrible blight that is affecting London. We owe it to all the young victims and their families to take immediate action.

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

***“I would turbo-charge a coordinated campaign against knife crime.”***





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# Blowing the whistle on bad practice



by Jon Cunningham

The organisation Public Concern at Work – now called Protect – was set up in 1993 following a series of major disasters and scandals such as the sinking of the Herald of Free Enterprise, the Clapham rail crash and the collapse of BCCI bank over mass money laundering. These led to exhaustive public inquiries and all revealed that staff had been aware of dangers but felt they could not raise the matter internally. In this article Protect's development director Jon Cunningham demonstrates just what a vital role staff can play.

Whistleblowing, sometimes called speaking up or raising a concern, is vital to keeping public safe from harm and every organisation should take it very seriously.

For the past 25 years Protect has been supporting whistleblowers through a free advice line where people can seek help about what to do if they have seen wrongdoing such as fraud, or malpractice in the workplace. Protect also train and advise organisations on best practice 'speak up' arrangements.

Whistleblowing is about ensuring if someone sees something wrong in the workplace, they are able to raise this within their organisation, to a regulator, or wider. Ultimately this protects customers, staff, beneficiaries, and the organisation itself by identifying harm before it's too late.

When it comes to whistleblowing many organisations believe they have it covered but many businesses are just 'tick boxing' and need to better understand their 'speak up' culture by testing how effective existing measures are. It is often the case that many staff are simply not aware of arrangements and who to speak to if they have concerns. Many are too scared about the consequences of speaking up which is why it is vital that senior staff make it known there is a good 'speak up' culture in place.

It is also the case that many managers in whistleblowing roles have

had little or no training to properly do their job.

## Accountability

To help improve whistleblowing cultures, Protect have developed a first of its kind whistleblowing tool – the 360 Benchmark – to effectively measure how organisations engage with staff, record and investigate employee concerns and evaluate written policy and degrees of accountability.

Organisations completing it receive a report indicating how they have performed against similar entities and the 360 Benchmark identifies gaps in procedures that need to be addressed.

Group head of operational risk Graham Davies at the London Stock Exchange has gone through the 360 Benchmark and says that it "helps identify areas where there

may be room for improvement or areas where peer groups are taking a different approach. Being able to provide an assessment with best practice standards to the board allows a degree of independence to the assessment.

"Whistleblowing is important in ensuring that minimum regulatory and legal standards are met but also ensuring that organisations have a mechanism that allows for difficult but important matters to be raised about and employees feel comfortable raising these types of issues."

Protect aims to show the link between whistleblowing and accountability and to break the culture of cover-ups and complacency. Its advice line for whistleblowers has so far helped 40,000 people raise a concern. [www.protect-advice.org.uk](http://www.protect-advice.org.uk)

## Case study: food safety

### The story

John worked in quality control at an abattoir and factory dealing mainly with pork. John was concerned that the abattoir was changing kill dates on the meat in order to give it a longer shelf life. This meat was then being sent to large supermarkets nationally with the wrong sell-by and use-by dates. John was particularly concerned when he realised that one kill date had been changed by up to nine days. John knew that government regulations require all pork to be eaten within ten days of the kill date and this

meat would be unsafe if sold to consumers.

John had tried to speak to his manager but he had been told to mind his own business. John was unsure who at the top of the company knew about this but thought that the owners would also be aware of this practice. Although John knew other staff were worried, no one wanted to speak up.

them the batch number and date it was sent out. This way they could ensure the meat would never reach the supermarket shelves. We said we could also let the industry regulator, the Food Standards Agency (FSA), know about the issue. John agreed and we contacted the supermarket and the FSA.

### What happened

The next day the abattoir was told their contract with the supermarket had been put on red alert. As a result, the practice of changing the kill dates stopped.

### What Protect advised

Protect advised John that given the immediate risk our organisation could contact the supermarket directly and give

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# Heart of LSE campus transformed

The London School of Economics and Political Science (LSE) has opened its latest landmark building to students, staff and alumni. The Centre Building, which has a £78 million construction cost as part of an overall investment of £125 million in developing the centre of LSE's campus was designed by internationally renowned architects Rogers Stirk Harbour + Partners and delivered by international consultancy and construction company Mace.

Situated at the heart of LSE's campus, on Houghton Street and Clare Market, the 13-storey building is the largest building commissioned in LSE's history. A bold and beautiful design, it is also the highest building on campus, offering spectacular views across London's skyline.

## Innovative

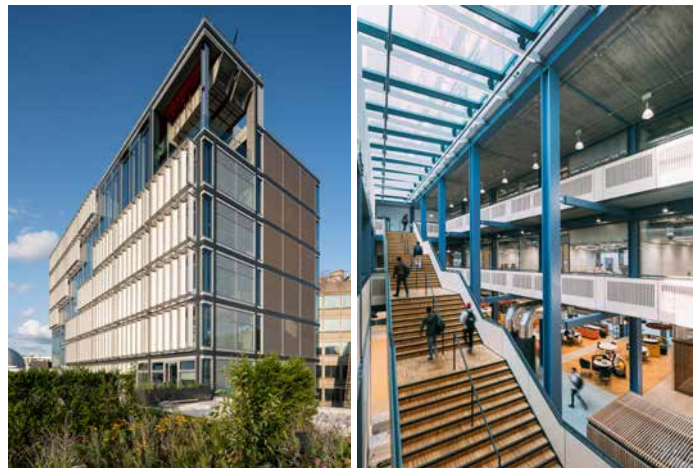
The Centre Building hosts a number of academic departments, more than a dozen seminar rooms, hundreds of study spaces and four lecture theatres, including an innovative LSE-style theatre designed to allow for both traditional style

teaching and collaborative group work. A new LSE Alumni Centre provides a custom-designed space for alumni visiting their campus, while three roof terraces and a café provide new areas for students and staff to meet and socialise.

## Dramatic

To facilitate interaction, a public square has been placed at the heart of the building, creating a new focal point for students and staff to interact while linking Houghton Street to the Library Plaza and connecting Lincoln's Inn Fields on the western edge of the campus to the LSE buildings to the east. The building also features a dramatic 'Academic Stair'. Moving diagonally across the façade of the building in a series of double height spaces, the staircase was designed to encourage dialogue between departments, institutes and research centres and to provide additional informal areas for students and staff to interact.

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# The in-house creation myth



by Paul Evans

Over the last few decades the pressure on businesses to produce more content on more platforms has been growing steadily. And this is not just content that directly promotes the business and its products and services, but content that speaks about the company's goals, ambitions, principles and achievements.

That's a whole lot of extra work for businesses, and most are still not clear on the best way to deal with it. There's typically been two options, but I would add a third:

## In-house

It's tempting to think that when you do something in-house, you're not really paying for it. You can fall into a sort of sunk-cost fallacy because you're using money that's already committed. The cost sits under overheads, not expenses, so it doesn't feel like spending.

Of course, you are spending - the same proportion of those staffer's

wages that they spend of their time, but most companies don't count up those hours and calculate the bill. And because they feel they're getting something for nothing they'll often excuse that Pete in IT is not really qualified to run an email marketing campaign and leave him to 'learn on the job'.

The cost of a dedicated hire can be daunting. Many companies who realise they need someone devoted to content creation want someone fairly junior who can do a bit of everything - a bit of coding, some design, writing, social media, and so on. And we all know the problem with Jacks of All Trades.

## Agency

Agencies can be a great way of shifting that cost out to experts with the skill and judgement to get things right first time. They can be more reliable - agencies don't have holidays or sick days - but if in-house teams are often Jacks of All Trades, agencies are often Masters of One - with a single specialism, which only covers a small part of your needs. Agencies have to worry about staff

costs too and keeping a standing army of experts in all the creative areas you need is very expensive. Those agencies that are genuinely cross-platform tend to come with a price tag that will send you running back to Pete in IT.

## Freelance agency

There is a new option though. There are agencies setting up, like ours, that are virtual - with no central offices - and collective - with all the work carried out by freelancers.

In my team of freelance creatives each is a master of their art so we can offer a huge breadth and depth of talent. But they are only paid for work done so I don't have the staff costs or premises overheads that make most agencies so expensive. And our clients work directly with us, so they don't take on the risks of using an unreliable and unverified online marketplace for freelancers.

Creative people can be difficult. But those things we normally ask of new employees - that they can work individually and as part of a team, that they are happy leading and following, that they are creative

but compliant - push us into hiring creatively average people.

Making them office-based is problematic too - it massively reduces your talent pool by limiting it to those who can easily reach your office on a daily basis and who 'work well with others'. We have creatives across Europe and across the spectrum of personalities. Our only requirement is that they are great at their job.

In-house staff are of course important - they know your business better than we ever could - but communicating your business's value is too important a job to be done part-time or by non-experts.

Content creation can look easy, but it's deceptively hard to get it right. Companies need to start calculating what they are already spending in-house and making that spend work better for them: leave the in-house team to direct and use creative professionals to make the work.

Paul Evans is managing director of Fourth Estate Creative  
[www.fourthestatecreative.com](http://www.fourthestatecreative.com)

## Six simple steps to a rodent free premises

As the nights draw in and food and warmth become scarcer, rodents will begin to view centrally heated buildings as desirable nesting sites for the winter months.



Advice from award-winning Cleankill Pest Control includes:

1. Make sure food is stored in sealed containers. It will often be the prospect of an easy meal that first encourages rats and mice into your building.
2. Good bin management. Make sure all discarded food is put in bags inside durable bins with lids.
3. Gardens and outdoor spaces are a good source of food and nesting materials. Make sure they are clean and tidy with grass cuttings being bagged and removed.
4. Make sure foliage, such as ivy and wisteria, is kept away from walls or rats will use it as a highway to the safety of the attic.
5. Remove sources of water.

During winter this may be difficult but a rat needs 60 millilitres of water a day. Removing sources of water will encourage them to leave your property.

6. Check access. A mouse can get in through a gap the width of a pencil and a rat needs no more than a two-centimetre hole, so check air bricks and gaps around windows and doors to be sure they are protected. In addition, drains should have interceptors fitted to stop their use as routes into the premises.

Prevention is always better than cure. To book a free pest control survey and find out about prevention contracts call **0800 056 5477** or go to [www.cleankill.co.uk](http://www.cleankill.co.uk).

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# Helping London's entrepreneurs realise their ambitions



by Chris Lowe

In a rapidly changing world, particularly influenced by technology, how can entrepreneurs achieve their ambitions, faster than before? At EY, we've been discovering the answer through our work with the UK's fastest-growing entrepreneurs and middle-market companies as part of our EY Entrepreneur of the Year™ award programme.

We've taken the knowledge from more than 20 years of running the entrepreneurial programme to help develop the EY 7 Drivers of Growth framework.

## Growth drivers

The EY 7 Drivers of Growth help leaders of aspiring companies think differently about their businesses and successfully execute their growth strategy over the long term. The drivers include: people, technology, operations, customer, finance, transactions and risk.

While these may sound like obvious areas, our research has found that by spending time and focusing on each can help business leaders assess where they are today and plan the right path forward to navigate change and succeed.

And with the UK's current economic and political uncertainty, business planning has never been more important. We continue to see that the companies who struggle when the economy declines are only focused on the short-term. While, the most successful don't lose sight of their mid to long-term priorities. They continue to invest in things (like improving talent) they know will be critical for the future.

The most successful leaders find a balance between the short-term need to survive/protect and the mid to long-term investment they need.

The long-term vision, confidence and spirit of entrepreneurs, which will help us to navigate the challenges and opportunities ahead, is more than evident among this year's Entrepreneur of the Year 2019 UK finalists and winners.

## The Entrepreneur of the Year programme

The programme, which has been



London and the south-east winners: Ali Shah, Dr Emer MacSweeney, Gurman Hundal, Norris Koppel, Martin Frost, and Alastair Stewart

## The long-term vision, confidence and spirit of entrepreneurs is more than evident among this year's Entrepreneur of the Year 2019 UK finalists and winners.

running in the UK for 21 years, brings together entrepreneurs from Scotland, North of England, Midlands & South West and London & South East, to compete for the title *EY Entrepreneur of the Year™ UK overall winner*. Winners are selected by an independent panel of judges of prominent business figures. The overall winner goes on to represent the UK at EY's World Entrepreneur of the Year™ Forum in Monaco.

Among the 25 UK finalists in EY's Entrepreneur Of The Year 2019 UK Programme, you will find no shortage of inspiration. Combined they employ nearly 10,936 employees and turnover more than £376 million. The spirit of these individuals is helping promote an entrepreneurial culture in the UK – which will help drive the UK economy over the next few years – characterised by confidence, innovation and bravery; believing that it's better to try and fail, than not try at all.

### London winner

This year's London & South East overall winner is Norris Koppel, who was also awarded the Rising

Star award. Headquartered in London, Monese is the UK's first 100 per cent mobile-only banking service. The company offer current accounts and money transfers to resident and non-resident customers, with an account opening process that can be completed on a user's smartphone in under three minutes.

### The other London & South East winners include:

- **Disruptor award:** Martin Frost, CMR Surgical, based in Cambridge – a UK-based company developing the next-generation surgical robot, Versius®.
- **Joint rising star award:** Tugce Bulut, Streetbees, based in London – collects real time insights worldwide, using Artificial Intelligence and geolocation technology to make market research more effective.
- **Scale up award:** Ali Shah, TravelUp Group, based in Reading – an online travel agent that offers value for money flight and hotel deals, utilising a bespoke deal finder technology.
- **Societal impact award:** Dr Emer MacSweeney, Re:Cogni-

tion Health, based in London – a cognitive impairment and mental health provider with clinics in the UK and the US. They diagnose and treat: ADHD, Autism, Alzheimer's disease and mild Traumatic Brain Injury.

- **Sustained excellence award:** Gurman Hundal, MiQ, based in London – a marketing intelligence company, with a platform that combines real-world, digital data and applies marketing intelligence to provide customers insights.
- **Transformational leader award:** Alastair Stewart, etc.venues, based in London – a provider of conference, meeting, training and events spaces across the UK. The company has 15 venues, hosted 900,000 delegates in 2018 and amassed sales of £60m.

All regional winners (Scotland, North, Midlands & South West, and London & South East) will now compete for the title of 'EY Entrepreneur of the Year™ overall winner' at the UK Final, held in London in November, and the chance to represent the UK at the World Entrepreneur of the Year awards in summer 2020.

Chris Lowe is EY corporate finance partner and Entrepreneur of the Year London & South East partner sponsor

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# The connectivity gateway to better business growth



by Leeland Pavey

There is no single tech solution that has better bridged the gap between SMEs and large corporates than the recent availability, affordability and scalability of great connectivity. It has allowed new and/or smaller businesses to embrace workplace solutions that positively impact productivity, collaboration, customer perception and communications which previously only benefitted large corporate enterprises. One of the ways it has done this is simply by suddenly becoming so affordable. Whatever your business size and budget, there is a relatively inexpensive and adequate connectivity solution out there for you. That's not something that could have been truthfully reported just a few years back.

## Bandwidth

During the 'copper' years, it was far too expensive for most businesses to afford robust, reliable and

fast enough (never mind ultrafast) bandwidth. Only large corporates could afford the bandwidth that would allow large numbers of employees to be on multiple systems with no delay or disruption to service.

Nowadays there is a broadband solution for every size of business, covering every requirement, connecting employees from different geographical locations, not only to each other and their customers, but to important business systems needed to fulfil their role and delivered on any device the business requires.

Great connectivity allows business to grow, both physically – because staff numbers are no longer an issue – and geographically because employees can work anywhere and still have access to each other and the data that they need. This allows employees to work remotely and flexibly and businesses to locate their offices and people in the right areas to prosper.

## Scaleable

The speed and reliability of your internet access is the foundation on which your IT infrastructure is built because it's the pathway to access nearly every new business tech solution that is available. Cloud-based solutions are not the be all and end all, but they categorically allow businesses of any size to af-

ford scalable and flexible solutions to increase efficiency, security and productivity at a fraction of what they used to cost.

With today's available broadband, businesses can choose not to invest in any hardware – which was traditionally costly to purchase, manage and maintain. They can simply pay per month for a host of managed cloud solutions that they can access over the internet. Once integrated, they really don't have to think twice about them.

These can range from storage, to back up, to CRMs, to IP telephony and email solutions. Whilst poor broadband maybe used to be able to access these services, it could not be relied upon to do it seamlessly, delivering things like crystal clear calls and quick upload and download speeds on a regular basis. This is because every solution requires a certain amount of bandwidth and most businesses simply didn't have enough to go around to make calls over the internet, access online files and deal with web traffic etc. at the same time.

**Nowadays there is a broadband solution for every size of business, covering every requirement**

## Connectivity

Speaking to customers and other employees was originally potentially quite a costly, inflexible affair, with just traditional telephone lines and mobile devices. The benefit of good connectivity means that VoIP (voice over internet protocol) has really turned that around. This is particularly the case for internal calls from office to office which can be free when calling over the internet. Not only are VoIP's crystal-clear calls halving phone bills, they also offer a wealth of functionality like call forwarding and diverting to other people and devices, or to different platforms like messenger and of course, video conferencing. VoIP increases employee collaboration, because it's easy to get together, improves customer service because customers aren't kept hanging on in the dark, and is good for employee wellbeing because they are able to work more flexibly without missing important calls and meetings. But it's only made possible with decent, secure and reliable access to the internet.

## Engaging

Another massive benefit of better broadband is its impact on marketing. Attracting and engaging with customers now relies so heavily on the internet, that for the first time, businesses are spending more money advertising on the web than on television. Be it through social media, email campaigns, online blogs, e-commerce sites, or online chat facilities, it's quite clear that slow, unreliable connectivity is the kiss of death.

If you are a business in 2019, you have a wealth of opportunities open to you that technology can deliver. It doesn't matter your business size, function or area, reputable providers can get you connected to suit your budget in any location, including blackspots where businesses have traditionally had to suffer. Finding a provider you can trust to deliver what you need can sometimes be a chore, but once you do, everything from there onwards should be pretty much plain sailing.

Leeland Pavey is chief executive of Optimity  
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# 11 million days and counting



by Helen Taylor

Over 11 million days each year are lost due to work-related stress according to the Health and Safety Executive. The true socio-economic impact of these lost days each year is probably not fully quantifiable but the scale of the loss must mean the impact is significant. Employers can therefore no longer afford to ignore this problem and focus just on physical well-being.

## Obligations

Unfortunately, the law on stress is not set out in one place and is piecemeal, which means it is often difficult for employers to fully appreciate the scope of their obligations. Duties are set out in various pieces of legislation, including the Health and Safety at Work etc Act 1974, the Working Time Regulations 1998 and the Equality Act 2010. A further dimension is added as employers also have implied duties, including the obligation to provide a safe system of work. Taking these duties as a whole, employers must however ensure that their staff are not exposed to excessive levels of stress when at work.

## Productivity

A nod to these legal duties in terms of working practices may minimise the risk of a legal claim but may not provide the support staff need. In tackling the issue, management needs to address the main contributors to workplace stress such as excessive workloads, long hours, bullying and harassment; all these factors should not be ignored as they have a negative impact on staff retention and engagement, absence levels and productivity.

Given the scale of the problem, employers do need to act. A shift in approach does not need to involve a large amount of time and resources. As a starting point, there are some simple but effective strategies that can be adopted:

- Have clear policies which create a supportive working culture and provide managers with guidance

**The government wants to encourage more discussions about disability and health conditions in the workplace**

as to how to deal with performance management, bullying and attendance issues.

- Encourage more conversations about stress. Talking will help you to understand the causes and therefore put in place the right support when it is most needed.

While these simple steps may provide a solution today, employers will also need to gear up and look to the future.

## Winning workplace

Management research and HR studies are identifying that changing demographics mean employers will need to consider new ways of supporting staff by being more aware of their needs and wishes to create the winning workplace. One thing is clear, employees want to ensure that they have both the mental and physical wellbeing to work for as long as possible in the most productive and efficient way. To attract and retain the best talent, the means of providing the right workplace culture to support employees in fulfilling these aspirations will need to be at the top of the HR agenda.

In line with these findings, the government wants to encourage more discussions about disability and health conditions in the workplace. The introduction of a framework for reporting on disability, mental health and wellbeing for larger employers although voluntary is one step in that direction.

If work related stress is the growing epidemic that the level of lost hours is indicating, then employers need to act now.

Helen Taylor is principal solicitor at FG Solicitors

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# How to improve your cash flow



by Dee Kundi

According to Bacs – the company which runs Direct Debit in the UK – 52 per cent of British SMEs are owed monies from late payments. The average late payment debt now stands at £32,185, which equates to £26.3 billion.

Forty-five per cent of SMEs experience payment delays of up to three months and it is estimated that small firms waste up to 16 weeks per annum chasing invoices, time which could have been invested elsewhere, and ultimately has a knock-on effect on business growth and profitability.

Here are my key tips to help small firms maintain their momentum and ensure business continues to grow.

- **Good communication is key**  
Build good working relationships with your customers and keep in mind that the best time to negotiate for better terms is when you don't have an urgent need for them.

*It is estimated that small firms waste up to 16 weeks per annum chasing invoices, time which could have been invested elsewhere*

- **Send invoices promptly**  
Send out all invoices promptly and make customers aware of the consequences of not paying on time.
- **What are your payment terms?**  
Make your payment terms clear or add a payment due by date in your communications. Do your terms include interest on late payments? Think about including a legal expenses clause to recover solicitors' fees if they are instructed to recover outstanding invoices.

- **Ensure customer information is kept up to date**  
Make sure all customer information is up to date so they can be contacted easily and, if relevant, do credit checks on them. There are various credit check companies and whilst there is an initial cost, this could save you thousands in the long term.
- **Record as much contact information as you can**  
The more contact information you can get, the easier it will be to contact the right person and recover the money owed to you, especially if outsourced to a debt recovery law firm.
- **Record due payments and send reminders**  
Make sure you record when payments are due and send reminders a couple of days prior to this date. A quick, timely email may be sufficient to remind a customer that their payment is due.
- **Make sure you know who to contact**  
When you are dealing with debt, find out who is responsible for dealing with a customer's accounts and reach out directly to that person. Always keep contact details for other personnel in case the person you have been dealing with is off on annual leave, sick or has moved on.
- **Be prepared to outsource debt recovery**  
If payment is still not received after a period of time, or if the customer refuses to cooperate, instruct a debt recovery law firm. Introducing a recognised professional firm will demonstrate your intent to pursue the debt. They are well placed to escalate matters, including preparing pre sue reports and taking further legal action if necessary, to help you retrieve debt owed to you.

Dee Kundi is debt recovery partner at the law firm VVV [www.vvv.co.uk](http://www.vvv.co.uk)

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# Energy for business



by Aimee Konieczny

People, property, power. These three things are likely the largest costs facing your business, regardless of size or the industry you're in. Aside from your staff costs and mortgage or lease, your electricity and gas bills are going to be a significant outlay that will directly affect your bottom line. But are you doing enough to ensure you're not overspending? Are you like many other business owners who have apathy towards suppliers and the energy industry in general because prices "always" go up? What procurement strategy do you adopt to limit the risk you face in a volatile market?

## Historic lows

Cast your mind back to early 2016. Wholesale costs were at historic lows owing to a falling oil market, which led to gas prices dropping. Electricity prices followed suit as gas was the primary fuel for power generation. Did you see your business electricity and gas bills drop during this period? I hope the answer is yes, especially if you used

a third party (e.g. a broker or consultant) to negotiate your contracts at the time. If you didn't see a drop, was it because you simply accepted the price offered by your existing supplier? Were you too busy to keep a track on the wholesale market, so you weren't sure when to agree to new contract terms? The best way to ensure you're not overspending on electricity and gas is to take an active interest in prices and do your research so you can challenge the prices offered by your consultant (or supplier if you go direct).

## Climbing

Since mid-2017 the wholesale prices have been steadily climbing and 2018 saw a return to previous high levels, wiping out the lower costs from 2016. But it isn't just the wholesale price you need to keep an eye on. For your electricity bills, only around 45 per cent of the price you end up paying is due to the wholesale cost. The remaining 55 per cent is a result of extra non-commodity charges to cover the cost of developing local and national infrastructure (distribution and transmission costs), paying for the renewables roll-out (through the Renewables Obligation, the (now defunct) Feed-in Tariff or the upcoming Smart Export Guarantee), covering off government taxes and subsidies, and an amount for supplier costs and profit. The level of these costs changes every year and have been increasing.

By educating yourself and be-

coming familiar with the elements that make up your bill, you can be empowered to make the best energy purchasing decisions for your business.

## Delivered price

The type of contract you agree to can also impact the size of your bill. At either end of the scale you could have a Fully Fixed (where the delivered cost of energy does not change during the contract term) or a Fully Flex (where you make wholesale purchases during the contract term and the non-commodity costs are typically passed-through). There is a huge grey area in between where suppliers and consultants offer you a variety of Fixed and Pass-through options, so it is vital you understand what will make up the final delivered price.

The price you pay will also depend on your annual usage, and the times of day you use electricity (although this can only be accurately measured if you have either a Half Hourly or Smart meter). If you're unsure on your usage ask your supplier or consultant for your data, they can't withhold it from you. Once you have the data, ask yourself the following questions:

- Have you considered whether you could shift your usage to different (cheaper) times of the day?
- Have you checked with your teams that they are always switching off equipment when it's not in use (and where it is safe to do so)?
- Have you invested in the most

efficient equipment by considering the "whole life" cost rather than just purchasing the cheapest available item?

## Trusted

All of this might sound like a bit too much work but taking the time to understand the markets and your pricing options will enable you to make the best decisions for your business. If you need extra help and support, consider approaching a trusted consultant who can guide you through the complexities and intricacies of energy contracts. Your consultant should always give you a straight-forward, easy to understand responses to any queries you have. They shouldn't withhold information from you so make sure you ask lots of questions, including about their fee. If they get cagey or you have to push them for answers, maybe they're not the right consultant for you. Be brave and move your business elsewhere.

Aimee Konieczny is energy contract enthusiast coach at Indigo Swan  
[www.indigoswan.co.uk](http://www.indigoswan.co.uk)



## International

# Getting to the heart of global trade

BBC Global News – the BBC's international commercial news division – and FedEx Express have struck a commercial sponsorship and branded content deal around a brand new multi-platform series on global trade. Made on Earth explores the story of the world's remarkable and ever adapting trading networks, which help businesses reach billions of potential customers around the world.

The editorial series reveals key moments, worldwide shifts and changing trends happening in the

industries involved in creating eight everyday products – spices, paper, coffee, flowers, whisky, handbags, bicycles and semiconductors. From rose farmers in Kenya to florists in the UK, brewers in Scotland to bar managers in China, Made on Earth takes audiences on a journey across the world to discover the reliance on global connectivity for consumer goods.

The commercial deal involves FedEx Express becoming the exclusive sponsor of the new TV and digital series on BBC World News – which

is watched by over 100 million people every week – and BBC.com, which reaches more than 95 million unique users each month. To appeal to an even wider audience base, the series will also be subtitled into local languages to appear on international BBC News sites including BBC Afrique, BBC Brasil, BBC Chinese, BBC Mundo and BBC.jp in Japan, adding extra value to the deal.

As part of the partnership, the BBC has created a bespoke digital hub which will feature articles, links to episodes on the BBC's dedicated

video streaming section, BBC Reel, and a series of commercial films created by BBC StoryWorks, BBC Global News' commercial content-marketing division, which will also be available on BBC World News and on selected BBC social media handles. Following the first run of the series in the autumn, the Made on Earth content will retain its presence on the BBC's platforms, ensuring ongoing audience engagement.

[www.bbc.co.uk](http://www.bbc.co.uk)  
[www.fedex.com](http://www.fedex.com)



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# How to make meetings more productive



by Mike Davis

Most people will have experienced being in an unnecessary meeting at some point in their working lives. Some may have travelled across the country to attend a one-hour meeting which could have been a much more efficient conference call. But have you ever considered how much these meetings could be costing your business? One study revealed that the average worker in the UK spends 10 hours 42 minutes each week preparing for and attending 4.4 meetings. Another survey revealed that employees found 56 per cent of meetings unproductive, with 66 per cent admitting they make excuses in order to avoid meetings.

## Inefficient

Employees of all seniority levels appear to agree that meetings can be an ineffective use of time. This is particularly evident at senior management level, where a higher proportion of the working day is typically spent in meetings. According to a survey by Harvard Business Review, 65 per cent of the 182 senior managers interviewed said that meetings keep them from completing their own work, with 71 per cent saying that meetings are unproductive and inefficient.

With such a high proportion of people feeling that the majority of meetings are inefficient, it's surprising that they're still so frequent in everyday working life. While the answer may not be to cut meetings out of the business completely,



Embrace pen and paper

there are ways in which they can be made more productive.

### 1. Is a meeting really necessary?

The first thing to consider is whether a face to face meeting is really essential. Often, simple business challenges can be solved with an email chain or a quick conference call. This could save on the potential wasted time and resource of a face to face meeting.

### 2. Are all attendees needed?

It's tempting to invite as many people as possible to a meeting in order to get a mixture of different viewpoints. However, this can prove to be an unproductive use of people's time if they don't necessarily need to be in attendance. If this is the case, you could send round a post-meeting summary email to those who didn't attend in order to keep them in the loop of the meeting outcomes.

### 3. Reduce the time.

If a face to face meeting is needed, try to block out less time in the diary than you normally would. Most people allocate an hour for a meeting as a default. However,

you could analyse the meetings that you're having currently and monitor at what point people's concentration levels start to dip and the meeting becomes less productive.

### 4. Set an alarm.

If you decide to cut meetings down to 30 minutes, set a timer and make sure that the time is adhered to. This will hopefully prevent the meeting from over running while ensuring that all the key points are still discussed.

### 5. Create an agenda.

Meetings can have a habit of going off course, with the main focus point often being forgotten. Creating an agenda can be an effective way of keeping the point of the meeting front of mind. The meeting should also have a moderator who ensures that the discussion sticks to the areas on the agenda. If possible, share the agenda with the meeting participants ahead of the meeting so they're aware of what will be discussed and can prepare any notes if needed.

### 6. Action points.

To help make

sure that the meeting is as productive as possible, run through the key action points at the end of the meeting and assign them to attendees if needed. The action points should also be communicated in the post-meeting email summary so everyone is aware of the next steps.

### 7. Embrace pen and paper.

Laptops are becoming more and more prevalent in meetings. While some people will see them as the most effective way of taking notes, they could actually be hindering concentration levels. The temptation to answer emails as they pop up on the screen can distract from the meeting itself. Colleagues may also become irritated with the tapping of the keyboard. You could look to restrict people from bringing laptops into meetings. Instead, encourage them to bring an old fashioned pen and paper if they'd like to take notes. In small businesses, time and resources can be limited. Any time wasted due to inefficient meetings can really impact the business. It can therefore be beneficial to review current processes when it comes to the meetings taking place in the business, and identify any areas where meetings could be improved or made more efficient. While a certain level of meetings is still important, quality over quantity may result in them being much more useful and efficient.

Mike Davis is head of direct acquisition, SME at AXA PPP healthcare  
[axapphealthcare.co.uk/small-business](http://axapphealthcare.co.uk/small-business)

## First million

How long did it take the top five richest people to make their first million?

1. Jeff Bezos – 3 years
2. Bill Gates – 6 years
3. Warren Buffet – 5 years
4. Carlos Slim Helu and family – 4 years
5. Amancio Ortega – 11 years

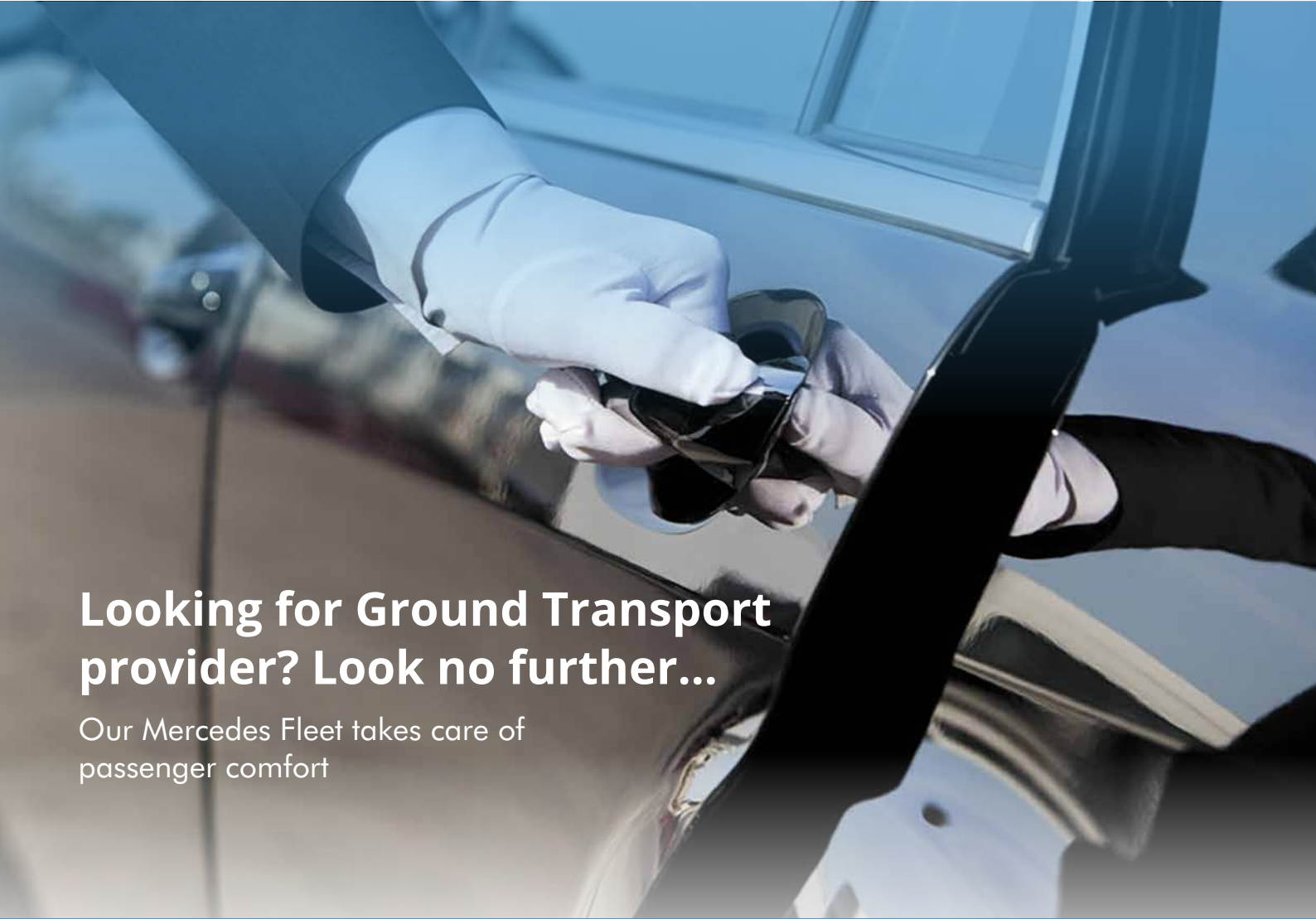
... and which sectors produce the first million the quickest?

1. Telecom – 3 years
2. Technology – 4.8 years
3. Materials and mining – 5.2 years
4. Real estate – 5.8 years
5. Diversified – 6 years

The world's richest took an average of eight years to earn their first million, and the world's richest earned their first million at the age of 36 with most making their fortune through their own business ventures.



Photo by Simon Davis/Orpa (c) 8/19/2019



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## EU leading in global agri-food trade

In a recent report the EU has been confirmed as the largest global exporter of agri-food products, with EU exports reaching €138 billion in 2018.

Agriculture products represent a solid share of seven per cent of the value of EU total goods exported in 2018, ranking after machinery and chemicals. Agriculture and the food-related industries and services together provide almost 44 million jobs in the EU. The food production and processing chain accounts for 7.5 per cent of employment and 3.7 per cent of total value added in the EU.

Phil Hogan, Commissioner for Agriculture and Rural Development said: "The increasingly market-oriented Common Agricultural

Policy has made a decisive contribution to the EU's success in agricultural trade. The EU's reputation for having safe, sustainably produced, nutritious and quality products is a winning formula in the global marketplace. The Commission is here to assist producers in taking full advantage of opportunities around the globe, while always making sure that our more sensitive sectors are provided with sufficient safeguards."

The top five destinations for EU's agri-food products continues to be the United States, China, Switzerland, Japan and Russia, accounting for 40 per cent of EU exports. In addition to negotiating trade agreements that provide further opportunities for EU

farmers, the European Commission helps EU exporters to enter new markets and benefit from business possibilities through promotion activities, including high-level missions led by Commissioner Hogan. In 2018 and 2019, Commissioner Hogan accompanied by EU producers travelled to China, Japan and the United Arab Emirates.

Wines and vermouth continue to dominate the basket of exported products with spirits and liqueurs ranking second. Then come infant food and various food preparations, chocolate, pasta and pastry.

Regarding imports, the report concludes that the EU became the second biggest importer of agri-food products with €116 billion

worth of imports. This brings the EU trade balance for this sector to a positive net of €22 billion.

The EU mainly sources three types of products: products that are not, or only to a small extent, produced in the EU such as tropical fruit, coffee and fresh or dried fruits (representing 23.4 per cent of imports in 2018); products that are destined for animal feed (including oilcakes and soybeans – together 10.8 per cent of imports); and products used as ingredients in further processing (such as palm oil).

Imports from the U.S. were the fastest growing in 2018, with an increase of 10 per cent, which makes this country the EU's top supplier of agri-food products.

## Growth clouded by external factors in EU economy

The European economy is set for its seventh consecutive year of growth in 2019, with all member states' economies due to expand. Growth in the euro area was stronger than expected in the first quarter of the year due to a number of temporary

factors such as mild winter conditions and a rebound in car sales. It also benefited from fiscal policy measures, which boosted household disposable income in several Member States. The near-term outlook for the European economy, however, is clouded by

external factors including global trade tensions and significant policy uncertainty. These have continued to weigh on confidence in the manufacturing sector, which is the most exposed to international trade, and are projected to weaken the growth outlook for the

remainder of the year.

For the UK, GDP growth is forecast to be 1.3 per cent in 2019. Stockpiling and other actions taken by businesses to mitigate the uncertainties surrounding the date and nature of the UK's exit from the EU, temporarily boosted

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growth in the first quarter of this year. Real GDP rose 0.5 per cent (quarter-on-quarter) in 2019-Q1, above the average 0.3 per cent growth rate observed in 2018. However, evidence from a range of business surveys and April's weak GDP data indicate that the unwinding of this stockpiling and mitigation activity likely had an opposite, dampening, effect on economic growth in 2019-Q2.

In 2020, UK GDP growth is projected to be stable at 1.3 per cent, as an expected improvement in the contribution of net trade to growth is forecast to be offset by slower domestic demand growth. Government and private consumption growth are expected to moderate in 2020, in line with somewhat tighter fiscal policy, while investment growth is expected to remain weak.

Given the ongoing ratification process of the Withdrawal Agreement in the UK, projections for 2019 and 2020 are based on a purely technical assumption of status quo in terms of trading relations between the EU27 and the UK. This is for forecasting purposes only and has no bearing on future negotiations between the EU and the UK.

## Global fight against climate change

The European Commission last month adopted a communication reaffirming the EU's commitment to accelerated climate ambition. Preparing for the Climate Action Summit by the United Nations Secretary General in New York in late September, the Commission recalls that the European Union has been at the forefront of global climate action, negotiating an inclusive international framework to respond to this challenge, while acting domestically with unity, speed and decisiveness. The EU has put concrete actions behind its Paris Agreement commitments, in line with the Juncker Commission priority of establishing an Energy Union with a forward-looking climate change policy.

Commission Vice-president for the Energy Union Maroš Šefčovič said: "With the Paris Agreement, for the first time all parties committed to reduce emissions. Now we must make sure these reductions are timely enough to avoid the worst of the climate crisis. The European Union will bring to New York the fruit of our work on the Energy Union: a realistic perspective of a climate-

neutral Europe by 2050, backed by ambitious policies set in binding legislation. The EU has ensured that all sectors contribute to the transition. At the Climate Action Summit, we hope our plans will inspire other countries, and we hope to be inspired. Our message is simple: Europe delivers."

Commissioner for Climate Action and energy, Miguel Arias Cañete said: "The European Union has a powerful story to tell at the UN Climate Summit later this month. We are a global climate leader and our climate action is an outstanding example of delivery, including in the context of our long-term strategy process. The EU's approach is to ensure that climate ambition is not only about headline targets, but about actual delivery on our promises, about making sure that objectives will be fulfilled, and emissions reductions will happen. As shown by the EU-wide survey published recently, our approach has a very strong mandate from our citizens. I am proud to share these messages also in New York."

The European Union is the first major economy to put in place a legally binding framework

to deliver on its pledges under the Paris Agreement and it is successfully transitioning towards a low emissions economy, with a view to reach climate neutrality by 2050. Ambitious climate action enjoys strong democratic support. According to the latest special Eurobarometer on climate change as published recently, 93 per cent of Europeans believe that climate change is a serious problem.

Moreover, the EU and its member states, true to their commitment to multilateral action rooted in science, are actively preparing to communicate by early 2020 a long-term strategy with the objective of achieving climate neutrality by 2050, as proposed by the Commission. The Commission presented its vision for a prosperous, modern, competitive and climate neutral economy in November 2018 and a large majority of member states endorsed this vision in June 2019. According to the Eurobarometer, 92 per cent of Europeans supported making the EU climate-neutral by 2050. Under the Paris Agreement, all parties have to present a long-term strategy by 2020.



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## EVENTS



**Location:** Jönköping, Sweden

**Registration Deadline:** Monday 11 November 2019

■ Elmia Subcontractor is Northern Europe's leading trade show for subcontractors in the manufacturing industry targeting primarily in the automotive, construction equipment, truck/bus, medical, furniture and other general industries.

### Formnext 2019 International Matchmaking Event

**Location:** Frankfurt am Main, Germany

**Registration deadline:** Thursday 14 November 2019



■ Formnext is the leading trade fair for additive manufacturing and the next generation of intelligent manufacturing solutions. It brings together exhibitors from the additive manufacturing and more conventional industrial production technologies with the international manufacturing itself. The fair presents the next generation of intelligent industrial manufacturing in the international exhibition hub of Frankfurt am Main, Germany.



### Registrations for all events are now open

For further information contact the Enterprise Europe Network London office at:  
enterprise.europe@londonchamber.co.uk



### NSE - New Space Economy 2019 Brokerage Event

**Location:** Rome, Italy

**Registration deadline:** Sunday 10 November 2019

■ NSE is built as a Forum, with focus on all those space applications deployed at the service of other industrial sectors. This is now happening to plenty of sector quickly moving towards Space Economy as: bio-sciences, TLC, logistics, transportation, environmental sustainability, design creativity, tourism, exploration, planetary exploitation. The purpose of the event and of the B2B is to promote scientific applied research and mature technologies to boost the technology transfer of plenty of space applications to other industrial sectors.



### International brokerage event in the Conference of the Parties (COP25)

**Location:** Santiago, Chile

**Registration deadline:** Tuesday 10 December 2019

■ The UN Framework Convention on Climate Change (UNFCCC) is the international response to climate change. It is a treaty that sets out the basic responsibilities of the 196 Parties (States) plus the European Union to fight climate change. It was signed at the Earth Summit in 1992 and entered into force in 1994. Chile joined that year and entered into force in 1994.

The Conference of the Parties (COP) is the supreme decision-making body of the Convention. The Parties meet annually to review progress in the implementation of the Convention, while other instruments underpinning its implementation are proposed, assessed and approved.

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### Health Tech Hub Styria (HTH) 27th January 2020

#### Pitch & Partner 2020

Location: Graz, Austria

Registration Deadline: Sunday 26 January 2020

■ The Health Tech Hub Styria (HTH Styria) is an initiative of 6 leading stakeholders in the Styrian innovation system (Human.technology Styria, Joanneum Research, Medical University of Graz, SFG, Science Park Graz and City of Graz).

Following a very successful kick-off event in 2019, HTH Styria Pitch & Partner 2020 returns, this time in a 2-day format. This more comprehensive event has a larger range of fascinating topics such as international keynotes, a corporate challenge, pitching sessions, prearranged B2B meetings and more.



Location: Strasbourg, France

Registration deadline: Wednesday 18 November 2019

■ On 4-5 December 2019, the city of Strasbourg will host the second edition of the trade show CYCL'EAU for exchanges devoted to water management in the heart of the Rhine-Meuse watershed.

France, Germany, Switzerland, Luxembourg... the Rhine-Meuse basin supplies 20 million inhabitants with drinking water. A specificity in front of which it is essential to anticipate the future challenges in order to guarantee the sustainable management of this resource. Reduction of pollution from urban and industrial wastewater networks, fight against micropollutants, flood risk management or impact of climate change, CYCL'EAU Strasbourg will be the opportunity to address these issues and connect public and private - regional and international - players in the sector. International B2B meetings are organised during the two days by Enterprise Europe Network in partnership with the trade fair organisers and in parallel with the conferences program. It will give the opportunity to all the actors in the field of water management to meet potential partners from other countries to discuss their projects for business, technical, technological or research development.

### EEN brokerage event "E-Mobility Match 2019" in the frame of 7th Forum E-Mobility

Location: Kiel, Germany

Registration deadline: Wednesday 27 November 2019

■ The Forum E-Mobility has become the central meeting place for e-mobility in northern Germany during its 7-year history. Participants are invited to attend the conference, the exhibition and/or the b2bmeetings.

Under the title "Mobility in change - everything smart?" the electro-mobility Schleswig-Holstein will present smart aspects, ideas, concepts and concrete products of battery-powered mobility. Three different series of lectures focus on smart technologies, smart charging and smart concepts to clarify the question: What does the mobility of the future look like? The mobility will be more efficient, lower in emissions and smarter than in the past.



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**Contact**

Jamie Boulton  
[Jamie.boulton@billmonitor.com](mailto:Jamie.boulton@billmonitor.com)

Issue 159 | October 2019

# Capital matters



**COVER STORY**

## Business Crime & Security

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# University of Sunderland in London

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Take a look at what the University of Sunderland in London can offer you: [london.sunderland.ac.uk](http://london.sunderland.ac.uk)



# Mature Graduates - Do They Make The Best Employees

You're the hiring manager for your department, and you're in desperate need of some new blood in your team. You call your friends in HR, explain your criteria and wait. Soon the CVs start flying in, but what should you look for in the growing pile? Alongside the requisite higher education qualification, you might decide those employability skills gained through work experience must also be present on the right candidate's CV. You need a confident communicator that is capable of self-managing and has great initiative.

Unfortunately, the CVs of these fresh-faced grads show little evidence of the long-term professional work experience you're looking for. There is, however, an often-overlooked group that has the knowledge, attitude and acumen to deliver for your team from day one: mature graduates.



## The Top 3 Reasons to Employ Mature Grads

### 1) Experience

Thanks to their experience, these guys understand the ins and outs of working life, and they know how they fit into the office equilibrium. These self-assured staffers will recognise the importance of your company culture, and they'll be the ones you look to when you need someone

to stand up and be counted. They've proved their worth; now it's up to you to recognise it.

### 2) Ambition

Mature students often have to juggle outside commitments, such as study and work. They're practically superheroes. Perhaps most importantly, they've shown a level of responsibility in their life that will transfer into professional success; research from the What

Do Graduates Do? study found that mature students were more likely to find themselves in managerial roles than their younger, first-degree counterparts.

### 3) Dedication

Research from recruitment specialist Seek found job security to be the most critical driver for mature graduates. If you employ mature graduates, you can expect a working environment full of settled and loyal employees.

At UKCBC, we have higher-than-average numbers of mature graduates. They choose UKCBC because we offer career-focused education that delivers work-ready employees. Get the inside track on our graduates by contacting [careers@ukcbc.ac.uk](mailto:careers@ukcbc.ac.uk) and posting your positions in our student portal, or find out why mature students love our courses at [ukcbc.ac.uk/vision](http://ukcbc.ac.uk/vision).

# WALLONIA, OPEN TO THE WORLD

**Bordering France, Germany, the Netherlands and Luxembourg, Wallonia, is one of three Regions that make up the Federal State of Belgium. The capital of Wallonia is Namur, near its geographic centre. Charleroi and Liège are the two largest cities of Wallonia, each with its own international airport.**

Located at the heart of the European Union, a market of more than 500 million consumers, Wallonia benefits from a sophisticated infrastructure of airports, motorways, waterways and high-speed rail networks.

Productivity in the Region is among the highest in the world. Although home to less than 1% of the European population, Wallonia accounts for 1% of total world trade.

Yet it is Wallonia's human resources which are the main factor responsible for the current upbeat dynamism. The Region boasts an articulate workforce with unparalleled breadth and depth of education. Wallonia, with its nine university centres, is world-renowned for being innovation and research driven. Some 11,000 people are currently employed in around 300 private, public or university research centres.

Facing ever-increasing international competition, it was essential for Wallonia to improve its performance in areas of activity with strong potential. To this end, since 2005, the Government of Wallonia has



been implementing an industrial policy focusing on a networking strategy and encompassing several "Competitiveness Clusters": life sciences, agro industry, mechanical engineering, aeronautics & aerospace, transport & logistics, environmental technologies and ICT.

Allying with public research centres and universities, companies have been able to leverage cutting-edge

intellectual resources. Start-ups and university spin-offs have generated a multiplying effect that resulted in the creation of new, homebred, fast-growing technology companies with global ambitions.

In addition, while emerging as an innovation hub in all these sectors, Wallonia has managed to attract foreign trend-setting investors. In 2018, the Wallonia Export-Investment Agency and its partners contributed to 70 foreign shareholder projects, including both direct investments and extensions. The total investment amounted to €1,141 million and has created 2.743 jobs.

The majority of investments were in the NICT (€ 330 million), agro-food (€ 149 million) and automobile (€ 126 million) sectors. In terms of jobs created, the logistics sector is out front (429 jobs) followed by the automobile (365 jobs) and real estate (300 jobs) sectors.

## The Wallonia Export - Investment Agency

Partnering with you on your project, working closely with the European, Belgian, regional and local authorities, the Agency will help you plan for any global move, taking charge of your basic and real estate needs, financial and fiscal interests, talent recruitment, training and even your legal interests.



If you would like to know more about what the Wallonia region can do for you, or if you need specific information or particular documents, please CONTACT US.

**[www.investinwallonia.be](http://www.investinwallonia.be)**

Contact information:

**Wallonia Export-Investment Agency |**

**[welcome@investinwallonia.be](mailto:welcome@investinwallonia.be) |**

**Tel: +32 (0) 81 33 28 50**



# #InvestInWallonia

Wallonia, a world of opportunities



« The *bio-pharmaceutical valley* created in Wallonia around academic centers, small and large pharmaceutical and biotechnology companies like GSK must inevitably rely on a successful bio-logistics »

**Pascal Lizin - GSK**

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ASSISTANCE  
FOR START-UP &  
DEVELOPMENT

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ACQUISITION

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**Wallonia.be**

# North Rhine-Westphalia – Germany's No. 1 investment location for British companies

**North Rhine-Westphalia has for years been one of the most popular locations for foreign, and especially British, companies in Europe. For them, the location is a real success factor – North Rhine-Westphalia is an innovative and cosmopolitan state with plenty of room for investment.**

Germany's most important economic region stands out with numerous favorable location conditions that convince foreign investors. Above all, companies value its central location in the middle of Europe and the size of the market in particular. With a population of 17.9 million, North Rhine-Westphalia is the most populous of the 16 German federal states. In addition, some 160 million people live within a radius of 500 kilometers around the state capital of Düsseldorf – almost one third of all the consumers in the EU.

The state's excellent infrastructure often plays an important role in the choice of location. It is noted for its integrated transport with the river Rhine, Duisport – Europe's largest inland port at Duisburg –, six airports and the densest motorway and rail network in Germany. Moreover, science and research provide ideal conditions for technology transfer. More than 110 technology centers and non-university research institutes form the densest research network in Europe. And more than 772,000 students at 70 universities and universities of applied sciences ensure that companies from all industries can find qualified employees here. This outstanding talent pool is also an important location factor for players in the digital economy to develop in North Rhine-Westphalia. The state is thriving to become the leading location for the digital economy in Germany. The North Rhine-Westphalian economy is taking major steps towards digitalization along the entire value-added chain offering excellent market and partnering opportunities for digital companies.

**1,500 British companies are based in North Rhine-Westphalia**  
In a comparison of the 16 German states, North Rhine-Westphalia



Cologne Cathedral: © Getty Images/ Yulia Reznikov



Düsseldorf Media Harbour: © Roland Abel

has established itself as the leading investment destination for companies from all over the world. There are now more than 20,000 international companies based here, including global players such as 3M, BP, Ericsson, Ford, Huawei, QVC, Toyota and Vodafone, as well as numerous SMEs.

In 2018, the upward trend in foreign direct investment continued with a total of 426 new settlements and expansion projects. As a result, North Rhine-Westphalia has achieved a new record result in the number of jobs created: For the first time, foreign investments are expected to create more than 10,000 potential jobs. Among the top investor countries, Greater China continues to lead the field followed by the Netherlands, the USA, Turkey and Japan. But also

the United Kingdom contributed a significant share to the high overall job result for 2018: British investment projects created more than 1,100 potential jobs in North Rhine-Westphalia.

With their numbers still on the rise, today already 1,500 of the 20,000 foreign companies in North Rhine-Westphalia come from the United Kingdom. This is 22.1 percent of all British firms in Germany. Many British companies feel at home in North Rhine-Westphalia and value the location for optimal growth opportunities. Lately, for example the British market research company Euromonitor International has opened its first German office in the state capital Düsseldorf. Euromonitor opted for the location primarily because of the large market potential in North Rhine-Westphalia, its

proximity to customers and its central position with rapid connections within Germany and Europe. Moreover, the company appreciated the benefits of a large talent pool thanks to the nearby universities as well as Düsseldorf's multicultural, international flair that perfectly fitted Euromonitor's multicultural corporate philosophy.

Other examples of British companies flourishing in North Rhine-Westphalia are for instance AO, the United Kingdom's leading online retailer for household appliances, which operates its European headquarters in the region, and the telecommunications provider Vodafone, which manages more than just its German business from Düsseldorf. It also operates the company's own Vodafone Innovation Park, where new technologies and services are developed. And the British cosmetics manufacturer Lush Handmade Cosmetics opened its production facility in June 2016 in Düsseldorf – the company's biggest investment on the European mainland.

Adding to this footprint are more than 25,000 British nationals who have taken up residence in the region, and now make up one in five of Germany's British population. A comprehensive British infrastructure provides them with everything they need to feel at home here.

## **NRW.INVEST accompanies the settlement process**

The state-owned economic development agency NRW.INVEST campaigns worldwide for foreign direct investments for NRW. In June 2018, the NRW.INVEST UK office was opened. It provides companies from all sectors with individual services – from information on markets, locations or investment conditions to practical assistance with specific settlement projects.





## New opportunities in North Rhine-Westphalia. Your investment location No. 1 in Germany.

It is only the perfect interplay of factors such as economic strength, infrastructure and cultural life which makes a region a strong investment location. North Rhine-Westphalia | NRW is unique in many ways. Profit from the countless possibilities and conditions that Germany's most populous state has to offer you. Regardless of the industry or the project concerned, this is where you find the ideal prerequisites for new opportunities. More than 20,000 foreign companies have already decided in favor of the metropolitan region North Rhine-Westphalia. Contact us – we will gladly convince you, too. As a one-stop agency we are here to support you in your investment projects: [www.nrwinvest.com](http://www.nrwinvest.com)





# The Counter Terrorism Security Office - Protect and Prepare

**The Counter Terrorism Security Office for the City of London Police provides free Counter Terrorism Security advice, briefings and presentations for businesses and community groups who live and work within the City. Counter Terrorism Security Advisors (CTSAs) work to help better protect and prepare businesses and communities from a terrorist attack, to minimise the likelihood of an attack as well as mitigate the impact should one occur.**

The threat from terrorism in the UK has been set by the Joint Terrorism Analysis Centre at SEVERE – meaning an attack is highly likely. Unfortunately, we are reminded by events across the world that this threat is constantly evolving and unlikely to decline any time soon. Although the number of successful attacks in the UK has declined over the past two years, the number of counter terrorism investigations is at an all-time

high. It is therefore imperative that communities and businesses do not become complacent and ensure that they receive the most current and appropriate advice to help inform them and allow them to best prepare.

The impact on businesses following terrorist and domestic extremist attacks can often be overlooked however, they have the power to have a huge short and long term consequences.

The impact on businesses following terrorist and domestic extremist attacks can often be overlooked however, they have the power to have a huge short and long term consequences.

The difficulty however for many small businesses, is that there is not the time nor the facility to host lengthy training and awareness presentations. To ensure individuals working within these organisations are supported, the training offered by CTSA's can be tailored with bespoke online and face to face training.

Working with National Counter Terrorism Policing HQ (NCTPHQ)

*Continued on page 60*

SPONSORED COLUMN

# Managed spaces for modern workplaces

We live in a world of sharing and open communication, with visible impact on the modern workplace. Co-working and open plan shared office spaces are becoming increasingly common to support an entirely new way of working. You don't have to look far to find some great examples of shared space solutions such as LABS co-working space in London.

The challenge LABS faced when developing a co-working environment was to offer a safe and secure working environment that is easy to use by both the clients and staff, and uses the latest technology features and provides flexibility and future proofing.

To tackle this problem a Gallagher solution was specified because of the central hub it provides as well as its ability to integrate with a number of products, such as visitor management software (VMS) and CCTV.

The buildings are managed by Community Managers. Community Manager at Camden, Fran, is able to use Gallagher Command Centre for a number of tasks such as monitoring

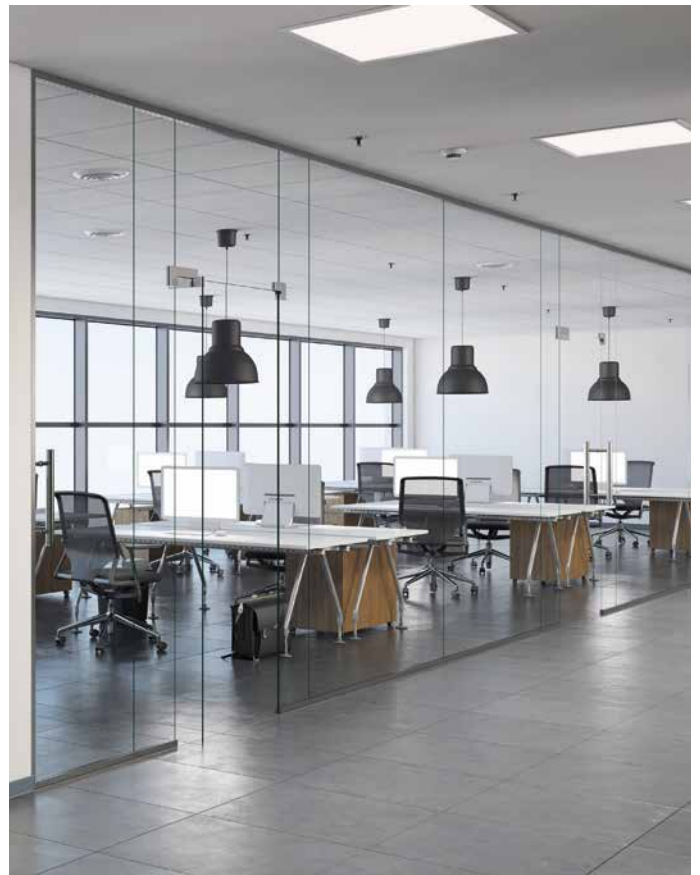
who enters the building including visitors, checking meeting room reservations, hospitality requirements etc.

Fran said: "The system is simple and easy to use, and it doesn't take too long to show new employees how it works. I like the fact it provides one interface for a number of different functions, saving me time which I can use to focus on providing an excellent client and visitor experience in a safe and secure environment."

### One solution to rule them all

With the demand for smart, convenient technology to facilitate great workplace experiences continuing to grow, Gallagher's highly integrated access control solutions offer one system to manage all aspects of a safe, secure and sustainable workplace environment. Having one system that grows with you, means you're always ready for the next leap in workplace evolution.

Find out more at [security.gallagher.com](http://security.gallagher.com)



## Shared Space Solutions

Ensure the safety of staff, property, and assets within a collaborative work environment with Gallagher Security.

Find out more at [security.gallagher.com](http://security.gallagher.com)



Continued from page 58

The training covers, but is not limited to: current threat and attack methodology within the UK from terrorism and domestic extremism; responding to and reporting suspicious activity; responding to a firearms or weapons attack

and the Centre for the Protection of National Infrastructure (CPNI), CTSAs advise and educate organisations and communities on the most recent information and guidance to ensure their understanding, policies and procedures are suitable and aligned to best practice. The information and guidance can be given through various types of national and bespoke training and briefings.

The training covers, but is not limited to: current threat and attack methodology within the UK from terrorism and domestic extremism; responding to and reporting suspicious activity; responding to a firearms or weapons attack.



The training will also cover contingency planning and response to attacks; evacuation and invacuation procedures; post room security; personnel and employment screening as well as mitigating against insider threats, cyber security and in-house table-top exercises. Document awareness workshops to help train staff to have a better understanding of how to identify genuine and fraudulent identity

documents are also offered. CTSAs also sit on a number of security forums across the city to update and brief members on relevant information around counter terrorism. The aim is simple. To ensure that as many people as possible are properly prepared, know what to look out for and can support the overall effort to keep the Square Mile one of the safest places in the world.

To secure free training or briefings or for more information contact the CTSA Office.

[ctsa@cityoflondon.pnn.police.uk](mailto:ctsa@cityoflondon.pnn.police.uk)  
0207 601 2834



# The cyber threat to UK businesses

**Cyber crime victims across England and Wales reported losing more than £34m between April and September 2018. Extortion and account compromises were among the most common forms of cyber crime affecting businesses.**

On its second anniversary, the UK's National Cyber Security Centre revealed it had defended the UK from an average of more than 10 attacks per week. As the scale and scope of the cyber threat continues to grow, it's important for businesses and individuals to remember that they can protect themselves from the most common forms of cyber crime by following a few simple steps.

The impact on businesses following terrorist and domestic extremist attacks can often be overlooked however, they have the power to have a huge short and long term consequences.

## Compromised email and social media accounts

Email and social media are increasingly becoming the predominant forms of communication between a business and its customers, and any compromise of those channels could lead to significant financial and reputational damage. During a six month period in 2018, businesses reported losing £6.7m as a result of compromised email and social

media accounts. That number increases to £9.5m when you include the losses reported by individuals. We advise users to lockdown important accounts by using strong, unique passwords and enabling two-factor authentication (2FA) where it's available.

## Server hacking and extortion

Data is the lifeblood of business, and the cyber criminals know it. Whether it's customer

Continued on page 62



# A LEADING NAME IN THE SECURITY INDUSTRY

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information or intellectual property, criminals use the threat of seizing, damaging or releasing data in order to extort money from both businesses and individuals. Sometimes the threat is just that, a threat, but in the majority of cases reported to us, criminals will follow-through and infect a businesses' computer systems with malware, often ransomware. Businesses reported losses of over £7m as a result of server hacking and malware infections. Action Fraud advises

Start by ensuring that all of your computers, laptops and mobile devices are running up to date software and apps.

business users follow some simple steps in order to protect themselves from the financial and reputational damage caused by

these types of cyber attacks. Start by ensuring that all of your computers, laptops and mobile devices are running up to date software and apps. All laptops and computers that connect to a business' network should have anti-virus software installed and be kept up to date. Frequent backups of important data is another key aspect of defending a business against extortion attacks. For more information on how to protect your business, visit <https://www.ncsc.gov.uk/smallbusiness>

### Protecting businesses in the Square Mile

Cyber Griffin is a City of London Police initiative that helps businesses and individuals in the Square Mile protect themselves from cyber crime. Our experienced officers deliver free workshops and seminars which aim to teach people the basics when it comes to protecting themselves online and also increase their knowledge of the ways in which criminals can carry out cyber attacks. There are a range of services available through Cyber Griffin which are designed to reach those who have very

limited knowledge of cyber crime threats, all the way up to individuals who hold IT security and risk roles. For more information, visit <https://www.colp.uk/cybergriffin/>

### Always report fraud and cyber crime

"Online fraud is the most common criminal offence in the country and it affects all of our communities. Increased reporting is beneficial to everyone. More reports means government and law enforcement will have a clearer picture of the threats affecting businesses and individuals across the UK, therefore enabling the delivery of more effective and timely crime prevention activities and advice." – Quote from Shumon M, Cyber Protect Officer at City of London Police.

If you have been a victim of fraud or cyber crime, report to Action Fraud at [www.actionfraud.police.uk](http://www.actionfraud.police.uk)



# Innovation Brings risks, are you Prepared?



**Emma Shaw MBA CSyP FSyI FCMl**  
Managing Director, Esoteric Ltd

**Illegal intelligence gathering via illicit surveillance devices or through the retrieval of documents can yield an incredible amount of sensitive information, and the recruitment of a disgruntled employee, deployed to steal information or plant a listening device, has been widely reported. Eavesdropping devices are readily available, and continuing to become more technologically advanced.**

Similarly, technological advancements are so fast paced, and readily adopted, it appears that we no longer question the next innovation presented to us. Most organisations see innovation as a positive influence to aid business processes, communication platforms and cost-reductions. However, innovation is not solely in the hands of the innocent.

The devices used to gain intelligence from an organisation are also constantly evolving, at a tremendous rate. More recent technological advancements have seen us having to counter frequency hopping, spread spectrum, adaptive power, high through-put devices.

#### Countering the Threat

An uncertain economic climate, the changing threat landscape and the advancements in the way we all do business today means

that companies have never been more vulnerable from espionage. The threat is broad and so too must be the solution if we are to address the risk effectively. A combination of technical and non-technical measures is required in order to identify and mitigate an organisation's vulnerabilities.

- The best way an organisation can protect its proprietary information is by educating themselves and their employees about what their organisation holds valuable. If all employees understand what needs to be protected, they can better understand how and from whom to protect it.
- Ensuring that appropriate physical security measures are in place such as access controls, clear desk policies, tail-gating prevention, and employee vigilance can go a long way to preventing unauthorised access to privilege information.

- Requirements around Compliance and Corporate Governance most high performing organisations have a resilient cyber TSCM strategy and sweep for listening devices once or twice a year. This may be increased if an organisation is at a heightened period of risk such as pre-results announcements or during high levels of mergers and acquisition activity. Chances are your company is most likely already a target from corporate espionage activity. When companies lose control of proprietary information, there can be serious consequences. A resilient security program that includes all security disciplines including physical, personnel, operational and technical security is the only effective solution. Businesses need ensure information is protected and employ a level of countermeasures appropriate to the risks and any potential loss.

## Helping businesses protect what they value most

### COUNTER-EAVESDROPPING EXPERTISE

**Esoteric** are a leading counter-espionage and electronic bug sweeping company, providing confidential services to public and commercial sectors clients around the world.

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- TSCM Training**
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- 24/7 In-Place Monitoring Countermeasures**
- Espionage Awareness & Threat Briefings**
- Physical Penetration Testing**
- Shielded / Secure Rooms**
- Covert Surveillance & Corporate Investigations**



## The “big little” airline, making flying to Scotland better.

**Tartan is becoming quite fashionable lately and flying on the tartan-tailed jets operated by Loganair is no exception, with 1.2 million customers choosing to fly with the airline this year.**

For many in London and the South-East it is less likely to be a brand you've heard much about; surprising then perhaps that it is the longest operating scheduled UK airline, founded in 1962.

Operating within British Airways and Flybe franchises previously, the airline started “flying solo” under its own name in 2017 and since then has been bucking the trend in the industry - adding 27 new routes this year and now serving more UK airports than any other airline.

You may ask yourself why you haven't heard of the airline up until now, after all, an airline flying across 6 countries to 42 destinations with nearly the same number of aircraft as Virgin Atlantic, is probably one to take note of. However, you'd be forgiven as it simply hasn't had a significant presence in London and the South-East, until now.

Within Loganair's expansion plans for 2019 was the announcement of new flights from London to Scotland on its Embraer 145 jet. 4 other airlines offer flights to Scotland too, so you might be wondering why this is particularly worthy of note...

The answer is that the airline does things differently;

Managing Director, Jonathan Hinkles, says *“We're an airline big enough to provide a dependable operation and the resource to put things right quickly if they go wrong. We're also small enough to really care about each and every one of our customers - that's the joy of flying with a perfectly-sized big little airline such as ours”*

Loganair is contesting the movement of other airlines within the industry that have increasingly “de-bundled” the traditional air-fare product; proudly including a hold luggage allowance, a complimentary in-flight service and free seat assignment at online check-in within its lowest fare.

The airline also has a standout frequent flyer programme “Clan Loganair” that rewards based on the number of flights taken rather than spend you make; even if you secure the lowest fare of £39.99 to Glasgow you are still equally rewarded when opting for the standard fare.



When on business though, customers can also opt for the fully flexible fare which includes lounge access and fast-track security too. Furthermore, just 5 flights in Fly Flex + earns you 1 Clan Reward Flight with Clan Loganair, where you only pay taxes.

Loganair was also awarded one of the industry's highest accolades for its customer service and achievements in 2018, the title “European Regional Airline of the Year” by the European Region Airline's Association.

Whether the service is right for you will of course also depend on which London Airport is most convenient for you. Loganair has placed its confidence in “London's Best Airport” as chosen by Which? members for the last 6 years – London Southend.

The modern, compact and extremely well-connected terminal to the city of London is a real contender for those travelling from East and Central London. Up to 6 trains per hour reach the airport in 53 minutes from Liverpool Street station, which although is 5 minutes longer than the journey to London Stansted, it takes you to a station just 100 paces from the terminal door.

It is also less congested with the holiday hoards found in some of London's larger airports that also take far longer to navigate. Subsequently it's likely you will breeze through security in no time to the 50-seat jet aircraft which can be disembarked on arrival far more quickly than a typical 180 seat plane.

In our opinion, it's simply a more civilised way to travel to/from Scotland and according to Which? and ERAA, it's also award-winning – so give it a try.

If your business has a regular need for London-Scotland travel, please don't hesitate to get in touch at [loganair.co.uk/corporate-solutions/](http://loganair.co.uk/corporate-solutions/)



# Civil. Aviation

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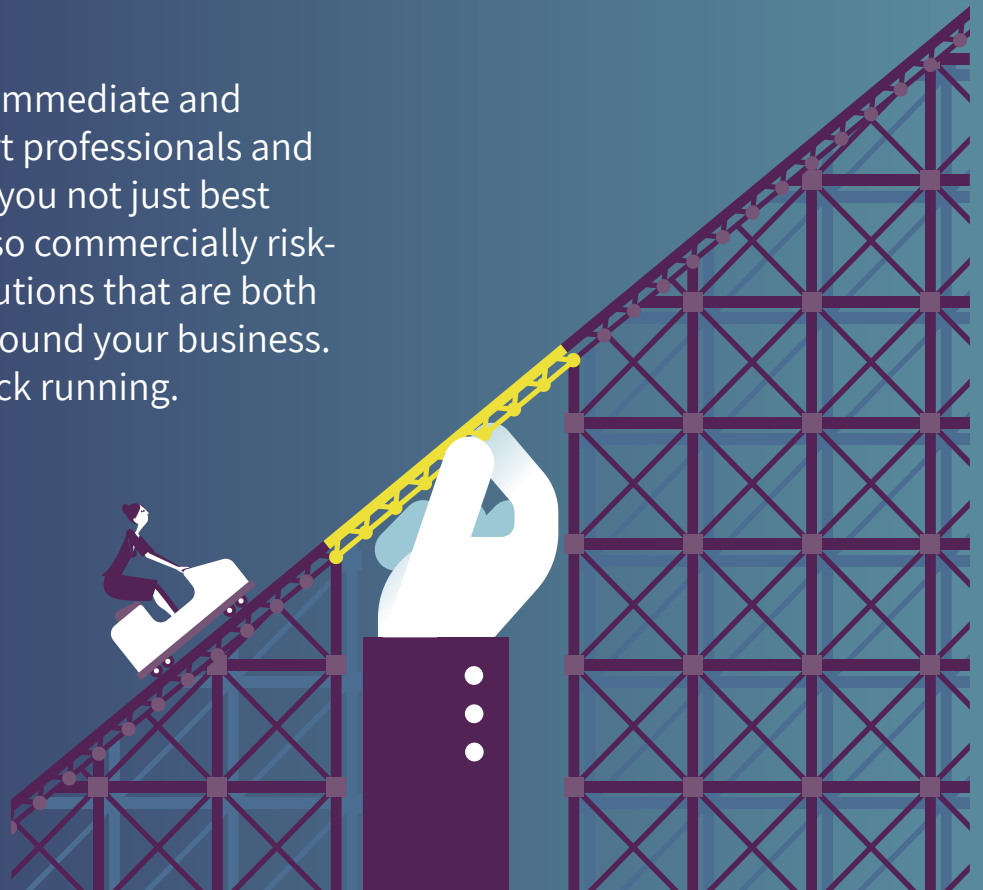


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# CML Releases New Company Logo

**Award-winning third party logistics provider, Core Management Logistics (CML) has released a new company logo as part of its transition process into the Rhenus Group after being acquired on 3rd January 2019.**



CORE MANAGEMENT LOGISTICS  
**Member of Rhenus Logistics**

CML's new logo becomes effective from 2nd September 2019 and better reflects the company's corporate brand as it stands today with being part of the Rhenus Group. The Rhenus Group provides warehousing and logistics solutions to a number of well-known leading brands including high-street and online retailers. As CML integrates, the company and its customers can benefit from opportunities and innovation from across the Rhenus Group and Europe including the latest technology, automation, robotics and warehousing solutions. These are all available for CML to share and offer to the UK market providing the most cost effective and state of the art order fulfilment solutions which will enable CML to provide an enhanced service offering to its customers.

"This is a really exciting step for us as we take CML to the next level."

Commenting on the new logo, CML's Commercial Director, Kerry Delaney said, "This is a really exciting step for us as we take CML to the next level and I am delighted to announce the launch of our new logo. This new branding is part of the company's vision for the future so that when people see CML's new logo, they will know we are part of the Rhenus Group and the advantages this brings. You will see CML's new branding on its website, email footers, LinkedIn account and press releases and in the coming weeks



the new logo will also be visible on our three warehouses located on Magna Park, Lutterworth too. This is all part of the wider plan as we move towards being Rhenus Logistics in the future".

CML is a leading provider in third party ecommerce, retail fulfilment, contract logistics and international freight forwarding, offering agile and tailored solutions backed up by an exceptional customer experience.

For more information about CML and the services it provides, visit [www.cmlplc.com](http://www.cmlplc.com) or call 01455 200 700.

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- HND in Hospitality Management
- HND in Healthcare Management

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- BA (Hons) Business Management
- BA (Hons) Business Management with Foundation Year
- BSc (Hons) Computing
- LLB (Hons) Law

#### TOP-UP COURSES

- BA (Hons) In Business Management
- BA (Hons) International Hospitality Management
- BSc (Hons) Accounting & Finance
- BA (Hons) Integrated Health & Social Care

#### DIPLOMA COURSES

- Diploma in Education & Training

#### MASTER COURSES

- International Master of Business Administration



### Principal's Message

Mont Rose College offers a truly dynamic and diverse learning environment set in the heart of one of the world's greatest cities, London.

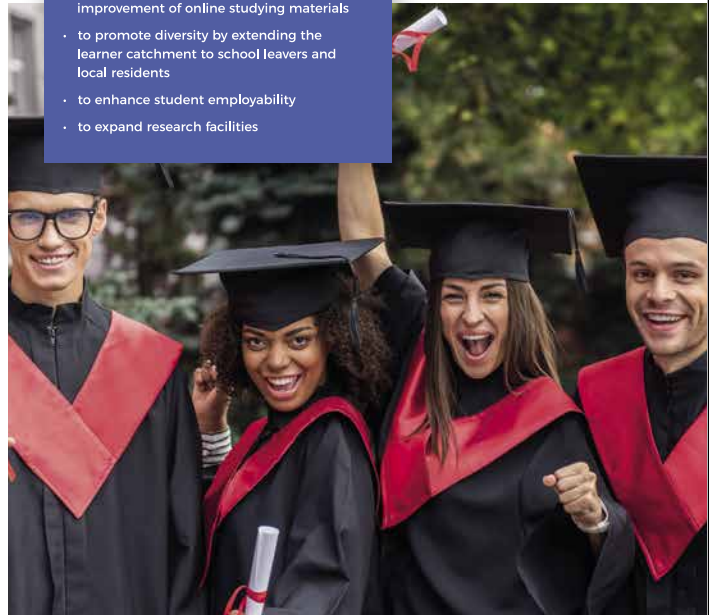
### INTAKES

- January
- April
- September

### OUR PRIORITIES

- to maintain excellence in teaching & learning
- to provide our students with outstanding facilities and resources
- to ensure constant self-development
- to encourage E-learning through continuous improvement of online studying materials
- to promote diversity by extending the learner catchment to school leavers and local residents
- to enhance student employability
- to expand research facilities

Mont Rose College recognises that everything students need is already within them. We help them to identify their vision and ambition with the support and guidance of lecturers and staff.



Mont Rose College of Management and Sciences has achieved the TEF Silver Award. This award will be valid for 2 years until June 2021

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## Members' noticeboard



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### ■ Buckingham Mortgage Services Ltd

**46 years on Broadway!**  
Mortgage broker Geoff Buckingham, of Buckingham Mortgage Services Ltd has recently celebrated his 46th year in Ealing Broadway.

One of the longest serving mortgage brokers in London Geoff moved into his premises opposite Ealing Broadway Station in mid 1973.

Geoff is a five times finalist in the Planned Savings IFA of The Year Awards, and three times winner of the mortgage category.

He and his colleagues will be especially happy to help LCCI members and their families with their needs for mortgages, re-mortgages, Buy To Lets and other capital-raising.

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



### ■ Imitor Graphica

IG is a professional graphic design and document production agency with fresh-thinking designers and round-the-clock production.

We combine the quality and client engagement of a London design agency with the speed and efficiency of a large offshore team. Whether you're a multi-national corporation looking to support your in-house team, or a start-up still finding your brand, we're here to help.

We believe that there should be good, affordable options for businesses and professionals to focus on the things they do well and outsource the rest. We help our clients work look its best, and save them hundreds of hours of time each month.

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### ■ Eversoft

**IT'S BEEN OVER TEN YEARS SINCE EVERSOFT STARTED ITS ACTIVITY!**

Eversoft has recently joined LCCI. Since the beginning of our activity, we've been providing IT services.

As part of the ASSECO Group, we focus on designing and developing customer-tailored software for the most demanding companies located in the Western Europe and the USA.

For more than 10 years, Eversoft has been involved in software development regarding various technologies, for customers from various industries. Eversoft has gathered experience in the area of the design, development, testing and maintenance of products.

Visit our website: [www.eversoft-company.com](http://www.eversoft-company.com) or email us: [jerzy.drojcki@eversoft-company.com](mailto:jerzy.drojcki@eversoft-company.com)



### ■ Blue Orchid Hotels

**TONY MATHARU LAUNCHES BLUE ORCHID HOTELS: LONDON'S NEWEST HOTEL GROUP**

Blue Orchid Hotels is London's newest independent collection of hotels; offering comfort, elegance, historic surroundings and distinctive spaces in London's most iconic locations. Blue Orchid Hotels comprises of two elegant four-star hotels in Westminster's Vincent Square; and one all-suites hotel to open this autumn offering spectacular views over The Tower of London and the River Thames. All Blue Orchid Hotels offer contemporary luxury and unique meeting spaces, making any event memorable.

For more information on Blue Orchid Hotels visit:  
[www.blueorchid.com](http://www.blueorchid.com)



### ■ Marriott Hotel County Hall

Planning the office Christmas party? Need a venue for your guests to get together this season?

Celebrate the festivities in one of our elegant Grade II listed dining rooms, creating the perfect atmosphere for your festive event.

For any queries or more information our dedicated team would be delighted to assist you on [countyhall.events@marriotthotels.co.uk](mailto:countyhall.events@marriotthotels.co.uk).

Packages starting from £95 per person.



### ■ Indigo Swan

Independent energy consultants, Indigo Swan, have launched a new podcast to help businesses get a better understanding of the energy sector.

Aptly named 'What's Going Swan', the podcast explores some of the themes and insights from the fast-changing world of energy. Every month the hosts are joined by a special guest for a conversation around the episodes theme and Aimee Konieczny, Energy Contract Enthusiast Coach, gives a rundown of the current energy market. They hope it will inform, inspire and ignite others to find a better way of doing things.

To listen to the podcast visit [www.indigoswan.co.uk/podcast-whats-going-swan/](http://www.indigoswan.co.uk/podcast-whats-going-swan/) or email them for more information [hello@indigoswan.co.uk](mailto:hello@indigoswan.co.uk)



### ■ Unisec Inteli

**Unisec Inteli moves headquarters to UK**

Unisec Inteli, a global business offering cyber security analysis, has moved its headquarters to the UK.

The Unisec Inteli team comprises experienced Certified Ethical Hackers (CEH), Offensive Security Certified Professionals (OSCP) and Computer Hacking Forensic Investigators (CHFI). We have prevented, predicted and contained cyber-attacks for organisations across industries and agencies of State.

Our adherence to regulatory authorities such as PCI DSS, ISO 27001, GDPR and ISO 9001, helps us to develop suitable solutions that will enable you to reduce your risk and ensure compliance with standards, frameworks, legislation and business requirements

To arrange a free quotation, please call **07766 444798** or visit [unisecinteli.com](http://unisecinteli.com) for further information.



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CORE MANAGEMENT LOGISTICS  
Member of Rhenus Logistics

## WHO WE ARE

CML is an award-winning 3PL with approved customs warehousing, specialising in multi-site / multi-channel (B2B, B2C and D2C) solutions for the UK and international markets. Ideally located within the golden triangle of Magna Park in Lutterworth, Leicestershire that borders the M1, M6 and M69. Quick and easy access to major transport links particularly benefits retailers as this allows for later ecommerce order cut-off times.

CML services a variety of industry sectors including fashion, beauty, schoolwear, toys, homeware, sporting goods, electronics and medical for a number of leading high-street and online retailers.



CONTACT OUR TEAM FOR A TAILORED SOLUTION ON:

**01455 200 700**

 cmltd

 core-management-logistics

 sales@cmlplc.com

## WHAT OUR CUSTOMERS SAY

"CML really stood out from the crowd during the tender process. Like Soho House, CML are committed to continuous development and growth.

We were particularly impressed by the strength of their IT team, 'can do' attitude and happy workforce all of which were crucial in our warehouse move which we achieved with no down-time."

Aalish Yorke-Long

**Digital & Operations Director**



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