

LONDON

Business Matters

Inside

Rory Stewart on populism,
poverty and hope

Women in business

UK's green powered future

Guide to recovering
commercial debt



The spirit of Geneva

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Letter from the editor

Our front cover story is titled *The spirit of Geneva*. What is the spirit referred to? The answer lies in the stated theme of the World Chambers Congress, held in June, in the city that is home to so many international organisations, namely *Achieving peace and prosperity through multilateralism*.

Challenges

The LCCI were strongly represented at the event which attracted 1,500 business leaders and policymakers originating from 120 countries, more than 150 speakers and 46 sessions debating and looking for solutions to the pressing challenges facing business.

The congress is covered on pages 14-15 and includes LCCI chief executive Richard Burge's take on multiculturalism, why it matters and what business can do to uphold it. Fellow speaker, the former EU negotiator Michel Barnier, (well known to LBM readers during the years we carried a regular Brexit Update section) shared his thoughts on how chambers and businesses could navigate the complex global landscape. At least equally perceptive was the address from

World Trade Organisation director general Ngozi Okonjo-Iweala in a session on uniting business globally, improving lives locally.

Appreciative

Back to London where this year's World Trader's Tacitus lecture (p 6) was delivered by Rory Stewart OBE. The multi-talented academic, adventurer, writer, diplomat and former MP spoke on the subject of *Populism, Poverty and Hope* in the 21st Century to a highly-appreciative audience. Last year's lecture was delivered by Professor David Olusoga and was a very hard act to follow. Stewart though managed to pull it off.

Practical

LBM likes to give practical business tips and in this issue we publish advice and information from experts on flexible workspaces (p 33), cleantech (p 40), debt recovery (p 42), and mental health and marketing (p 41). In our international trade section (from p 26) we make reference to India, Panama, Nepal, and Estonia and list the latest trade opportunities on offer from Spain to South Korea. The 'big read' (p 60-61) provides an analysis of the merits of the UK joining the Comprehensive and Progressive Agreement for Trans-Pacific Partnership from experts at HCR.

Leisure

On the leisure side – arts and sport mainly – I would like to draw attention to the fascinating new exhibition at the Whitechapel Gallery (p 22), Windrush or Wren project (p 18), and the fast-growing sport of padel (p 17) – if you haven't tried padel (a mixture of tennis, squash and badminton) I can thoroughly recommend it, a sport for all (or nearly all) ages!

Peter Bishop

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Global poverty can be a thing of the past

This year's Worshipful Company of World Traders' Tacitus lecture was delivered in May by Rory Stewart OBE, the multi-talented academic, adventurer, writer, diplomat and former MP

Addressing 750 invited guests in London's Guildhall, Stewart's subject was *Populism, Poverty and Hope in the 21st Century*.

Speaking without notes he held the audience spellbound with his *tour d'horizon* of the key political and economic global events in four phases over the last four decades which had caused the world to put the subject of poverty on the back burner.

Optimism

The 1980s, he said, was a time of optimism following the end of the Cold War and, at the end of the decade, the fall of the Berlin Wall. The number of global democracies doubled, and there were marked decreases in the number of refugees and internally displaced

people, the number of conflicts and the civilians killed in them, and the number of people living in poverty. Indeed *Make Poverty History* – a campaign which came out of a Millennium Development Goal – seemed a reasonable and attainable aim. It was a time, Stewart said, summed up by the title of Francis Fukuyama's political philosophy – *The End of History*.

Shattered confidence

If the trend for democratisation had continued, nearly 85 per cent of the world would have become democracies. But the situation changed from 2004-14 with the aftermath of the wars in Iraq and Afghanistan and the resulting humiliation for the US and her allies, the financial crisis of 2008 which shattered confidence in the market system,

and the emergence of social media – products of an earlier time but which found their political moment in the Arab Spring. "For the first time a man in Tunisia setting himself alight can spark similar political upheavals in Egypt, Syria, Bahrain and Yemen".

Put those three things together, argued Stewart, and the stage was set for the next epochal stage in 2014 when Narendra Modi was elected as Prime Minister of India, the Islamic state captured the second biggest city in Iraq and created a caliphate, and Recep Tayyip Erdoğan became president of Turkey.

Between then and 2022 there was, he believed, an acceleration of populist movements – Bolsonaro, Brexit and Donald Trump were telling examples.

Distinguished

Rory Stewart's was the 36th annual Tacitus lecture and followed Professor David Olusoga's 2022 brilliant and hard-hitting address *Finance and the City in the age of historical reckoning* in which he highlighted the pervasive influence

that the Atlantic slave trade still had on UK social behaviour two centuries after abolition.

Previous distinguished lecturers include Lord David Owen, Peter Sutherland, Sir Richard Lambert, Sir Vince Cable, Christine Lagarde,

president of the European Central Bank, former US Ambassador Philip Lader, Lord Colin Marshall, and Sir Simon Fraser.

The World Trader's Tacitus lecture was sponsored by LCCI, Alembic Strategy, Coutts, and Co-Counsel

At the same time all the indicators relating to conflicts, refugees and poverty that were changing for the better in the 1980s had now taken a turn for the worse.

On China, Stewart spoke of the possibility that the Tiananmen Square massacre in 1989 might have sparked a political change. It was not to be but the country's subsequent economic growth was remarkable. In 2002 China joined the WTO, and in 2005 the size of its economy overtook that of the UK – now it is seven times as large. The country had put \$3.2 billion into its 'belt and road' initiative (the 'new silk road'), a similar amount to that the US had spent on their campaigns in Afghanistan and Iraq.

Disruption and fallout

This then was the backdrop to how the optimism and action of the 1980s had been replaced by disruption and fallout. It has led us to where we are today, that is in a world where 750 million people live in extreme poverty, trying to exist on less than a couple of dollars a day.

Stewart invited the audience to consider a calculation from the Brookings Institution. The entire burden

of lifting the extreme poor above the poverty line would cost \$100 billion. That, he said, is the same amount spent annually in the US and Europe on pets.

Moreover technology was now such that transferring money through mobile phone networks to the extreme poor – without engaging middlemen – was possible and easy. "We can end extreme poverty in our lifetime. We know how to do it. We have the resources to do it. All we have to do is get our chequebooks out."

Direct support

In questions after his speech Stewart additionally addressed the role of strong leadership,

the part that corruption plays in poverty and Artificial Intelligence, as well as the need for direct support to those in need. The former London mayoral candidate and Conservative party leadership hopeful was given a standing ovation with, perhaps, a large proportion of the audience privately hoping that Stewart would re-enter the world of politics and stand for office.

Rory Stewart is president of Give Directly, a non-profit organisation that enables donors to give funds directly to individuals living in the world's poorest households

www.givedirectly.org



UK law firm insolvencies rise by a third in a year

Illustrated by Mark Turner, Partner at Lubbock Fine.



Insolvencies of UK law firms have risen 33% in the past year, with 61 going under in the year to 31 March 2023, up from 46 in the previous year.

The last 12 months have seen a slowdown in demand for many law firms, whilst they're struggling to deal with a substantial increase in overheads.

What's been happening?

There have been sharp rises in the costs of energy, staffing and professional indemnity insurance which have contributed to a significant growth in overall costs for many firms since before the pandemic.

With pay rises for junior solicitors in 2022 between 15% and 50% at most firms, the average newly qualified lawyer salary in the city now stands at £185,000.

Broader stress in the economy is also causing even some previously prompt-paying clients to take longer to settle their bills. This is exacerbating a long-standing late payments issue and creating a cash crunch for some law firms.

The financial strain on the legal profession has recently been drawn into sharp focus by the insolvency of 150-year-old firm Ince & Co which had been one of the UK's few stock market listed law firms.

Why are law firm insolvencies becoming more frequent?

Law firm insolvencies are accelerating as the cost-of-living crisis worsens. Late payments are stretching some firms' cashflow to breaking point.

With overheads like salaries and energy increasing and inflation

stuck at 10%, the cash flow situation for a lot of firms is getting very tight.

Insolvencies of law firms are often triggered by key payment dates in firms' financial calendars – such as quarterly VAT bills, tax bills and Professional Indemnity Insurance renewal bills.

Professional Indemnity Insurance renewals fall on 1st October for many firms. This cost can represent a significant percentage of annual turnover for firms that insurers see as higher risk.

What implications should you consider this financial year?

The 2023/2024 financial year will present further crunch points for law firms' cash flow.

For limited company law firms, corporation tax has risen this year to 25% from 19%, which will shrink the cash available to pay other bills.

The cost of VAT is compounded by the fact that it must be generally paid on what was billed on the quarter, even if those bills have not yet been paid.

The result can be a significant cashflow crunch.

How can we help?

If you would like to have an informal chat with an expert regarding any of the issues mentioned, get in touch with Mark Turner (markturner@lubbockfine.co.uk) our Head of Professional Services or Phil Blackburn (philblackburn@lubbockfine.co.uk) our Head of Tax.

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In congress

Paul Nowak, general secretary of the Trades Union Congress, was the guest speaker at a recent LCCI patron lunch at Corrigan's Mayfair restaurant.

Nowak has been an active trade unionist and campaigner throughout his working life, first becoming a union member when he worked part-time at Asda

aged 17. He was appointed to his current role last year, succeeding Frances O'Grady.



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What goes up... shouldn't always do so!

Average weekly earnings have shown a steady increase year on year since 2000 having grown from £307 per week to £617 per week (source: ONS). Having lived through a rising earnings and low inflationary period, we are now coming to terms with inflation increasing at a faster rate than salary settlements.

Matt Young, Chartered MCS1 IMC, explains that whilst the cost of goods and services are rising, the amount of life insurance you need, by the same logic, is as well. However, there are a couple of points you need to consider.

Let's take the example of a £100,000 life insurance policy taken out 20 years ago. The person who took the policy out did so having specifically calculated that in the event of their death, their spouse would need £100,000 to have sufficient capital to top up their income and have cash to pay for lifestyle items such as family holidays. But that was 20 years ago. Today, to have the same purchasing power as in 2002, you would need £169,357 according to the Bank of England.

To deal with this issue, many insurance companies design inflation linked policies both for lump sum death benefits and for income payments in the event of illness and incapacity.

However, there is a twist to this otherwise sensible approach and that is the impact of inflation on both the premium and the sum assured.

The premium issue

If you have a policy where

the increase in the premium is linked to inflation, there is an anomaly where if the increase in the inflation rate is higher than the increased rate of mortality (the risk of you dying during the policy term) then you may find you are overpaying for your insurance and could obtain the same level of cover at a lower cost.

The sum assured issue

The same can be true of income protection policies but they have a further twist. Income protection policies are usually limited to a pay out of 75% of your earnings so if the level of cover and premium have gone up at a rate higher than your salary increase, you may find that your policy won't pay out the increased sum insured but will limit a claim to 75% of your salary and provide you with a refund of the overpaid premium.

If you would like to discuss how we can help you or your business check that your life insurance policies are covering you for the correct amount, please call us on **020 3668 7480**.



**Matthew Young -
Certified Financial Planner**

**Advanta
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Coronation streets

It seems a while ago now but *LBM* can't let a potentially once-in-a-lifetime London event pass without acknowledging its impact



In the run-up to the May coronation of King Charles III, the business improvement district for Marble Arch installed a huge bespoke replica of the St Edward's Crown that forms a key element in the ceremony. It was designed to represent the crown – made for King Charles II in 1661 – placed on the new king's head in Westminster Abbey by the Archbishop of Canterbury. The giant replica was adorned with lights which created a stunning illuminated evening display.

Bedrock of stability

A few days before the ceremony, LCCI chief executive Richard Burge spoke to the media about its importance and how it underpinned London's reputation as a bedrock of stability for business and tourism. Burge discerned that the coronation would showcase the multiple benefits of investing and working in London and the UK to an international audience. Indeed many thousands lined the streets as the from Buckingham Palace to the Abbey, representing most of the world's nations.

Bottom line

James Watkins,

LCCI head of policy, spoke of the massive boost to businesses looking to get back on track provided by the crowds descending on London to be part of the celebrations. He emphasised the importance of maintaining London's reputation as a global city, observing that having a major global event that the whole world wanted to see was good for the bottom line for the business community and the jobs dependent on those businesses.

Business owner and LCCI ambassador Abby Ghafoor said that the coronation had produced a phenomenal impact on businesses. She said that increased tourism would be good for London, noting that it generated 20 per cent of the UK's GDP thus directly contributing to the national economy.



What in the finance?

By Sean Brown, Senior Information Security Consultant



The financial services industry has supported economies, created jobs, provided investment, and enabled access to new markets for organisations across the world for decades.

With financial hubs spread throughout the UK including Canary Wharf, Manchester, Leeds and Edinburgh, the industry is arguably the strongest pillar within our economy, going from strength to strength in the post-pandemic era. In fact, according to CityAM, the sector grew by 8% year-on-year in 2021, with total output exceeding a quarter of a trillion pounds (£261 billion).

But is that strength also the industry's biggest weakness? As it becomes more prosperous, it also becomes a greater target for cyber criminals.

In the last decade, nearly all major financial services organisations have been victim to a cyberattack that

disrupted their operations. In 2017, an attack on consumer credit reporting agency Equifax, resulted in attackers stealing names, social security numbers, birthdates and addresses of 147 million US citizens in what is one of the largest data breaches of personal information ever known.

Last year, what may have been the biggest theft in history as hackers stole around \$570 million in cryptocurrency from the exchange, Binance.

But it's not just the large organisations that are at risk and, unsurprisingly, regulators are becoming increasingly focused on the sector's resilience – likely because of the increased threat landscape and how critical the services the industry provides are.

Part of this regulatory response is the release of the PS21/3 by the Financial Conduct Authority which outlines a series of requirements for nearly all UK financial services organisations to comply with by 31 March 2025.

There has never been a more important time to protect the financial services industry – and economy – but as many organisations are unsure of the threat landscape, necessary precautions, and strategies to be employed, the PS21/3 regulation creates a uniformed framework to follow. Not only that, but it could

support further accreditations such as Cyber Essentials Plus and ISO27001 which can create opportunities to appear on frameworks and generate significant projects and contracts.

With significant analysis and testing required, organisations are encouraged to act now to start the roll out of PS21/3 compliance which arms businesses with self-assessment tools, resource mapping to understand current resilience, communication strategy creation and much more, to ensure full compliance by the March 2025 deadline.

By taking a three phased approach through assessment, implementation, and assurance, Waterstons is well-placed to support the financial services sector in understanding threat risk, current resilience position, and develop strategies to protect data and assets into the future.

After all, no one wants to be responsible for a dip in the economy...

For more information, contact **cyber@waterstons.com** or visit the website via the QR code.





British chambers up for the challenges

As usual, the British Chambers of Commerce (BCC) attracted top level speakers to its Global Annual Conference in London. These included Chancellor Jeremy Hunt, Governor of the Bank of England Andrew Bailey, and the leader of the opposition Sir Keir Starmer who were all given a testing time by an informed business audience.

Challenges

BCC director general Shevaun Haviland though captured most of the headlines as she called on businesses of all sizes and sectors to work with the organisation to tackle the five main challenges facing the country, namely the digital revolution, people and work, green innovation, global Britain, and the future of the high street.

Subsequently – see box on page 11 – she announced the launch of a business council as part of a new, national BCC offer.

Digital

It was vital, said Haviland at the conference “to answer the crucial questions of how Artificial Intelligence can be used to revolutionise the way we operate, what policies can help embrace the way we operate, and how we can safeguard against negative consequence and ensure no one is left behind.” She made the point that the BCC president Martha Lane Fox was one of “Britain’s

true digital pioneers who has been at the heart of digital innovation, both as an entrepreneur and policy shaper.”



Jeremy Hunt

People and work

Haviland pointed out that there were over one million vacancies across the UK economy while 80 per cent of businesses were looking to hire staff and were facing real challenges.

How, she asked, were we expected to grow the economy without a real plan to fill these jobs?

The answer lay in long-term investment in local skills improvement plans. “By taking a pragmatic approach to immigration policy, that ensures the shortage occupations list reflects the reality on the ground; and supporting people to get back to work.”

Green innovation

The UK, Haviland said, was ahead of the curve in green innovation but “with the lack of direction from government, we are seeing the US and the EU moving fast and becoming a more attractive places for our businesses.

“This is a huge economic opportunity for UK Plc. New global markets for low carbon products and services will be

worth an estimated £1 trillion to the UK by 2030.”

Global economy

The BCC director general said that post-Brexit, the UK was figuring out its economic role in the world and that exports and inward investment were facing growing competition. “But it’s a problem we are well placed to solve. Only 10 per cent of UK businesses export. Sixty per cent of Chamber members do.”

She spoke of the work to ensure that the UK continued to attract investment. “So that when global boards are deciding where to put their money, they see in the UK the conditions, talent, and access to finance that make it one of the best places in the world to start or grow a business.”

Future of the high street

Haviland said that with the continuing rise of online shopping, altered working patterns and the cost-of-living crisis, the high street had been hit hard, leaving many shops derelict and creating ghost towns.

“If we want to revive our towns and cities”, she said, “we – the business community – need to be a leader in this process of change, not a follower, and shape the future of Britain’s communities.”



Sir Keir Starmer



Driving the future of the UK economy

BCC has created a new Business Council comprised of prominent business leaders to design and drive the future of the British economy.

Heathrow, Drax, IHG Hotels & Resorts and BP have joined the council as the first founding partners.

Representation

Director general Shevaun Haviland commented: "Over the past few months, working closely with the chamber network, we have been talking to the nation's largest corporates and it has become clear to us that they are looking for a different kind of representation.

"These businesses want to be part of a framework that's rooted in their local communities, but with the ability to shape the national and international debate.

Long-term

"The council is a long-term project and will bring together leaders from across UK industry to consider the key policy issues faced by British businesses."

Challenges around the digital revolution, people and work, green innovation, global Britain, and the

high street would "form the backdrop to the next general election, which we know will come before the end of next year, and which everyone in Westminster is already gearing up for. The voice of business needs to be heard loud and clear, and now is the right time for us to speak up."

LCCI chief executive Richard Burge welcomed the formation of the council, commenting: "The UK business community is a unique and diverse ecosystem. For too long, businesses have been constrained by a form of policy monoculture where one overarching organisation has monopolised engagement with government on the major issues facing British businesses.

Collaborative

"No two businesses are the same – each has its own experience, mindset, needs, and contribution to make – therefore it is imperative that our diverse business community is represented by a collection of agile and collaborative bodies, with a local understanding of regions across the UK that can advocate solutions to the most pressing issues facing our firms."

SPONSORED COLUMN

Intercompany transactions and customs value

By Rob Holtslag, CCO, Pincvision



When a company imports, import duties and other levies often are to be paid to Customs. Also in the case of 'intercompany transactions', which basically means the stock movement of goods (not to be confused with stock movements of E-commerce companies), a payment of duties is required. In such a situation, many companies do not know what needs to be done exactly to ensure that customs-related matters are taken care of.

Usually, the customs value is determined by assessing the invoice as the starting point. When stock is moved between affiliated companies, more than often this transaction or invoice is omitted in the relevant documentation and a customs value will thus have to be determined in a different way. In practice this is not always easy. Customs valuation is often based on the transaction value. This is one of the 6 available methods of customs valuation*, but how does it work with stock movements?

The customs value

In the case of intercompany transactions, the customs value must be a 'fair' reflection of the transaction value, such as in a transfer of ownership. For this, a calculation will have to be made using one of the 6 methods. These methods are used in a compelling order (methods 4 and 5 may be used interchangeable). For intercompany transactions, we use method 4; the deductive value method or method 5; the computed value method.

In this type of transaction, we see in reality that the value is marked at a relatively low level due to the relationship of the parties involved. This may seem beneficial in the short term. However, if the customs authorities conduct an investigation and make a recalculation, this can have enormous fiscal consequences. It is therefore important to pay sufficient attention to this subject, given the possible consequences.

Responsibility

Many companies delegate the responsibility for the correctness of the customs value to the

forwarders or 3rd parties who take care of the customs declarations for them. It is important to realize that the importing party (importer of record) always remains ultimately responsible for the customs value. The consequences of this are therefore also borne by the importer. Unfortunately, we see that this realization does not sink in with higher management of various companies, at least not until the moment that financial repercussions are actually a fact.

Do you feel that this process is not (sufficiently) guaranteed within your organization? Do not wait any longer and take action, because it is of the utmost importance to properly invest in this issue internally and to allocate time and resources to ensure this.

Could you use some help?

Know that our customs specialists with years of practical experience are ready to help you. They will update you on the latest developments in this area and help you to set up this process properly. This prevents unnecessary financial risks and safeguards that your internal processes are well organized.

* The 6 methods of customs valuation

The transaction value method;
The transaction value of identical goods;
The transaction value of similar goods;
Deductive value method;
Computed value method, and;
Fallback method.

Only when the method specified earlier in the sequence cannot be applied, can recourse be taken to the next method in the sequence. The primary basis for valuing imported goods is the transaction value method which has to be applied to the greatest extent possible.

Source: WCOOMD

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Showing the best of London

King Charles III's coronation magnified media interest on London and its business community, giving the city a chance to show its best to the world after the difficulties of the pandemic, high inflation and unfavourable economic conditions. During May and June, the government also made significant announcements around education and immigration, with LCCI responding to ensure that the business community was getting the best deal possible for future growth. The chamber also played a significant role in supporting Ukrainian refugees through its refugee jobs fair in collaboration with the Department for Work and Pensions.

Holding the government to account

Several recent government announcements prompted a response from LCCI. James Watkins, LCCI head of policy, expressed to *City AM* a positive response to Prime Minister Rishi Sunak's announcement that maths education will be extended to 18 for all UK students. He commented that he hoped it would help to resolve the shortages in data handling, analysis and problem-solving skills in London.

In May, after Home Secretary Suella Braverman called for British workers to fill job openings in place of migrant workers, LCCI chief executive Richard Burge told the *Evening Standard* that he strongly disagreed and that the UK's "current byzantine visa rules hold back jobs and economic growth across the capital and the country."

Braverman 'sees enemy of state' behind every UK visa application, says business leader

Chief Executive of London Chamber of Commerce and Industry attacks Home Secretary's position on legal migration

LCCI also responded to Chancellor Jeremy Hunt's speech at the British Chambers of Commerce Global Annual Conference, calling on him to set out a "credible economic plan" rather than focusing on only lowering the level of inflation in a statement shared by *City AM* editor Andy Silvester.

Spotlight on London

The coronation of King Charles in

Coronation cost: Too expensive or good for business?

04 May

Coronation of King Charles III



'Good for the bottom line'

There is of course the view that it "takes money to make money".

The London Chamber of Commerce and Industry (LCCI) believes that economically the Coronation is, "overall, a good news story".

As crowds descend on the capital to witness the historic event, many businesses, particularly in the hospitality sector, will benefit from their passing trade, says James Watkins, the LCCI's head of policy.

The Coronation, he believes, will create the "massive boost" those businesses need to "get back on track" after they were hit by the Covid pandemic and subsequent train strikes.

Mr Watkins said London's fortunes are dependent on its reputation.

"Anything that hits that reputation is bad news, and now we have a major global event that the whole world wants to see and that is good for the bottom line for the business community and the jobs dependent on those businesses."

With an extra bank holiday in the calendar, the leisure industry is bracing itself for a busy, lucrative weekend.

May brought international visitors and attention to London. In *BBC News* and the *New York Post*, James Watkins noted that it was "a good news story", while Richard Burge remarked that the event underpinned London's reputation as a "bedrock" of stability for business and tourism on *Monocle* and *BBC Radio London*.

'The war was very close' - Ukraine businesses at Liverpool summit tell how they have defied the Russian invasion to grow their links with the UK

Eurovision host city holds event to link UK and Ukrainian businesses

Supporting Ukraine

LCCI's support for Ukraine continued in earnest, with the chamber helping to organise the official Eurovision business event in Liverpool, which hosted hundreds of Ukrainian businesspeople and businesses from London and the north-west. A summary of the event was reported by the *Birmingham Post*, *Liverpool Business News* and *The Business Desk*.

LCCI's job fair for Ukrainian refugees – which saw over a thousand attendees connect with 40 businesses – was featured in London business outlet *Bdaily*. Research published by LCCI which showed that just three per cent of London businesses were currently employing refugees from any country was also featured in *Bdaily* and *LondonLovesBusiness*.

Supporting London's business community

The findings of LCCI's Q2 Capital 500 Quarterly Economic Survey (QES), which interviewed business leaders across London and found that more businesses were feeling confident about the future of the economy despite persistent economic headwinds, were featured on *LBC News*.

Rail unions told to 'end year of pain' as strikes threaten major events and holidays

Plea to unions as walkouts hit the FA cup final, Epsom Derby and Beyonce concert

London business leaders back Manchester's call for the RIGHT HS2 rail station for Piccadilly

What's good for Manchester and the wider north is good for London, and vice versa

LCCI continued to campaign on significant transport and infrastructure issues, welcoming Sadiq Khan's "significant" move to back greater funding for the ULEZ scrappage scheme in *LondonWorld* and *CityAM* but calling on the government in *Manchester Evening News* to ensure that HS2's final destinations reached central Manchester and central London respectively. The chamber also called for better provision of land in London for business use, to save logistics firms having to make long, congesting and polluting journeys into central London from the outer boroughs, in *Bdaily* and *London Loves Business*.

The chamber also called for better provision of land in London for business use, to save logistics firms having to make long, congesting and polluting journeys into central London from the outer boroughs,

”

LCCI member Adrian Mills spoke to *BBC News* about the detrimental effect rail strikes have on his restaurant chain. Further rail strikes in June were called a "lose-lose" situation for London in the *Evening Standard* by LCCI.

From bricks and mortar to digital



Nikki Flanders was the guest speaker at a recent LCCI Women in Business (WiB) networking lunch. Introduced by the LCCI director Liz Henderson, she gripped the audience's attention with an account of her 25 years of experience in the retail sector "from bricks and mortar to digital businesses."

Energy solutions

Flanders started her career with Marks & Spencer before taking up positions with WHSmith, Centrica, Telefonica and Drax (Opus Energy). She joined SSE in 2019 as managing director of the customer division which provides energy solutions to over 500,000 businesses across the Great Britain from SMEs to large corporates, and over 700,000 homes and businesses across the island of Ireland.

One of the many enthusiastic delegates commented: "Nikki Flanders shared with us what success looks like for her and some of the greatest challenges she had to overcome to become the influential and outstanding woman she is, a true representative of women's empowerment and reach."

Resilience

"Her career is evidence of how diverse and rich a

successful career looks like and how different success can be from one person to another. What I take from this event is that mental strength and resilience are key to success but so it is being able to read and carefully select the opportunities that

lay before you, and more importantly, to have a clear idea of precisely that: what success looks like for you."

Inclusivity

Speaking about the WiB group, LCCI chief executive Richard Burge said that it aimed to grow the representation of women in under-represented sectors and promote inclusivity as a marketplace and financial advantage. "It is LCCI's belief that the economy and businesses will perform better when inclusivity is at the forefront" he said.

Success

When the group was set up earlier this year, it was welcomed by LCCI chair Julia Onslow-Cole who said that it further cemented the organisation's mission to ensure inclusivity across London's business community. "I am excited about all that this group will accomplish as we work to support women entrepreneurs and women-owned businesses, providing mentorship, creating connections and an environment where women can secure success."

The next issue of London Business Matters will feature the members of the Women in Business Advisory Board



Nikki Flanders

SPONSORED COLUMN

Enhanced redundancy protection for pregnant women

by Alex Kiernan



It is a common misconception that employers are legally prohibited from making a pregnant woman or someone on maternity leave redundant. However, redundancy is a permitted and potentially fair reason for dismissal for any employee, regardless of their maternity status.

What is the current position?

Currently, pregnant women or those on maternity leave do benefit from enhanced legal protections when facing the risk of redundancy. They have the right to bring discrimination claims and, specifically in a redundancy situation, they have an enhanced status when it comes to considering "suitable alternative" vacancies. During a redundancy process, employers are obligated to assess if there are any suitable alternative vacancies available. If such a vacancy exists, it must be offered first to a woman on maternity leave, giving her priority over her colleagues who are also facing redundancy. However, this right only applies if there is an identified vacancy.

In 2016, the Equality and Human Rights Commission investigated pregnancy and maternity discrimination in the workplace. The investigation highlighted concerning trends regarding discrimination faced by women in this context, particularly in relation to redundancy dismissals. In response, the government

subjected the issue to thorough examination and review, and the resulting Protection from Redundancy (Pregnancy and Family Leave) Act received Royal Assent on 24 May 2023. Secondary legislation to implement the new protections will be laid "in due course".

What changes are planned?

The planned changes, although not yet finalized, aim to extend the existing protections to cover a broader time period. The Government intends to provide a two-year protection period, starting from the moment an employee informs their employer about their pregnancy and continuing up to 18 months following the birth. The proposed legislation will also include protection for individuals taking shared parental leave and adoption leave.

The effect

While the specifics of the new law are still uncertain, it is important to note that the financial challenges of enforcing legal rights and the perception that current protections are too limited and easily bypassed have been raised by commentators. Some have suggested more extensive measures, such as a complete ban on making women redundant during the specified period, except in cases of limited exceptions like workplace closures. However, there are currently no firm plans in this regard.

To speak to us about your employment issues, please contact Alex Kiernan on 020 7377 2829 or email alex.kiernan@thomasmansfield.com.

**Thomas
Mansfield**
Employment Law

Liz Henderson



Navigating the complex global landscape

For three days in June Geneva became the world capital of business as the 13th World Chambers Congress brought together movers and shakers from across the globe to tackle the pressing challenges of an uncertain world.

Under the banner of *Achieving peace and prosperity through multilateralism*, three key topics were explored – demystifying multilateralism, innovation by all and for all, and future-proof sustainability.

Galaxy

A galaxy of speakers included Dr Ngozi Okonjo-Iweala, director general of the World Trade Organisation, Pamela Coke-Hamilton, executive director of the International Trade Centre, Klaus Schwab founder of the World Economic Forum, Vincent Subilia, director general of Geneva Chamber, BCC director

general Shevaun Haviland, and LCCI chief executive Richard Burge. Burge spoke in a session on ‘partnerships for prosperity’ and also contributed to the debate on multilateralism in a special congress blog – see box on opposite page.

European Commission stalwart Michel Barnier’s keynote address praised the work of chambers with which he had worked in his many roles. He reminded the audience that it was seven years to the day since the Brexit referendum which he called a “lose-lose game” for both sides. Richard Burge expressed disappointment at the tone of retribution which he said was also evident in the UK. “It is proof” he commented “that the old Brexit guard on both sides need to leave the field and make way for a new generation that can re-build globalisation, be genuinely multilateral, share prosperity, and sustain peace.”

Trade opportunities

LCCI fielded a strong contingent which included member Mark Jenkinson, chair of the environment, sustainability and green growth committee, directors Liz Henderson and Neil Stanfield, head of international Marta Kozłowska

(read an interview with her on page 29), stakeholder engagement manager Cathy Scott, and ATA Carnet specialists Davor McKinley and Peter Bishop, the latter receiving a lifetime achievement award in a session on the ‘passport for goods’.

The group were there to promote London as a major global city for business and seek out trade opportunities for LCCI members.

Manifesto

The event triggered the production of the ‘Geneva Manifesto’, produced against the backdrop of geopolitical friction and concerns that globalisation is going into reverse and which was designed to signal the global chamber community’s commitment to:

- maintain cooperative relations irrespective of political differences
- foster trade as an engine of peace, prosperity, and sustainable development
- avoid unnecessary fragmentation of the global economy.

The manifesto emphasised the need to elevate and amplify the importance of key trade services provided by chambers and set out commitments to develop new or enhanced chamber products to drive sustainable development through international trade.

<https://13wcc.iccwbo.org>



Why does multilateralism matter?

Multilateralism is defined as cooperation, or a formal alliance, between multiple countries in pursuit of a common goal.

History shows that integration and collaboration across the world advance prosperity for economies and societies. But there has been a shift in the past ten years away from the systems rightly implemented following the second World War.

Nativism

Global leaders are becoming wary of multilateral institutions and turning towards policies that favour protectionism and economic nativism. Examples of this include Donald Trump's 'Make America Great Again' campaign, and policies across Europe that tighten immigration rules and visa restrictions. Both examples created an 'us versus them' attitude in the western world and led to protectionism.

Greater good

Ultimately, protectionism is the killer of innovation, efficiency, prosperity, and – as history shows – peace. The world thrives on sharing knowledge and ideas for the greater good.



Take for example The Montreal Protocol, enacted to protect the ozone layer, which was the first universally ratified treaty and inspired global innovation and led to an increase

in the development of technological solutions, scientific discoveries and patents across the world. It is the perfect example of the need for cooperation between international governments, organisations and businesses for the greater good, and a reminder that we must reject the growing calls for protectionism and economic nativism.

This is an extract from Richard Burge's blog on the role of business in upholding multilateralism

Ukraine in Geneva

President of the Ukraine Chamber of Commerce and Industry Gennadiy Chyzykhov led a strong Ukrainian team at the congress and the country's stand attracted strong

interest. Here the president is seen with John Denton, ICC secretary general, Vladimir Dloyhiy, president of EUROCHAMBRES, and Vincent Subilia, of the Geneva Chamber.



See more pictures from the World Chambers Federation Congress on page 54

SPONSORED COLUMN

Starting out on your thought leadership journey? Make sure to measure your success

By Yogesh Shah, CEO, iResearch Services



Are you looking to strengthen your position as an industry leader whilst raising the profile of your brand? An effective thought leadership strategy could be the answer you are looking for.

Driving new revenue and business opportunities

Establishing your business as industry experts is a sustainable way to grow your company and build its presence. Producing relevant and engaging opinions will encourage individuals to interact with your company, recognise your capabilities and most importantly, it can generate new business leads.

Our latest report canvasses the view of 4000 business leaders across 22 countries on their attitudes towards thought leadership and its use cases within their organisation, and the findings make it clear that thought leadership can be a powerful vehicle for growth – when it is done right.

44% of respondents said that thought leadership has increased their revenue, and nearly 60% noted the relationship between thought leadership and new prospect conversations. It's simple: you will secure more sales by getting your voice heard.

Keep a close eye on the metrics that matter

By taking a data-driven approach to how your content performs, you can make sure it is being seen by the right people. Each piece of content that you devise and distribute shouldn't be just for the sake of it. You want to add value, and that is best done when you produce data to back it up.

From our experience, a mixed metric, tiered approach works

best to get a balance of various measures, including reach, awareness, engagement, authority, relevance, trust and influence. Potential measures could include:

- Website traffic, social media follows, branded queries, media mentions
- Speaking engagements – triggered by the thought leadership ideas and topics themes
- Time spent reading, watching or engaging with your thought leadership content
- The rate and frequency with which recipients share thought leadership content, or reach out to learn more
- Downloads of reports, infographics, whitepapers

Is your thought leadership delivering a positive ROI?

Thought leadership marketing budgets are set to double over the next five years, and this isn't a coincidence. Firms are starting to realise the significant impact that it can have on their business.

However, no solid thought leadership strategy is without a plan to track and measure its performance. At iResearch Services, we have developed TROI, the world's first interactive online tool that allows you to measure your organisation's position as a thought leader within your chosen industry.

If you'd like to find out how your firm's thought leadership is performing, visit our website to carry out a simple 3-minute assessment.

iResearch™ For thought leadership content ideas, visit www.iresearchservices.com
research to relationships
For enquiries, email thoughtleadership@iresearchservices.com

The 1923 London Dock Strike

On 2 July 1923, a dock strike began in Hull when employers reduced dockers' pay from eight shillings to five shillings and sixpence for a four-hour minimum shift. There had been no preparation or negotiations. Ernest Bevin (later Minister of Labour and National Service in the wartime coalition government) but then General Secretary of the Transport and General Workers' Union (TGWU), simply signed an agreement accepting the new rate of pay.

Standstill

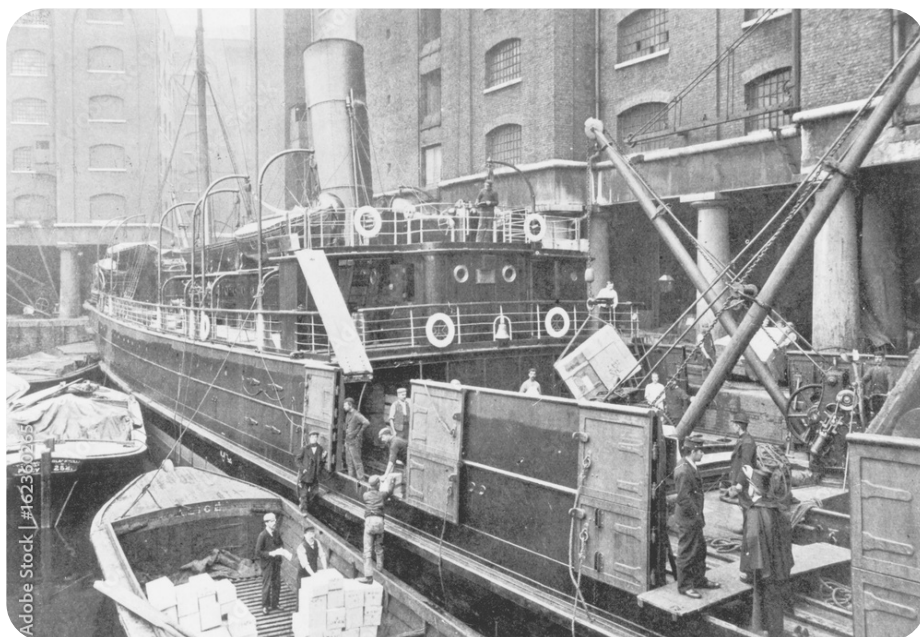
The following day, the strike spread to the London docks when the dockers found out from newspaper headlines that their wages had been reduced overnight. The London docks came to a standstill.

Within a week, 60,000 dockers all over Britain were out on strike. Strike Committees were set up and the London Committee issued several demands, including:

- No wage reductions
- The pay agreement to be revised
- No work until the above are conceded in all ports
- No separate agreements
- No leaving the Union
- The Union to recognise the strike and provide strike pay.

Before the introduction of the Dock Labour Scheme in 1946 which brought some guarantee of pay, dockers were treated as casual workers. Insurance money was deducted from their wages. Every docker received an oval-shaped brass tally. When a docker was given a job for the day, he would hand in the brass tally and collect it again when he got his pay. If the docker didn't get a day's work, he would 'sign on' at the local Labour Exchange with the brass tally as proof.

It was clear that the TGWU's official leaders, Ernest Bevin and Harry Gosling, MP for



Whitechapel and St George's, did not support the strike. They argued that the men were breaking the agreement to which the TGWU was bound. Having made their point, the dockers should return to work.

The TGWU's annual conference took place during the second week of the strike. The vast majority of delegates supported the official leaders and urged the dockers to go back to work.

ran a press campaign to publicise the resolutions that had been agreed in official TGWU meetings. Meetings and conferences were held outside of London. After three weeks, the provincial dockers returned to work at the reduced rate.

The London dockers fought on alone. The London Strike Committees looked to Tom Mann, a radical trade unionist and member of the British Socialist Party who had helped to establish the Communist Party of Great Britain in 1920. He was also Chairman of the British Bureau of the Red International of Labor Unions (RILU).

Discredited

Matters now became very heated. A rival union of the TGWU went on strike in support of the London dockers, while some of the men who had been associated with Mann in RILU and the Communist Party became discredited by calling for the dockers to return to work. The Central Strike Committee leadership rejected both Mann's help and assistance from provincial delegates as they wanted the strike to be solely a London strike. To complicate matters further, 14,000 dockers went on strike in Dublin on similar issues.

After six weeks of paralysis on the London docks, a mass meeting of striking dock workers held on 19 August agreed to end the strike. The dockers returned to work the following day.

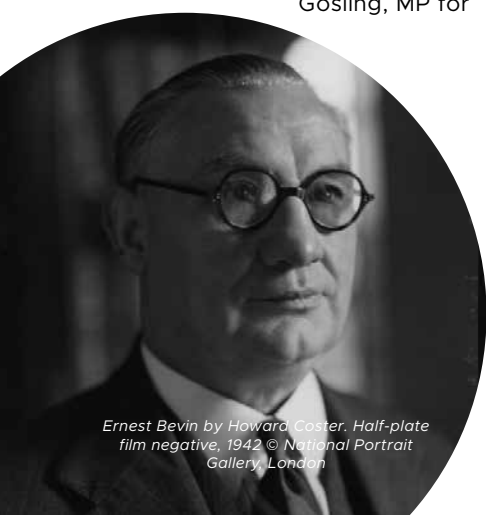
100 years ago in London is researched and written by Alexa Michael



Sydney Morning Herald (NSW : 1842 - 1954), Tuesday 24 July 1923, page 9. National Library of Australia

Reduced rate

The conference's decision was upheld by the TGWU's officials who set about breaking the strike. They told the employers they would settle the dispute based on the agreement and



Ernest Bevin by Howard Coster. Half-plate film negative, 1942 © National Portrait Gallery, London



Padel in the City

Padel is the world's fastest-growing global sport and combines elements of tennis, squash and badminton. This summer it was celebrated in the Square Mile with the installation of a court at Tower Hill as a means to drive footfall to central London and aid economic recovery.

Behind the initiative were the Central London Alliance (CLA), Aldgate Connect, EC BID and Blue Orchid Hospitality. The court was installed in partnership with Game4Padel, the sporting organisation backed by Andy Murray.

Unmatched

CLA founder and chair Tony Matharu said that the initiative was part of the plan to encourage a recovery "and to stimulate visits to central London, highlighting the reasons for returning to the workplace that are not just about 'the desk' – its renowned sporting events, unmatched heritage, arts, culture and other offerings."

www.centrallondonalliance.com

www.game4padel.com



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We're building a bridge between business and technology for a stronger cyber defense



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"There's a collective blind spot in the cybersecurity industry. We won't find the answer to cyber threats by strengthening our digital defences alone. What is required is an ability to connect all our employees to this threat. We have to harness our organisation culture too." --Sem Ponnambalam, Co-founder/CEO xahive

<https://vimeo.com/818620646>

For more info: contact sem@xahive.com

xahive

www.xahive.com

Bold steps in the City

| by **Chris Hayward**

“I have recently completed my first year as policy chairman – the political leader – of the City of London Corporation. During that time, I have been privileged to represent our great city and our outstanding businesses around the country and indeed around the world.

A year ago, City worker footfall was barely above half of pre-pandemic levels with the cost-of-living crisis just beginning to bite.

Stabilising

To address the huge challenge faced by businesses who rely on footfall and spend within the Square Mile, we launched *Destination City* – a major programme to celebrate the City’s unrivalled history and heritage, champion its world-class arts and culture, and promote its outstanding leisure offers. Footfall is recovering strongly, with tube journeys stabilising at around 80 per cent during the week and a return to pre-pandemic levels at weekends.

A new visitor and tourist brand for the City of London will help to make the City a seven-day-a-week destination. In seeking to get workers back to the Square Mile as well as attracting new

visitors and businesses, *Destination City* will be an important driver of growth for many years to come.

Climate commitments

During the last year, we launched the Centre for Financial Innovation and Technology to maintain the UK’s dominant position in fintech. In May we hosted the second Net Zero Delivery Summit, which has become the platform to help business and government translate their climate commitments into action. In the next year I want to focus on improving the business environment for our SMEs.

Under threat

But, as we look ahead, we see that the City’s place as the global financial leader is under threat. UK economic output is only just back to pre-pandemic levels and UK productivity is still lower than many of our competitors.

And the City Corporation’s recently published competitiveness report – *Our Global Offer to Business* – shows that – for the first time – London is not

the clear leader in our global offer to business but is placed joint-first. The competition is strong. From New York in the west to Singapore in the east, the challenge is serious.

Global powerhouse

If we want our City to thrive, if we want financial and professional services to remain the engine in the national economy, if we want the United Kingdom to remain a global powerhouse, we take bold steps. That is why the City Corporation launched *Finance For Growth*. Bringing together the most influential figures from across the sector, Finance for Growth will advance major reforms – ‘big moves’ – that will shift the dial on growth.

The City Corporation’s work will advocate for our financial and professional services sector to be the best-in-class, driving UK Plc, creating the wealth and jobs that support the economy and support public services for the remainder of this decade and beyond.

Chamber members can help to amplify these important messages. Let me know your thoughts, join in with the City’s initiatives and help us strengthen the City and UK’s international standing. ”

Chris Hayward is policy chairman at the City of London Corporation

Christopher.Hayward@cityoflondon.gov.uk



Chris Hayward

The Wren project

St James’s Piccadilly has been at the heart of the community since 1684 and continues to play a full part with its charitable and education outreach work.

The historic Sir Christopher Wren church is however in need of restoration and rejuvenation – hence the Wren project. This will include new

walkways, a restored courtyard and re-landscaped gardens to provide publicly accessible spaces while new partnerships will assist with social enterprise hospitality.

Incomparable

Moreover, the church building will be attended to and a new organ built for what has been described as an “incomparable” Grinling Gibbons organ case.

A new arch will connect Piccadilly and Jermyn Street and new public access from the east is planned from Church Place.

Follow this link to offer help with fundraising and community support

www.sjp.org.uk/support-us/the-wren-project





Rattle and roll

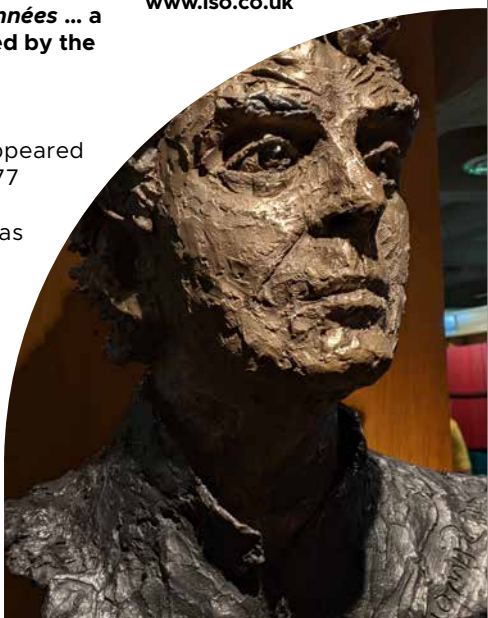
Sir Simon Rattle's farewell concert as principal conductor and music director of the London Symphony Orchestra took place in June and featured the world premiere of Betsy Jolas' *Ces belles années ...* a piece commissioned by the conductor himself.

Rapturous

Rattle, who first appeared with the LSO in 1977 and became music director in 2017, was given a rapturous send-off at the concert which also featured Messiaen's cosmic *Turangalila-Symphonie*, an appropriately passionate piece – his only symphony – from the French composer.

A bronze bust of Sir Simon Rattle, created by Frances Segelman, was unveiled before his valedictory performance as music director.

www.lso.co.uk



SPONSORED COLUMN

Top 4 Reasons Why Finance Shouldn't Handle HR Responsibilities in Today's Business Landscape



In today's complex business environment, the roles of finance and HR have become increasingly specialised and key to business success. In spite of this, when faced with the urgency to reduce expenses, some organisations' preferences is to eliminate the HR department. Frequently, companies opt to retain a single recruiter who subsequently reports to the Finance department. While it is understandable that companies must make compromises to achieve cost savings, the drawbacks of having other employees, particularly those in finance, manage HR responsibilities have drawbacks.

1. Maintaining objectivity:

One of the primary reasons finance directors should not handle HR functions is the need to maintain objectivity. Finance directors are responsible for making critical decision based heavily on financial data, such as budgeting, cost control, and investment strategies. In contrast, HR deals with people matters, including hiring, employee relations, performance management, ED&I, employee wellbeing, and training. By separating these roles, conflicts of interest can be avoided, ensuring unbiased decision-making.

2. Expertise and skill set:

Finance and HR demand distinct skill set and expertise. Finance directors require in-depth knowledge of accounting, financial analysis, and risk management. They must stay up to date with complex financial regulations and market trends. Conversely, HR professionals possess expertise in talent acquisition, employee development, employment law, and fostering a positive work culture. By delegating HR responsibilities to individuals specialised in the field, organisations can benefit from their expertise, resulting in better hiring decisions, effective

performance management, and improved employee engagement and employment law compliance.

3. Compliance and legal considerations:

Finance and HR are subject to specific regulatory requirements and legal obligations. Finance directors must adhere to financial reporting standards, tax law, and audit procedures. HR professionals navigate employment law, anti-discrimination regulations, and employee benefits legislation. Assigning HR responsibilities to finance directors might result in compliance gaps, as their primary focus is on financial matters. Dedicated HR professionals are better equipped to handle the nuances of employment law, stay updated on changing regulations, and mitigate legal risks associated with employment practices.

4. Confidentiality:

HR is typically entrusted with maintaining confidential and sensitive employee data and information relating to employee and management issues. Separating these roles allows organisations to ensure confidentiality and build trust among employees. Employees will feel more comfortable discussing HR-related matters with dedicated HR professionals.

While finance directors play a crucial role in managing an organisation's financial health, they should not assume HR responsibilities. By separating the finance and HR functions, organisations can maintain objectivity, benefit from specialised expertise, uphold confidentiality, and ensure compliance with legal obligations. These measures contribute to the overall success and stability of the organisation.

If you are looking for expert HR solutions and employment law advice, contact Sarah Jo at sarahjo@peopleknd.co.uk



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Landmark jobs fair for Ukrainian refugees

In collaboration with the Department for Work and Pensions (DWP), The Clermont Hotel Group and The Greater London Authority (GLA), LCCI hosted a jobs fair for Ukrainian refugees in London which connected 1,000 attendees with over 40 businesses

The fair presented opportunities not just for employment but by giving support through workshops, aiding digital skills, language training to providing information and knowledge on the recruitment process.

Skilled

The jobseekers who were skilled in a variety of industries such as accounting and finance, public relations and marketing to teaching and medical assessment attended the fair with the hope of taking good news back home to their families.



One of the jobseekers, Nataliia Polizhak (pictured) from Sevastopol, had to endure a long journey from Ukraine via Russia and Belarus to reach a safe place in the UK. She arrived in London in March this year and has been struggling to find a job since then. She attended the jobs fair with the hope of finding a job in the NHS due to her specialisation as a breastfeeding consultant.

Despite having a qualification in teaching and prior work experience as a chemistry and biology teacher in Ukraine, she struggled to find a job in the UK. One of the barriers she recognised was her proficiency in English.

"Communication has always been my strength in Ukraine. However, the same skill is now my weakness in the UK." She looked forward to connecting with employers to improve her English language skills and begin a new life in the UK.



Employing Refugees: measuring business attitudes in London

A report published by LCCI in partnership with the Refugee Investment Network revealed that only three per cent of London businesses employed a refugee in their organisation.

LCCI's survey revealed that London businesses are capable of stepping

up to the job of employing refugees if given the right support and resources when it comes to assistance with the recruitment process, social and cultural integration as well as mental health support.

www.londonchamber.co.uk



Demystifying creativity in business

Innovation and creativity are frequently cited by organisations as the most valuable skills for future success but studies indicate that a big majority of the workforce is increasingly pressured to be productive rather than creative at work

Adam Kingl's new book, *Sparking Success*, uncovers the importance of creativity as a tool for innovation and demonstrates how it can be harnessed to become a driving factor for success. Leaders in all industries must find and cultivate new ideas to adapt to fast-moving trends and disruptions in the business landscape – and where better to find inspiration and lessons in creativity than from the arts?

Pioneers

Kingl profiles business leaders

and creative pioneers, from media powerhouses such as Pixar, LEGO and Disney to major manufacturers such as Bosch and Panasonic.

Each chapter poses a business challenge or an opportunity that requires an innovative mindset before offering insights from leaders across the creative industries. There are interviews with leading figures from the arts including a Broadway producer, the co-founder of The Comedy Store in London, the executive producer of hit TV sitcom

Friends and celebrity chefs.

Mindset

The book sets out to show readers how to become dynamic, creative and empathetic leaders and will appeal to anyone interested in tapping into a creative mindset that will help them overcome challenges and discover innovative solutions.

Sparking success: why every leader needs to develop a creative mindset by Adam Kingl is published by Kogan Page

www.koganpage.com



SPONSORED COLUMN

The Knowledge

LBM's test of what readers know about London

- 1 What is the modern name for Tyburn Road?

- 2 Which official is responsible for maintaining order in the House of Lords?

- 3 What was the Globe Theatre in Shaftesbury Avenue renamed as in 1994?

- 4 Which London constituency did the late Glenda Jackson represent as MP between 1992 and 2010?

- 5 When was the last time two London men's football clubs contested the FA Cup final?

- 6 Who recently announced their intention to stand down as artistic director of the south bank's National Theatre?

- 7 London Calling was a hit single for which band?

- 8 What is the highest natural point in central London?

- 9 Where was the US Embassy prior to its current Nine Elms location?

- 10 Who wrote the lines: A foggy day in London Town/Had me low and had me down?



The need for a common framework to tackle information security threats



by Maria Dimitrova, Lead Auditor

Standardisation is not a new concept. It raised decades ago from the need for a common framework to tackle technical incompatibilities across nations.

Similarly, nowadays, a harmonised system to tackle information security threats is needed. These are becoming increasingly sophisticated and may arise from seemingly unrelated circumstances.

An elegant way to overcome that challenge and ensure robust resilience would be implementing ISO-compliant management systems.

ISO/IEC 27001 is widely known for providing requirements for implementing efficient information security management systems, which enables organisations to manage the security of assets such as financial information, intellectual property, employee details or information that might have been entrusted by third parties.

Ideally, ISO 27001 would be integrated into a broader system and would also include ISO 22301 to give reassurance regarding Business Continuity to the extent defined. And it could be parts of the organisation, locations, size, nature and complexity, and products and services.

Resolving information security and cybersecurity-related issues is frequently perceived as a technical challenge rather than a management responsibility.

Traditionally, we have been worried about computer-assisted fraud, espionage, sabotage, vandalism, fire, flood, etc. We have recently, merely several years ago, started worrying about malicious code, computer hacking and denial of service attacks.

Implementing a management system within a common framework is essential to tackle the threats. Industry leaders are already working towards improving their defence mechanisms.

To be successful, organisations should ensure that: information can flow within the market and across sectors; common rules and ethical values are protected and respected, especially regarding personal data protection and consumer protection; fair access to and use of information are guaranteed.

Another frequent issue that organisations worldwide face is the need for information and cybersecurity professionals to fill in the ever-increasing number of openings. The industry continues to suffer across all sectors from an acute shortage of experts.

This raises particular concerns about how quickly organisations will be able to react and adhere to efficient information security management systems and, most importantly, how efficient the information flows designed will be.

The ISO approach helps organisations be more innovative and agile thanks to planning on business transformation initiatives as part of a solid, long-term digital transformation.

As a result, organisations with integrated management systems effectively reduce technological, legal and financial exposure, direct and indirect costs of disruptions as well as address operational vulnerabilities.

**Maria Dimitrova, MBA, AfCIIS
Lead Auditor ISO 9001 | 20000
22301 | 27001 | 45001 | 50001**

Find the answers on page 72



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Life and art

Currently open at the Whitechapel Gallery, *Life is More Important than Art*, is a multi-disciplinary programme of exhibitions and events *writes Peter Bishop*



Gilane Tawadros

Taking inspiration from the words of African American writer and novelist James Baldwin who proposed that *Life is more important than art... and yet that is why art is important*, the programme features collaborations with artists, performers and thinkers of different generations which “explore the interface between art and everyday life and the role of the art institution at a time of uncertainty and change”.

Entanglement

Extending across the ground and upper floor galleries, the exhibition presents the work of 12 artists encompassing sculpture, photography, film and installation that speak to different experiences of migration, displacement and border crossing, the entanglement of past and present histories and the interweaving of personal stories with global events.

Captivating

I found the works “playful and reflective” as described in the gallery’s literature and also captivating and moving. Three to pick out but the number could

I found the works “playful and reflective” as described in the gallery’s literature and also captivating and moving.

”

equally be 12. First, Janette Parris’ *This is not a memoir* is a series of images of personal East End landmarks accompanied, comic-book style, with an explanation of their significance. Matthew Krishanu’s *In Sickness and In Health* is a series of paintings (one of which is pictured, right) charting a decade of his late wife’s life. She was the author Uschi Gatward and I was able to buy her much-praised collection of short stories, *English Magic*, in the gallery bookshop. Thirdly, *The J-Street Project* includes over 300 pictures of streets in Germany bearing the name Judenstrasse. I hope I have sufficiently piqued the interest of *LBM* readers to plan a visit. The exhibition is free and it is open until mid-September.

In the autumn, the first UK survey of Nicole Eisenman will be on show. She is a leading protagonist of the New York art scene since the 1990s whose work offers a commentary on the changing nature of public life. Drawings, murals, paintings and sculptures address political power structures, changing ideas of gender and the influence of digital technologies on personal relationships.

Pioneering

The Whitechapel Gallery was founded in 1901 to present “the finest art of the world

for the people of the East End, London”. Now, over 120 years later, under the new directorship of Gilane Tawadros, they are renewing their commitment to this founding mission, recognising their pioneering history as a place for contemporary art and ideas that sits in the heart of London’s East End.

Life Is More Important Than Art

14 June – 17 September 2023

Nicole Eisenman: What Happened

10 October 2023 – 14 January 2024

www.whitechapelgallery.org



@ Elizabeth Skewes Castañeda



On their bikes

Ride London – the capital’s annual cycling event once again attracted tens of thousands of two-wheeler enthusiasts to the city’s streets in May. For those at the fitter end of the scale there were opportunities to compete in 30, 60 and 100-mile courses



featuring London boroughs and the county of Essex.

Gentle

For the rest of us, it was a gentle ride around a landmark-laden loop on traffic-free roads in the heart of central London. All routes started on Victoria Embankment and finished at Tower Bridge.

The event promotes cycling



and encourages people of all ages and abilities to get on their bikes. The event was first held in 2013 as part of the legacy of the London Olympic Games in 2012.

www.ridelondon.co.uk

Loganair has lift-off for Heathrow routes

LCCL’s head of membership and events Liz Henderson took to the skies recently to celebrate the launch of Loganair’s new services from Heathrow Airport. Destinations across the British Isles now include Orkney, Shetland, the City of Derry, Dundee and the Isle of Man.

The routes will bring UK regional connectivity to the City of London and enable business development and growth opportunities across the country.



Liz Henderson, Luke Lovegrove, chief commercial of Loganair, and David Nicol, managing director, Promote Shetland

Connectivity

Henderson commented: “Sustainable aviation is vital for British business to grow jobs and the economy across the United Kingdom and overseas. Loganair’s new Heathrow routes achieve that by boosting connectivity across key regions in the UK, ranging from traditional business and tourism centres to some of the country’s most remote destinations.”

www.loganair.co.uk



Heathrow and Loganair expand UK regional connectivity

The UK's largest regional airline makes history by offering routes to five domestic destinations across the British Isles from the premier UK airport.

Fly London Heathrow – Dundee, Shetland, Orkney, the Isle of Man and City of Derry Airport.

Loganair – the UK's largest regional airline – now offers connections to London Heathrow from City of Derry Airport, Dundee, Orkney and Shetland, and its existing Isle of Man service.

The news brings about the first-ever link between City of Derry Airport and Heathrow; it has connected Sumburgh and Heathrow for the first time and restored an air link from Heathrow to Dundee last offered a generation ago.

Most importantly, this ground-breaking and landmark moment for the airline also brings a wealth of benefits to the London business community by opening up new opportunities in regions previously less accessible from the nation's capital.



■ Loganair Chief Executive - Jonathan Hinkles (L)
Joanna Taso - Aviation Director for Heathrow (R)

To mark the occasion, a special gate party took place at Terminal 2 in May as Loganair welcomed passengers onboard its inaugural flight to Shetland via Dundee. Speaking at the event, Loganair's Chief Executive, Jonathan Hinkles, said:

"These routes really take Loganair's provision of regional connectivity to new heights and underline our credentials as the UK's largest regional airline. Maintaining and improving regional connectivity is one of the main levers of a powerful economy, and with these new routes, we're offering business connections into the heart of London from some of the most remote communities in the UK. It truly is a game changer for regional commercial aviation."



Also in attendance, highlighting the importance of these new routes, Joanna Taso, Aviation Director for Heathrow, said: *"Loganair's new domestic routes to Dundee and the City of Derry will open up lifeline connectivity and global business opportunities via Heathrow, the UK's gateway to the world. Their expanded operations are supported by our domestic passenger discount and demonstrate Heathrow's longstanding commitment to regional connectivity."*

Liz Henderson, Director of Membership and Events at the London Chamber of Commerce, was invited to take a round trip from Heathrow to Sumburgh via Dundee to experience Loganair's famous in-flight hospitality. Commenting on the announcement, Ms Henderson said: *"Sustainable aviation is vital for British business to grow jobs and the economy across the United Kingdom and overseas. Loganair's new Heathrow routes achieve that by boosting connectivity across key regions in the UK, ranging from traditional business and tourism centres to some*



■ (L-R) Liz Henderson - Director of Membership and Events at London Chamber of Commerce, Mark Flynn convener of Dundee City Council's city development committee, Loganair Chief Commercial Officer, Luke Lovegrove & Lorna Jack, Chair of Dundee Airport Limited (DAL) Board

of the country's most remote destinations." Fares include 15kg hold luggage per person, with a further generous 6kg cabin bag as standard. A contribution to Loganair's GreenSkies programme is included with every fare. The GreenSkies fund invests in highly accredited carbon offset schemes worldwide and future flight projects to achieve Loganair's plan to become carbon neutral by 2040.

Furthermore, regular travellers can benefit from each journey which qualifies for Clan Points to redeem against future travel as part of Loganair's loyalty programme. Whatever the reason for travelling, by joining Clan Loganair, you collect Clan Points on every trip, so the more you fly, the more points you collect.

Flights can be booked today
at loganair.co.uk and via
all major travel agents.



Fly from

London Heathrow



Flights from LHR



Sumburgh

One-stop, same plane service

Kirkwall

One-stop, same plane service

Dundee

**City of
Derry**

Isle of Man

**London
Heathrow**

BOOK TODAY AT LOGANAIR.CO.UK

Calls for a new Board of Trade and closer regulatory alignment with Europe

by **Stephen Jones**

Trading our way to prosperity, a new report from the UK Trade and Business Commission – a cross-party, multi-sector group of MPs and business representatives – makes wide-ranging recommendations the government should adopt to enhance the UK's trading relationships.

Regulatory

The UK government should adopt a general policy of regulatory alignment with EU standards and regulations unless it is not in the UK's interests to do so, specifically:

- A UK-EU regulatory cooperation council should be established to maintain collaboration on such matters
- The UK government should delay the mandatory use of the new UKCA marking until there is a clear demonstration that the marking offers tangible benefits to UK regulators, businesses and consumers
- They should number engage in negotiations with the EU to establish a formal link between the UK and EU emissions trading systems; and design and implement a UK carbon border adjustment mechanism that aligns with the EU scheme
- The UK government should collaborate with the EU, professional associations and regulatory bodies to seek mutual recognition agreements in various fields
- The UK should aim to match or exceed the labour and employment protections provided by EU law
- The UK should establish a small service provider dialogue with the EU to address the disproportionate impact of trade barriers on small businesses and freelancers and to consider issues related to visas and other relevant factors.



Board of Trade

A new UK Board of Trade should be established, an independent agency, responsible for analysing the UK's trading performance, conducting impact assessments of new trade deals, and overseeing the implementation of existing agreements to identify areas where they can be improved.

It should assess the impact of trade policy options on various policy areas such as climate change, employment, and agriculture.

The board should representatives from major UK business organisations, trade unions, devolved governments, SMEs, and senior experts in trade and regulation.

Visa system

A visa system fit for purpose should be created to include bilateral and reciprocal youth mobility visa schemes with individual EU member states. A comprehensive review of the implementation and uptake of the seasonal worker visa scheme should be prioritised to determine areas for improvement; and a visa waiver agreement should be developed with the EU for those working in the cultural sector on a temporary basis.

Furthermore the UK should reduce the cost of ATA Carnets and work towards a cultural exemption for musical instruments and equipment. It should also review and relax its business visitor rules to enable corporations to bring in highly skilled workers for short-term projects. And a further review should examine

visa costs and paperwork facing UK businesses and seek to make the system more accessible to businesses of all sizes

Trade and Cooperation Agreement

The UK government and EU should task officials with developing a roadmap of improvements to the agreement. It should align its rules of origin with the pan-Euro-Mediterranean preferential rules of origin.

Global trade relations

The government should seek deepening of existing relationships with key trading partners, development of new partnerships, and utilise diplomatic and trade promotion.

It should also strengthen its transatlantic dialogue with the US and seek agreements on digital trade and financial services regulatory cooperation; and hold a parliamentary debate on the objectives for new free trade agreement negotiations.

Integrated government

The government should develop a trade strategy aligned with industrial strategy. A single window system for the entry of trade data, including digitising import and export processes should be implemented.

The UK should ensure stable funding and support schemes are in place to assist SMEs who want to start exporting, with the option for scale-up assistance such as support with trade fairs.

The UK should deliver on its public commitments by implementing a border operating model for trade from the EU. Targeted market access assistance to smaller companies, particularly those lacking resources, should be provided.

www.tradeandbusiness.uk



Mechatronics

Following the go-ahead for the Thames Freeport, local MP Jackie Doyle-Price hosted a reception in the Churchill Room of the House Commons. Guests heard from an array of speakers including the freeport's chair Ruth Kelly and fourth year apprentices in

mechatronics at London Gateway, Lucy Dighton and Adam Braybrook.

Unmatched

The freeport is an economic zone located in the Thames Estuary and UK's largest port – the Port of London. With 1,700 acres of development land, it is unmatched in its access to Europe's large consumer market and connectivity to 18 million people.

www.thamesfreeport.com



LiFi: Revolutionise your Wireless Network for Industry 4.0

In this era of smart industry, reliable and efficient wireless communication is imperative. Wireless technologies have seen a recent influx in demand, with an estimated 75 billion connected devices by 2025. With this increase, traditional wireless technologies are struggling, with limitations in bandwidth, security, and interference management. Enter LiFi: the LED system that transmits data through light.



How does LiFi work, and why is it better than other wireless systems?

Previous wireless systems, such as WiFi, 4G and 5G, use radio waves to transmit data. Whenever we use radio frequencies as a form of communication, a complicated and costly system is at work - requiring radio circuits, antennas, and complex receivers.

LiFi uses LED light bulbs to transmit data through subtle pulses of light. These pulses are invisible to the human eye but carry information to receivers integrated into fixed and mobile devices in a process similar to Morse code. The receivers decipher the light pulses billions of times per second,

enabling rapid and efficient data transmission. Using light waves means LiFi can transmit 3000 times more data than a radio wave system, and what's more, it can be more easily incorporated into existing infrastructure.

The benefits of LiFi for Industry 4.0:

Unlimited Bandwidth and Speed:

LiFi can provide data transmission speeds of over 100Gbps (100 times faster than today's highest WiFi and 5G speeds). With the projected growth of connected devices and data-intensive applications in Industry 4.0, LiFi enables the seamless integration of advanced technologies, future-proofing your business for the ever-expanding digital frontier.

Reliability and Interference Management:

Interference is a common challenge in industrial environments, where multiple wireless devices and technologies operate simultaneously. Unlike radio frequencies, light waves can be controlled and confined within specific areas, reducing the chances of signal overlap and interference. This enables reliable

real-time monitoring, data transmission, and network control without compromising network integrity.

Enhanced Security: Since physical barriers such as closed doors and windows can confine the light signals within designated areas, LiFi reduces the risk of external interference or unauthorised access. Its efficiency in relaying large amounts of critical information is one of the many factors why LiFi has gained the trust of large-scale organisations such as the US military.

With LiFi's innumerable benefits, the future of wireless connectivity looks bright. With our commitment to advancing emerging technologies, GCL can help you evaluate the best options available today for your long-term needs, whether your focus is ESG standards or optimising your business to save time, energy, and money. Contact us today to discover what emerging technologies can do for you.



Empower tomorrow, today with smart technology solutions

At **GCL Building Technologies**, we provide multiple smart building services all from one business, allowing us to simplify and streamline your project, all while economising on energy.

To find out how GCL can help you economise and optimise your business, head to our website or speak to a member of our team, today.

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Indian summer

India Week in May created a global conversation around India's increased importance in the world economy. It is now the world's most populous country and has the highest growth rate of the major economies. Moreover, the country's inflation rate is lower than

that of the UK, US and other large, key markets. As the western world diversifies its supply chains and geopolitical dependencies away from China, India stands to benefit.

More than 100 business and policy leaders travelled from across India to attend the inaugural event – run by global advisory firm EPG – with a further 800 participants from across the UK, Europe and the US. LCCI was one of the main partners and its chief executive, Richard Burge, spoke at a session on growing trade relations between the UK and India.

Opportunity

Other speakers included Nigel Huddleston MP and Ruth Cadbury MP, respectively minister and shadow minister for international trade, Raghuram Rajan, former governor of the Reserve Bank of India, Rajan Rakkam Sangma, education minister of



Meghalaya, and Dame Arlene Foster, former First Minister of Northern Ireland. Huddleston highlighted the putative UK-India trade deal which he said was “a huge opportunity for both sides and could boost our £36 billion trading relationship and pull down barriers to trade.”

India Week included a fashion showing promoting Indian cottons and ‘khadi’ – a hand-spun and woven natural fibre cloth – featuring fashion designer Rina Dhaka.

www.economicpolicygroup.com



Kathmandu calling

Fifteen years ago LCCI played a key role in an aid programme to enhance the capacity building of intermediary organisations in Nepal and to provide local businesses with help to develop, nationally and internationally. Partnering with the European

Economic Chamber (EEC Nepal) in Kathmandu, LCCI gave masterclasses on exporting, trade promotion and providing

support for SMEs.

Diaspora

Dibya Mani Rajbhandari (pictured), the EEC Nepal chair at the time, recently visited London as part of the centenary of UK-Nepal diplomatic relations celebrations. A businessman and former MP, he was keen to maintain and develop cooperation between the UK and Nepal and highlighted the importance of the Nepali diaspora in Britain, the majority of whom are Gurkhas, either veterans or serving soldiers and their families.



Panama chat

LCCI chief executive Richard Burge gave the welcome speech remarks at the recent Panama Day conference with a theme of ‘connecting the world sustainably’.

Panama has been taking steps to adopt structural changes for the transformation of its economic model towards one that is innovative, low-carbon and resilient to climate change.



Feeding London's business appetite for trade growth

I Q&A with *Marta Kozłowska*, LCCI's head of international

London Business Matters: Congratulations on your new role at the London Chamber.

What has been the career path that led you to it?

Marta Kozłowska: Building partnerships and creating networks to help organisations grow has been a central thread in my career. For several years I was development director at the Energy Institute, working with energy professionals and the industry to help deliver net zero and to keep the industry and its people safe. I focused on building collaborations between organisations, and led projects where companies shared their experiences to develop solutions. I enjoyed the truly international nature of the industry and worked with stakeholders across many geographies and cultures.

For a large chunk of my career, I have worked with members in the UK and internationally, supporting them, listening, making connections and creating new collaborations. It is the opportunity to use these experiences and to work in a truly international setting, supporting business expansion and trade, that drew me to this role.

LBM: How do you see LCCI's international offer developing?

MK: LCCI supports businesses empowering them to grow in domestic and international markets, and we will build on the current international offering in trade facilitation and promotion. For example, we are developing trade advisory and consultancy to provide practical advice, to make it easier for London's businesses to enter new markets, and to help overseas companies build their presence in the capital.

This will be supported by growing our training programme and the information hub as well as expanding our membership offering and stepping up support for overseas organisations doing business here. Our international trade and business newsletter will deliver timely news as well as feature information on forthcoming training, events, and trade documentation services.



At the heart of our international focus is support for businesses that deliver most innovative technologies, underlining London's status as one of the leading global centres for innovation and education, as well as for financial and professional services.

London is also a connector between third countries, and as a global city it has a crucial role to play in helping other nations grow. Its thriving diaspora is a huge asset and a natural bridge with overseas markets.

We host events as well as curate inward and outward visits working with partner chambers. For example, we recently welcomed tech innovators from the Brooklyn Chamber to network with our members and businesses in the Innovate UK Edge programme which supports start-ups that want to scale and internationalise.

LBM: What are the key markets you are targeting?

MK: Chambers are a vital component of a thriving eco system that supports business growth in the UK and abroad. Through regional strategies and engagement plans we are building strong relationships with chambers in the top 40 world cities, as well as strategic partnerships with key organisations. We will reflect their diverse needs and to facilitate our members' access to these markets. We will focus on global cities with shared interests and prominence in international relations, which champion free and fair trade, rule of law, recognise standards and qualifications. For example, links have been established with chambers in Dubai, Lagos, Washington DC and Hamburg.

We also have a partnership with the Ukrainian Chamber of Commerce supporting SMEs in Ukraine and refugees in London. Through a series of webinars, the LCCI is helping companies in Ukraine to develop their business plans and marketing to access global markets.

In addition we are working with the African Continental Free Trade Agreement Secretariat, the world's largest free trade area bringing together 55 countries of the African Union to create a single market for the continent and to boost trade between Africa and the global markets.

LCCI is also promoting the role of women in international trade development, particularly in free trade agreements and in chamber networks. Supporting women-led businesses and women entrepreneurs is not just the right thing to do, it's best business practice and creates a huge return on investment by adding value to the economy and to local communities.

LBM: What are the main challenges for business in their import and export ambitions?

MK: Brexit has created hurdles for companies wanting to trade e.g. the volume of documentation now needed for trading with the EU, and around skills or foreign employees needing a business visa.

Businesses are looking for stability in the regulatory environment. They want trade deals which lower tariffs, simplify customs procedures, allow for greater freedom of movement for labour and incentivise market access for the UK's world-leading services sector. We are developing expert advice services which will help businesses navigate complexities, especially for SMEs who might be currently reluctant to export. Digitalisation of trade documentation will also be a huge leap in supporting trade, including the Electronic Trade Documents Bill.

Our trade documents team helps businesses navigate the complex processes of obtaining the necessary permits and licences, providing insight into the different trade regulations businesses need follow to avoid any potential difficulties. The UK is now the biggest issuer of ATA Carnets in the world, which shows the tremendous appetite for international growth.

LBM: How has the WCF Congress in Geneva helped in achieving your objectives?

MK: The congress in Geneva is a premier gathering of world chambers and we have been promoting London as a major centre for business opportunities as well as making and renewing contacts with a wide variety of players in the market. As for the congress content, there has been a strong call for action with chambers and the private sector showing leadership in the key areas of multilateralism, innovation and sustainability including the route to net zero.

Overseas business opportunities

A selection of business co-operation offers made by companies wishing to work with UK firms taken from the Enterprise Europe Network Partnership Opportunities Database. To find out more about these and similar opportunities contact Innovate UK EDGE London, International Partner to EEN at innovateukedge@londonchamber.co.uk or 020 7203 1929

Spain

An integrated vocational training centre in Santa Cruz de Tenerife is looking for companies in the international trade sector with which to collaborate in the search for partnerships. The aim is to be able to send students to carry out internships in these companies.

REF: BRES20230613009

Germany

SME offers an innovative membrane technology for municipal and industrial wastewater treatment. The novel filter and flushing solution reduces the energy demand of the plants significantly. There are fewer space and pre-treatment requirements. Partners are sought to integrate the technology in wastewater treatment projects and applications.

REF: TODE20230613001

Bulgaria

An SME with 20+ years of experience in business consulting and management with rich portfolio of contacts with customers of medical and dental equipment is looking to become a commercial agent or a distributor of manufacturers medical and dental devices and equipment for human and veterinary medicine.

REF: BRBG20230612017

Finland

A manufacturer of solid fuel boilers, feeders, and grain drying biomass containers is looking for cooperation partners under a commercial agency or distribution services agreement. They seek partners to expand their operations

in the international bioenergy market.

REF: BOFI20230613010

Greece

An SME, established in 1990, designs and manufactures high quality and certified marine and industrial sensors. The production takes place in their private owned facilities in Velestino, central Greece. The company is looking for distributors and commercial agents in order to promote and sell their products. The potential partner should have technical knowledge about sensors and experience in industry or the marine market.

REF: BOGR20230228015

France

The company offers accessories in 3 major products ranges: hygiene & beauty / kitchen / childcare. It carries an ethical message of replacing plastic accessories by natural products. The company is looking for partnering with worldwide experienced distributors, ready to collaborate under a distribution agreement.

REF: BOFR20230512017

Italy

A company offers an innovative logistic optimization platform based on AI able to manage all aspects of the delivery service and guarantee the efficient and environmentally sustainable management of fleets and warehouses. It provides many ready-to-use features but is also highly customizable. The company is interested in commercial agreements with technical assistance with logistic operators.

REF: TOIT20230612024

Ireland

A provider of bulk text and SMS messaging seeks a joint venture agreement with a compatible B2B company in the UK, Belgium, Netherlands or Luxembourg to partner by co-marketing each other's services. Compatible firms include those that provide marketing, telecommunications or online services to businesses such as marketing agencies, internet hosting companies, voice over internet protocol providers or any software-as-a-service service with an SMS communication.

REF: BOIE20230529016

Portugal

Producer of astaxanthin produced by native microalgae (*haematococcus pluvialis*) selected in natural Azorean waters is looking for points of sale and/or distributors in Spain with an established distribution network, particularly in the pharmacy and parapharmacie channels. The company sells its products directly, in a bottle of 30 softgel capsules with 4 mg of non-GMO astaxanthin, as a food supplement.

REF: BOPT20221007019

South Korea

The company possesses expertise in product design, software, and hardware technology. They offer firefighting drones equipped with collision avoidance and recoil control technology. Drones are designed to efficiently suppress high-rise building fires and/or operate

independently in densely populated areas, offering rapid-fire suppression effects. Seeking partnerships with public agencies and firefighting organizations through order production arrangements.

REF: BOKR20230612006

Switzerland

A climate-tech startup looks for an agri-business SME, larger company or NGO to partner with for an Eurostars project to collaboratively develop/test their climate-risk analytics tools for risk management and their artificial intelligence-based climate mitigation/adaptation measures recommendation system. Their technology supports short-to-longer-term strategic decisions to make companies/farmers future-proof. An ideal partner has expertise in crop management, agronomy and AI technology.

REF: RDRCH20230609004

To obtain details of these and similar overseas business opportunities, contact Innovate UK EDGE London at innovateukedge@londonchamber.co.uk



Baltic exchange

Estonia's finance minister *Mart Vörklaev*, in office since April this year following the formation of a new coalition government, was a recent visitor to LCCI

Accompanied by adviser *Andrus Säälük* and *Agaate Antson*, economic counsellor at the Estonian Embassy, he informed a round table discussion, chaired by *James Watkins*, LCCI director of policy and public impact, on the new government's priorities with particular reference to climate change, education and digitalisation.

Cleantech

Subsequently LCCI chief executive *Richard Burge* visited Tallinn for meetings with the Estonian Chamber of Commerce who briefed him on their programmes on female entrepreneurship, fostering innovation, and sustainability. He also met with *Cleantech Estonia*, a cluster for early-stage cleantech startups that provides incubation, acceleration, and connections to investors, partners and the public sector.



(L-r) *James Watkins* and Minister *Mart Vörklaev*

Business news from Europe



Sustainable transport

A revised law will make high-quality and timely data available for services such as multimodal journey planners and navigation services. A smarter and interoperable transport system will allow the more effective management of traffic and mobility across transport modes, enabling users to better combine the most sustainable modes of transport.



European Green Deal

The European Union's Modernisation Fund has disbursed €2.4 billion to 31 projects in seven beneficiary countries to help modernise their energy systems, reduce

greenhouse gas emissions in energy, industry and transport, and improve energy efficiency. It is the joint largest disbursement to date and will provide a boost to Europe's green transition. These investments help those Member States to reduce dependency on Russian fossil fuels, meet their 2030 climate and energy targets, and contribute to the EU's long-term commitment to reaching climate neutrality by 2050.



EU budget 2024

The European Commission has proposed an annual EU budget of €189.3 billion for 2024. The budget will be complemented by an estimated €113 billion in payments for grants under NextGenerationEU, the EU's post-pandemic recovery instrument. Their combined firepower will keep driving Europe's ongoing economic recovery and create jobs, while strengthening Europe's strategic autonomy.

Maritime safety

Five legislative proposals to modernise EU rules on maritime safety and prevent water pollution from ships have been put



Compiled by *Angelina Markousi*

forward. With 75 per cent of the EU's external trade being seaborne, maritime transport is not only the artery of a globalised economy, but also a lifeline for the EU's islands, peripheral and remote maritime regions. Although maritime safety in EU waters is currently very high, with few fatalities and no recent major oil spills, more than 2,000 marine accidents and incidents are still reported every year.



On the road with ASEAN

KPMG, supported by the UK-ASEAN Business Council, have been taking ASEAN – the Association of Southeast Asian Nations – around Britain

Keynote speaker at the event hosted in London by LCCI was HE Rama Anom Kurniawan, the Indonesian Ambassador whose country currently chairs the association.

Benefits

Other expert speakers briefed delegates on Vietnam's fast-growing economy, the significance of the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP), and the benefits of engaging with Southeast Asian markets.

ASEAN is a trade bloc which includes Brunei, Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar, the Philippines, Singapore, Thailand and Vietnam. It has a combined population of over 660 million and a collective GDP of

US\$3.2 trillion (2019). It ranks as the third largest regional economy in Asia and the fifth largest economy in the world, after the US, China, Japan and Germany.

Underappreciated

The ASEAN population is young, educated, increasingly online and with a growing middle-class which is attracting the attention of the world. With a strong consumer market and a fast-developing technology sector, the region has perhaps been underappreciated in the UK.

However, with broader geopolitical concerns, the time may be right to re-appraise the region and our experts will discuss some of the salient features and trends, covering ease of doing business, government approach to tax, regulation and Foreign Direct Investment and the business and



consumer economic landscape.

ASEAN states have benefitted from the increasing popularity of the China+1 approach to global procurement.

This has seen a growing number of foreign investors looking to mitigate their supply chain risk by investing in a broader base of supply opportunities in the region.

See pages 60-61 for an analysis of Britain's potential role in CPTPP

www.kpmg.com

Elevate your customers' cardholder data (CHD) security

In today's rapidly evolving digital landscape, securing your customers' cardholder data (CHD) is of paramount importance. The growing number of data breaches, accompanied by reputational damage, regulatory fines, and sanctions, showcases the immense challenges organisations face in safeguarding CHD from increasingly sophisticated cyber threats.



Achieve Compliance with PCI DSS

Navigating the intricate world of PCI DSS compliance and securing your customers' payment card information can be daunting. Xcina Consulting collaborates with you and your team to address the complexities and requirements of the PCI DSS. Visa, Mastercard, American Express, Discover and JCB mandate that merchants and service providers adhere with the 12 requirements of the PCI DSS and associated security controls, to

continue processing card payments. Non-compliance could lead to the withdrawal of a merchant's card acceptance facilities or a service provider's ability to offer card payment-related services, negatively impacting revenue and inconveniencing customers. Secure your customers'

cardholder data and achieve PCI DSS compliance with the help of our expert consultants at Xcina Consulting.

At Xcina Consulting, we expertly guide clients through every stage of their PCI DSS compliance journey, from scoping and conducting a gap analysis of the Card Data Environment (CDE), to remediating findings and formally assessing environments or payment channels.

Reasons to partner with our experienced PCI DSS Qualified Security Assessors (QSAs) at Xcina Consulting

✓ **Cost-Effective Compliance:** Our expert analysis and scope reduction strategies help minimise compliance costs.

- ✓ **Enhanced Security Posture:** Strengthen your organisation's overall security with our tailored solutions.
- ✓ **Knowledge Transfer:** Benefit from our expertise as we empower your staff with essential skills.
- ✓ **Stay Up-to-Date:** Remain informed about the latest developments and changes in the PCI DSS domain.
- ✓ **Seamless Transition:** Successfully transition to compliance with PCI DSS version 4.0.

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Discover more about our comprehensive PCI DSS services by contacting one of our seasoned PCI DSS Qualified Security Assessors (QSAs) to discuss your unique needs.

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How to embrace a truly flexible workplace

by **Ollie Russell**



Ollie Russell is UK head of sales at Employment Hero

www.employmenthero.com

Flexible workplace arrangements are a top priority for businesses and employees but they are still proving a headache for many business leaders and HR professionals. Flexible working is about giving employees power over their work schedules, and that can play out in many ways.

Motivated

One of the benefits of flexible working is increased job satisfaction as employees are able to balance their work and personal commitments more effectively. This can lead to a happier and more motivated workforce, which is likely to be more productive and engaged.

Allowing team members to take a flexible approach to work is one of the most high-impact decisions employers can make to help employees, especially working parents.

Having flexibility often helps reduce interruptions in the workday, as parents aren't having to leave work for parenting duties, losing time to the commute. If a child is sick and needs to stay home from school, parents can work from home instead of being forced to take leave.

Productive

By allowing employees to work when and where they are most productive, employers can ensure that their workforce is making the most of their time. Employees who are able to work from home may be able to avoid long commutes or work outside of traditional office hours when they are most productive. This, in turn, can lead to increased output and better results for the business.

Keep the following in mind to make sure truly flexible working supports both your employees and your business.

1. Put trust at the heart of flexible working

Trust in your team goes hand-in-hand with flexible working. We'd even argue that effective flexible working is not possible without it. Your employees want to see your business thrive. They understand that they have goals and

deadlines to hit, and they don't need to be monitored in order to complete these tasks.

Focusing on output instead of hours, keeping lines of communication up and being transparent about expectations can help everyone feel empowered. The happiest workforce is one where each person feels like they belong.

2. Get the technology right

Technology is great but only when it works. If you are going to have a flexible workplace, then you need to have the tools to make it work. You don't want to spend the first 15 minutes of every meeting or chat trying to hear each other.

3. Communication is key for a flexible workplace

Over-communication is critical to making it work. This means that team members can assign tasks quickly and easily to each other and understand what each other is working on from anywhere in the world.

4. Set clear objectives in your flexible workplace

There are many reasons why you should measure people on objectives rather than output. When measuring the output of remote work, you shouldn't worry about where your team works from as long as you see progress towards your team objectives. Focusing on objectives allows your team to work when and where they are most productive, and it forms a framework for having conversations when things fall behind.

5. Check-ins are sacred

Having direct time with your team during one-to-one meetings allows you to discuss anything that might be unclear and raise any concerns about objectives. Ensure you keep communication channels open and be open to any suggestions from your team members.

Employers who are able to adapt to the changing needs of their employees and offer truly flexible working arrangements will be better placed to attract and retain top talent, increase productivity, and create a more diverse and inclusive workforce.



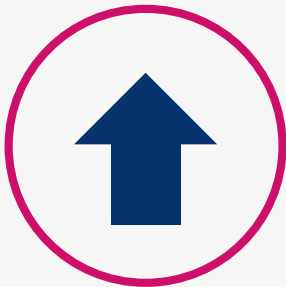


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SCAN ME

The benefits of supporting local business

Peter Campbell explores what can be done to support local shops and the additional benefits this can have



Peter Campbell is commercial director of Snowshock, a UK based slush machines and slush syrups business

www.snowshock.com

The cost-of-living crisis and rising energy prices have caused problems for many people, and businesses aren't exempt from these financial struggles. In fact, in PayPal's Business of Change Report 2022, 78 per cent of business owners claimed they were worried that the cost-of-living crisis would be the biggest threat to their businesses in 2023. There are a number of ways to provide support.

Shop locally

Shopping in your area can help your local businesses during this financially difficult time. Instead of travelling to your nearest supermarket, you can visit your local corner shops and vendors – including your local grocer's markets and farm shops.

Reviews

You don't just need to spend your money to help your local businesses. You can also leave reviews and feedback online. This can highlight the gems of your local area and entice more customers to visit. Honest reviews and positive feedback can boost a business's reputation. Sharing them on social media can also highlight their business and potentially drive more traffic to them.

Vouchers

Purchasing vouchers for their stores can also help. These can be great gifts for your friends, family, and neighbours. This can ensure that new customers are visiting these locations and discovering the great products that local community shops can offer. This both increases the profit and awareness of the business.

Swap to independent brands

Swapping to independent brands, specifically companies local to your area, can greatly impact your local economy and help drive business growth. Whether you are choosing to swap your name-brand slush syrup for a local innovator or buy fresh milk and produce from neighbouring farmers, you can do your bit to further the businesses in your area.

There are additional benefits of providing local support.

Consumer benefits

When you shop locally there is less

delivery charge than purchasing something from a warehouse elsewhere or overseas. And the more you shop locally, your new demand for certain products increases their availability in your area.

Better for the environment

Local businesses might be the answer if you are looking to better your sustainability. Not to mention, buying locally is better for the environment, so you can do your part to reduce your carbon footprint. Simple changes such as getting your produce from a local distributor or farmer could help as the food doesn't have to travel as far.

Encourages growth in the local community

And if you are looking to stimulate growth within your local community, then helping businesses is the way to do it. By shopping in your local area, you contribute to your local economy and help create further job opportunities.

Sustainable

In 2020, 66 per cent of shoppers were more likely to shop in their local area than in 2019, according to Mastercard. And with its benefits for your area, it is no surprise why. Not only can you help local businesses continue to grow, offering more job opportunities, but you can also have a sustainable impact on the environment. By buying local, investing in local businesses, and leaving positive reviews for the cafes, shops, and other businesses you try, you can help boost your local economy and keep SMEs alive.





Growing London's tech centre

Emma Sinclair, chief executive of Enterprise Alumni

During the 10th annual London Tech Week in June, thousands of international delegates, tech entrepreneurs and London and UK-based businesses joined forces to discuss the next steps to growing London's tech sector

London's reputation as a leading global tech hub is well established; it is Europe's largest, attracting double the amount of investment than any European city in 2022 and ranking fourth on the global stage. London is fast catching up with chief contender Silicon Valley, offering access to skills, talent, infrastructure and financing that is unparalleled elsewhere.

Superpower

Last year, UK tech firms secured almost \$30 billion of venture capital funding, just behind those from China and the USA, which is

testament to the superpower of the UK's capital city and all who make it what it is for finding business, trade and investment opportunities.

The week focused on the importance of Growing a Thriving & Resilient UK Tech System, Inspiring a Sustainable Future and True digital transformation & Next Tech Frontiers. Sessions throughout the period helped to fuel entrepreneurship and scale startups, drive green innovation and bridge the gap between science and technology.

Next steps

London Tech Week welcomed Prime Minister Rishi Sunak for a special fireside chat on AI, Leader of the Opposition Sir Keir Starmer for a discussion on responsible technology and London Mayor Sadiq Khan for a keynote speech during the week, with all noting the next steps to take in developing London's tech ecosystem.

Throughout the week, the message was hammered home of London's important convening power and its reputation as a leading global financial centre, housing the headquarters of many major banks, investment firms, and venture capital funds. As

part of the programme LCCI hosted a reception attended by business and tech leaders from across the global tech community to celebrate 10 years of the event. Special guest Emma Sinclair MBE, chief executive of Enterprise Alumni discussed the importance of innovation and entrepreneurship in driving positive change within the tech sector. She also spoke about her own experiences of running a cross-Atlantic tech business and the strengths of London's tech ecosystem.



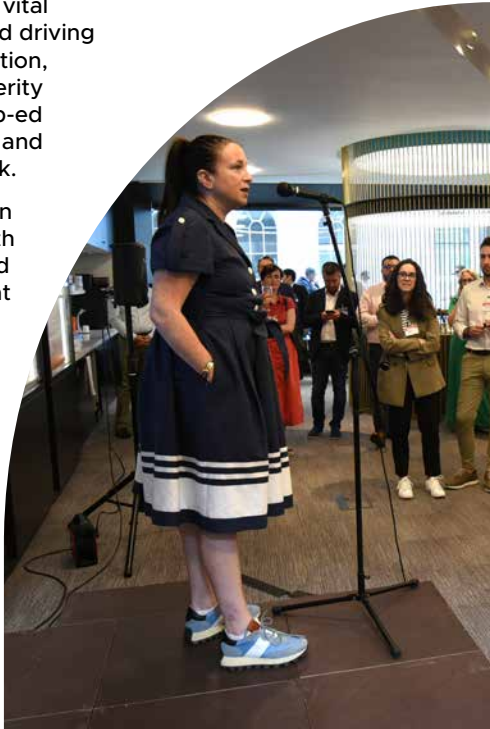
Vibrant

The week also saw Martina King, LCCI president, tech leader and chief executive of Featurespace, reflect on the capital's vibrant tech ecosystem and its vital role in securing and driving sustainable innovation, growth and prosperity worldwide in an op-ed published by LCCI and London Tech Week.

Next year's London Tech Week, the 11th edition, will be held at a new campus at London Olympia, with double the space, double the opportunity and double the impact. In the meantime, LCCI will continue to work closely with industry stakeholders and policymakers to maintain the competitiveness of the UK's tech

sector and London's role as a global city and leading business destination.

www.londontechweek.com



Expansion of the ULEZ vehicle scrappage scheme

In June Mayor of London Sadiq Khan announced that the Ultra Low Emission Zone scrappage scheme would be expanded to include small businesses and all London families receiving child benefit.

Support

LCCI chief executive Richard Burge welcomed the decision and commented: "The

chamber supports the call for action to improve air quality and save lives. We are looking forward to meeting the deputy mayor for transport Seb Dance to discuss how to ensure SMEs can benefit, and the support reaches those who need it." The aim will be to ensure that businesses are not penalised as they move to more sustainable vehicles during the expansion period.



SPONSORED COLUMN

Rising interest rates and the residential property market



Reflecting on the start of my insolvency career in 1990, when the base rate was at a high of 14.88% and property prices were dropping, prompted me to consider whether we can learn from the past.

Bank of England data shows that from 1990 it took until June 1999 for the base rate to reduce to 5%. By January 2009 it was languishing below 2% creating an environment where money was very cheap.

Land Registry data shows average property prices in the UK peaking in Q3 1989, before dipping 12% to a low in Q4 1992, recovering to the previous high in Q1 1997, some 8 years in the doldrums. Average property prices increased by a staggering 257% from the 1992 low to a peak in Q3 2007.

Base rates are likely to rise to 6% and headline mortgage rates to 8%. This fourfold increase coming off fixed rates of 2% means a financial shock on top of the cost-of-living crisis.

There are signs of price reductions, with additional problems arising from buy to let tax changes and cladding on high-rise property. Land Registry data indicates average property prices peaked in Q4 2022.

The financial confidence among property owners will wane, which in turn means that consumer spending will continue to tighten. This will help bring inflation under control but needs some careful management to avoid a recession.

If you are buying a property, take a long-term view, only borrow an affordable amount over an appropriate time frame, pay down borrowings when your circumstances permit and remember properties take time to sell. For property owners, consider whether now is the time to upsize or downsize and what you will do when your fixed rate mortgage deal ends.

For most, a property is a place that you can call home. It keeps you and your family secure and whether its value goes up or down is an obsession that preoccupies UK property owners.

The long-term trend for UK property shows phenomenal growth, so looking to buy when there is a dip may be a good strategy. The biggest challenge is knowing when the dip has reached its low point. Looking back to 1990, it took three years for the market to hit the bottom and another five years for it to recover.

This is going to be an interesting space to watch for the next few months, if not years...

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MENZIES
BRIGHTER THINKING

The UK's green-powered future



Hornsea Wind Farm

From its days as a seafaring super-nation, the UK has always harnessed the power of the elements. As statistically Europe's gustiest country, it's no surprise that the country has a higher offshore wind capacity than any other nation, with almost 11GW generated of the world's current 35GW capacity

With some insights from Northern Powergrid, here are the country's leading wind farm developments.

Hornsea

Located 120 km off England's North Yorkshire coast, the Hornsea 1 farm is currently the world's largest operational wind project. The farm encompasses 174 mw wind turbines and spans an area of over 407 square km, powering over one million homes with green electricity. The site is maintained inland in an east coast hub in Grimsby, which supports a workforce of more than 370 people.

The success of the project has led to further investment in the Humberside area with the commissioning of Hornsea 2 in 2020. Two further Hornsea projects are expected as the UK ramps up plans to go carbon neutral.

Shetland

Typically, offshore wind is more powerful and consistent than onshore wind yet that doesn't mean onshore can't play its part in the UK's net zero future. One of the industry's biggest players, SSE renewables, intends to build the UK's biggest onshore wind farm on the Shetland isles with plans to open the £580 million development by 2025. The proposed plant would harness 103 turbines and would replace Shetland's current power station, helping to decarbonise Scotland's electricity.

Dogger Bank

Since 2012, electricity costs from offshore wind have fallen by 66 per cent, meaning building offshore wind farms are not only more environmentally friendly, but a cheaper alternative to fossil fuel power plants. One such development is the Dogger Bank complex which is a group of offshore wind farms off the east coast of Yorkshire. The three sites A, B and C will collectively become the world's largest wind farm, with an installed capacity of up to 3.6GW. Dogger Bank A, its first phase, plans to become operational in 2023.



Walney

The UK boasts some of the best offshore wind speeds in Europe coupled with large stretches of shallow seabed which make it easy to install wind turbines. Opened in 2018, the Walney extension is based 19km off the Walney Island coast in Cumbria. The project is installed with 87 turbines and its generator connection provides power to roughly 600,000 British homes following investment from Orsted and Danish pension funds PFA and PKA.

Floating offshore wind farm Erebus

Studies show that as much as 50GW of green electricity could be available from the Celtic Sea Waters of the UK and Ireland. The Blue Gem Wind group are making inroads into this market with the first floating wind project in the area. A floating wind turbine is an offshore construction mounted on a floating structure that allows for electricity generation in greater water depths where foundations fixed to seabeds are simply not feasible. Reportedly, over 80 per cent of the world's global wind resources are in water deeper than 60 metres, which makes this a key development for the future.

Reduction targets

The UK has capitalised on its natural weather conditions to become a world-leading nation in wind power and is cementing its place with a number of new developments. With this infrastructure in place, the UK can stay at the vanguard of wind technology and on track to hit its emission reduction targets. Offshore wind can form the backbone of the country's modern, clean, green energy system.

www.northernpowergrid.com

SPONSORED COLUMN

Mental Health in Construction

Awareness of mental health in construction has rapidly risen over the last few years, thanks to organisations such as Mates in Mind and the Construction Industry Lighthouse Charity.

Statistics gathered by the Health & Safety Executive paint an alarming picture:

- 2 suicides per day occur within the Construction Industry.
- 14 lives are lost each week.
- 730 deaths occur per year. That is a shocking number, let alone the ripple effect of each of those deaths affecting family members, colleagues and friends.

Why has this problem become so huge? Or was it always there, and we just weren't counting?

Out of the 1.8 million work-related ill-health cases in 2021/2022, half of these are attributed to stress, depression or anxiety – that equates to 17 million working days lost per year. This is a massive cost to the economy, but also highlights the scale of the problem.

Mental health is an important aspect of overall well-being, and it is crucial to address mental health concerns in all industries, particularly construction. Construction is known for being a demanding and high-pressure environment, which can have a significant impact on the mental health of workers.

Several factors can contribute to mental health concerns in construction, including long working hours, physically demanding work, job insecurity, and financial instability. The nature of the work can also be stressful, with workers often facing tight deadlines, complex projects, and potentially dangerous conditions. In a male-dominated industry, often help is sought too late, or, sometimes, not at all.

Another factor for millions of self-employed tradespeople is that they are not eligible for any pay if they take time off for sickness, forcing many of them to struggle on through poor mental or physical health, when they really need to take some downtime. It's not difficult to see how a seemingly minor issue can escalate into a major problem, combined with the stress of needing to pay bills and provide for their families.

It is essential for construction companies to prioritise the mental health of their workers by implementing measures that promote well-being and support. This includes providing access to mental health resources, such as counselling and therapy, and creating a supportive workplace culture that encourages workers to seek help when they need it.

Training programs can also be provided to equip workers with coping strategies and stress management techniques. Additionally, promoting a work-life balance can help workers feel more in control of their lives and reduce the risk of burnout.

The stigma around mental health is slowly reducing, whilst awareness around these issues is increasing. Checking in on each other can help more than people realise, just a friendly word from a colleague to let someone know that they are there to listen.

Mental health is an important aspect of overall health and well-being, and it is crucial for the construction industry to address the mental health concerns of its workers to promote a healthy and productive workplace.

Every Day:
2 lives lost to
suicide

2021/2022
1.8 million
work-related
ill-health
cases

Transforming the built environment

The built environment generates approximately 40 per cent of our annual global carbon emissions and is a major contributor to climate change. The property and construction sector is on a mission to rapidly transform the built environment and achieve net zero carbon buildings but what are the opportunities and barriers to success?

An expert panel moderated by Mark Jenkinson, director of Crystal Associates and chair of LCCI's environment, sustainability and green growth group, addressed

these issues at a recent briefing and networking event at LCCI, specifically:

- how to create a better built environment
- going beyond construction
- the challenges the industry face in greening-up buildings, old and new
- future pathways to success.

Programme partners for the Sustainability in the Built Environment briefing were British Land, CIBC and SSE Energy Solutions

www.britishland.com
www.cibc.com
www.sse.com

Celebrating cleantech in London

Shirley Rodrigues, London's deputy mayor for environment and energy, recently met with some of London's outstanding start-ups who have benefitted from the *Better Futures* programme to celebrate the growth of the capital's cleantech industry

***Better Futures* is a partnership of leading organisations in London's public and private sectors which supports innovation in cleantech. Over a six-year period the programme has delivered advice and support to more than 200 London SMEs that have developed low-carbon, circular economy and clean technologies.**

Cluster

The event was hosted by one of *Better Futures'* delivery partners, Sustainable Ventures, at its new flagship workspace in County Hall, Lambeth. The workspace opened in April 2023 and will be home to 500+ entrepreneurs, the largest cluster of cleantech start-ups in Europe.

During the event Rodrigues toured the new venue and spoke with Skoon, Tripshift, Propelair, AirEx and Satellite Vu to learn more about their solutions to some of our most pressing environmental challenges.



Shirley Rodrigues

Focus

London has become a focus for early-



stage start-ups and investment in the UK cleantech sector grew to a new high of £134 billion in 2021. Innovations like the ones supported by *Better Futures* are seen as a crucial part of London achieving its aim of reaching net zero carbon by 2030.

The event comes hot on the heels of a visit to Imperial College London by former Microsoft co-founder Bill Gates and Prime Minister Rishi Sunak to celebrate the UK cleantech industry.

Sustainable Ventures is one of a number of delivery partners which also includes West London Business, Imperial College London, Imperial College Consultants, Imperial College Hackspace and OPDC.

www.betterfutures.london

Low carbon construction

Delegates at a recent LCCI property and construction club meeting heard from Graeme Craig, director and chief executive of TTL Properties, the commercial property arm of Transport for London (TfL)

As well as being responsible for over 30 million journeys every day, TfL is also one of London's largest landowners. TfL owns a 5,700 acre estate that includes land and properties with huge potential for creating homes and jobs for the capital.

Commercial

Its landholdings play a vital role in meeting the Mayor's priorities to build affordable homes, while generating revenue to re-invest in improving the London transport network. TTL Properties also manages 2,500 commercial tenants

(93 per cent of whom are SMEs) with 1,000 retail units in and around stations and 850 railway arches.

Craig gave an update on TTL Properties vision for 2023 and beyond including delivering 20,000 homes (half of the homes being affordable), its recent partnership with Network Rail, and its plans to prioritise low-carbon construction methods.

The session was chaired by Natalie Chapman, head of public affairs at Logistics UK. Programme partners for the event were • Goodstone Living • Menzies • Mishcon de Reya and • Thames Freeport



Mental health myths in the workplace

| by *Vicky Walker*



Vicky Walker is director of people at Westfield Health

www.westfieldhealth.com

Business owners need to ensure that their people are as happy and healthy as can be and that mental illness isn't treated as a taboo subject. Sometimes, you may not have immediate control over what is causing your employees feelings of stress or anxiety, as they could be triggered by personal, family, or external factors. But offering mental health support in the workplace can both enhance people's morale and save UK businesses up to £8 billion annually.

Here are four mental health myths that should be debunked to promote workplace wellbeing and create an open, supportive work environment.

Mental health conditions are a sign of weakness

It's important to address the fact that people suffering from poor mental health are not weak. Mental illnesses are diagnosed medical conditions, rather than a sign of a fragile character.

There are several reasons why employees may be struggling with mental health problems, from work-related stress to day-to-day life troubles. Some individuals may be more prone to developing these issues as mental illnesses could be part of their family medical history, favoured by genes and biological factors.

If a worker confides to you that they are dealing with sentiments of stress, anxiety, or depression, you should recognise this as an act of personal strength. Sharing one's feelings, especially if they are not positive, requires determination and courage. So, as the employer, make sure to take action to reduce stigma associated with mental health.

People with mental health issues can't do their jobs

Another misconception about people living with mental health conditions is that they are not able to carry out their job adequately. But the truth is that mental health issues may, in some scenarios, have little or no impact on an employee's performance.

People experiencing sentiments of stress and anxiety may still be able to plough through, maintaining good productivity levels and attendance records. Working hard could even act as an unhealthy coping mechanism, adopted to brush aside a condition. However, this doesn't cure their struggles, and masking their issues could worsen their mental

wellbeing in the long run.

It's not always easy to spot whether one of your employees is battling with their mental health. Therefore, you may want to provide managers with useful guidance and training which may help them detect any warning signs within their team.

Pressure always improves productivity and performance

Some believe that pressure can drive employee performance, productivity, and efficiency. It can keep people on their toes, preserve their motivation levels, and help them achieve specific targets.

However, balance is vital. Excessive pressure can have the opposite effect, leading to a collapse in confidence and concentration. Also, people have different levels of tolerance for stress, meaning they respond differently to work pressure.

If the pressure becomes too much to handle, it can rapidly turn into a risk factor both for the employee and your business. One of the most frequent consequences is 'presenteeism', which refers to a loss in productivity when employees disengage because they are unwell without taking a leave of absence.

As a business owner, you can prevent this by ensuring your people are feeling enough pressure to motivate them to excel without overwhelming them.

Managers can't assist with mental health issues

Managers are unlikely to have the medical expertise to guide people living with mental health through the recovery process. However, they can certainly make a difference when it comes to maximising their team's wellbeing in the workplace.

There are several ways in which, as a manager or company owner, you can instil a positive work culture which accounts for mental health. For example, you can create open forums that allow employees to voice their concerns and feelings, such as stress, anxiety, and depression.

Embedding mental health into your organisation will encourage workers to talk freely about their personal and professional problems. This means that any worry can be addressed from the outset, so timely support can be offered while avoiding unwanted consequences.

Guide to recovering commercial debts

| by Adam Haffenden



Adam Haffenden is a partner and head of dispute resolution at TV Edwards Solicitors LLP

www.tvedwards.com

Against the backdrop of the current economic situation in the UK, it has never been more important to keep your cashflow in a healthy state. This guide explains the steps you need to take to recover any money you're owed.

What is debt recovery?

If you are owed money by an individual, business, or client, and they won't pay you, you will need to initiate what is known as 'debt recovery'.

The cost of recovering debts must be proportionate to the value of the debt. It is fundamental to consider your debtor's financial position before commencing court action.

Step 1 - Letter before action

You should write to the debtor setting out your legal position attaching evidence of the debt. If the debtor has cash flow problems, you may consider offering an instalment repayment plan. If this does not provide a solution, the next step will be to instruct a debt recovery lawyer to draft a letter before action informing the debtor that court proceedings will be commenced if the debt is not paid within a specified period (usually 14 days for business debtors and 30 days for individual debtors). If you fail to comply with the relevant procedural rules, you may be penalised in costs.

Step 2 - Issuing court proceedings

If the debtor fails to reply to the letter before action or the reply is inadequate, you can commence court proceedings to recover the sum owing, along with interest and depending on the value of the debt, your legal costs. Legal costs can be sought from the debtor where the debt is £10,000 or above.

The debtor must respond to the claim within 14 days from the date of deemed service of the claim form unless they file an acknowledgement of service, allowing the debtor an additional 14 days in which to respond.

The debtor will have the following options:

- admit the debt and pay in full
- admit the debt and offer to pay by installments.
- defend the claim.

Step 3 - Enforcing a court judgment

Once a court judgment is obtained, payment will usually be ordered to be made within 14 days of the date of judgment. If the debtor fails to make payment of the ordered amount in this timeframe, you have different enforcement options which are:

- Order to obtain information from a judgment debtor
- This is a court order that the debtor must attend court to answer questions about their financial status.
- Obtain a warrant of execution-county court bailiff
- The bailiff will attend the debtor's property to recover goods which can be sold at auction to satisfy the judgment debt.

Attachment of earnings

This is a court order that a debtor's employer must pay some of the debtor's earnings into court. You will be paid on a regular basis until the debt is paid in full.

Charging order

If the debtor owns a property, you may consider securing your debt against the property. You must be careful that there is sufficient equity in the property to discharge the debt after the payment of existing mortgages and other encumbrances on the property.

Third party debt order

If you have the debtor's bank details, you may seek an order to recover money directly from the bank account to satisfy the debt.

Statutory demand

This is a demand for the money you are owed under the judgment, stating that you will issue winding-up or bankruptcy proceedings against the debtor if the debt is not paid within 21 days. This can only be issued for debts over the statutory minimum level.

There are a few options available if you want to recover a debt owing. You should seek professional advice as to your best options.

INSURANCE SIMPLY DELIVERED

Bespoke business insurance, tailored specifically to the unique needs of a company, is of utmost importance in today's dynamic and unpredictable business landscape. While off-the-shelf insurance policies may offer some coverage, they often fall short in providing comprehensive protection for businesses. Here are several reasons why bespoke business insurance is essential:



Tailored Coverage: Every business operates differently, with its own set of risks and vulnerabilities. Bespoke insurance allows companies to customise their coverage based on their specific industry, size, location, and operations. This ensures that potential risks are adequately addressed and mitigated, providing comprehensive protection

against liabilities, property damage, business interruption, or any other potential threats.

Risk Management: Businesses face a multitude of risks that can have significant financial implications. Bespoke insurance not only helps in identifying these risks but also assists in developing effective risk management strategies. Insurance providers with expertise in a particular industry can analyse potential hazards and suggest risk prevention measures, enhancing the overall risk management framework of a company.

Cost-Effectiveness: While it may seem counterintuitive, bespoke business insurance can actually be cost-effective in the long run. By tailoring coverage to address specific risks, companies can avoid unnecessary coverage gaps or over-insurance, ensuring they are paying for only what they truly need. This targeted approach helps in optimizing insurance premiums and avoiding excessive costs associated with potential claims.

Peace of Mind: Knowing that your business is protected by a comprehensive insurance policy tailored to your specific needs brings peace of mind. Business owners can focus on their core operations



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and strategic objectives, confident that they have mitigated potential risks and have the necessary safeguards in place.

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The Importance of a Radiation Protection Advisor for Your Business



In today's society, many businesses, especially those in the healthcare, veterinary and security sectors use radiation in their daily operations. This equipment is essential to their operations, but it comes with its own set of problems and safety risks. It is important for business owners to ensure that their employees and the general public are protected from radiation exposure. This is where a radiation protection advisor (RPA) can be a huge assistance to the businesses smooth operations.

Regulatory Compliance

Every employer working with ionising radiation is required, by regulation 14, to consult with and Radiation Protection Adviser (RPA) for the purpose of advising on the observance of the Ionising Radiations Regulations 2017.

An RPA must be appointed, in writing, by the employer that uses or intends to use ionising radiations.

Employers are required to consult with a RPA where advice is necessary for compliance with the regulations, this should include:

- The radiation risk assessment required by regulation 8
- The designation of Controlled and Supervised areas as required by regulation 17
- The handling of various regulations as required by the regulations
- The drawing up of contingency plans required by regulation 13
- The dose assessment and recording required by regulation 22.

An RPA can ensure that your business meets these regulations by assisting and review local rules and risk

assessments, and conduct audits, and compliance checks.

They can also ensure that your employees are trained to work safely with radiation equipment and follow the correct procedures with regards to the proper handling and disposal of radioactive material, where necessary.

Cost-Effective

Bringing an RPA into the business team can be cost-effective for your business in the long run. Radiation can be hazardous and has the potential to cause significant harm to both people and the environment. The negative impact of radiation can be serious, including legal liabilities, costly damages, and negative publicity. By including an RPA into your business structure, you can prevent these risks and minimise the impact of any potential radiation incidents.

In Conclusion

Radiation protection advisors provide a vital service in managing the safe use of radiation. By engaging one, you have access to professional expertise and knowledge, ensure regulatory compliance, be cost-effective and have peace of mind. The benefits of having one far outweighs the costs, and investing in an RPA is a wise decision for any business that uses radiation in their daily operations.

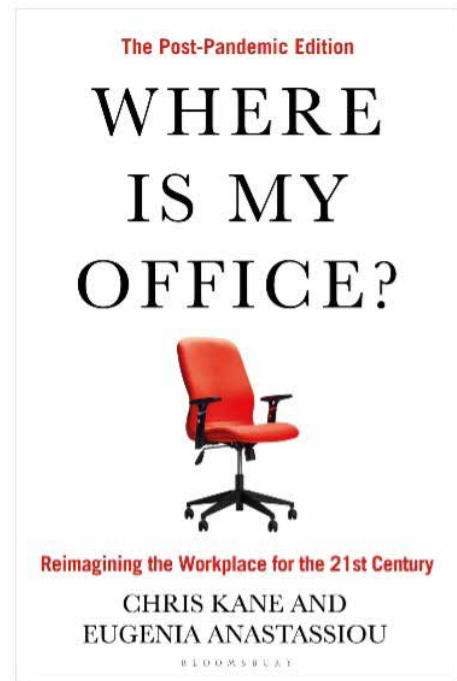
Find out about our [Radiation Protection Advisor](#) services

Contact us on **01622 474162** or email us at info@ukhsetraining.co.uk www.ukhsetraining.co.uk



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Reappraising the relationship between people and place



In the era of WFH, hybrid working and flexible hours, going to the office is no longer what it used to be. Many businesses and organisations, as well as the entire commercial real estate sector, are struggling to address their new workplace dilemmas in the aftermath of the pandemic, which means we need to rethink the purpose of the office.

Needs of the workforce

With the rise of diverse working practices and new technological innovations, the traditional office space no longer serves the needs of the workforce. And with increasing numbers of staff now comfortable with a degree of working from home, how can companies assess their longer-term workspace needs?

This post-pandemic edition of *Where Is My Office?* highlights some of the bold new frameworks and

practical considerations for business leaders, workplace practitioners and those involved in commercial real estate as they navigate the complex post pandemic working landscape.

Portfolio regeneration

The authors investigate the new-found significance of innovative corporate real estate thinking in modern workplaces. The book also includes the real-life case-study of the BBC's radical property portfolio regeneration which took the Corporation from analogue to digital. This also involved masterminding the foundations of new innovative and creative media and business residential centres in White City, London and Salford.

Where is my office? by Chris Kane and Eugenia Anastassiou

**Hardback and eBook
Bloomsbury**

Inspiring and motivating your team

Inspired and engaged employees are often the people who perform best. By fostering a work environment that motivates a team to perform at the top of their game, push boundaries and challenge the status quo, business leaders can have a real impact on the quality of work their company produces *writes Charlotte Boffey*



Charlotte Boffey is UK head of services at Employment Hero

www.employmenthero.com

To improve employee motivation and inspire performance, your leadership team should set the standard. They need to be the driving force behind inspiring employees and helping them grow, whilst continually championing the company's mission and values.

With these goals in mind, here is my advice on how to create a workplace environment that inspires and motivates your team to do their best work.

1. Encourage personal and professional growth

Career development and progression opportunities give your employees personal incentives that will benefit their overall contribution to the company. By encouraging personal growth through regular learning opportunities, you can help drive employee motivation, reduce turnover, and increase productivity rates.

2. Create a culture of reward and recognition

The best way to foster collaboration and honest feedback between employees is to encourage team members to give recognition and praise regularly. This could be through thank you notes, a team notice board, dedicated portions of team meetings or mentions on internal communication channels. By encouraging employees to recognise team members, rewarding your team for going above and beyond in their roles, and acknowledging achievements, birthdays, and work milestones, you can demonstrate to your employees that you are dedicated to their personal development.

3. Establish company traditions

Whether it's a bell in the office for hitting targets, a winning team lunch, a charity fun run or sharing some cake to celebrate a birthday, such traditions and rituals give your team something to look forward to and keep them feeling motivated throughout the year.

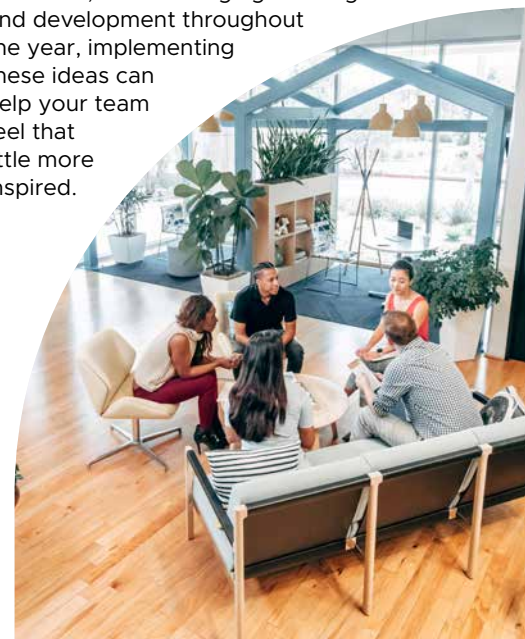
4. Allow for flexible working

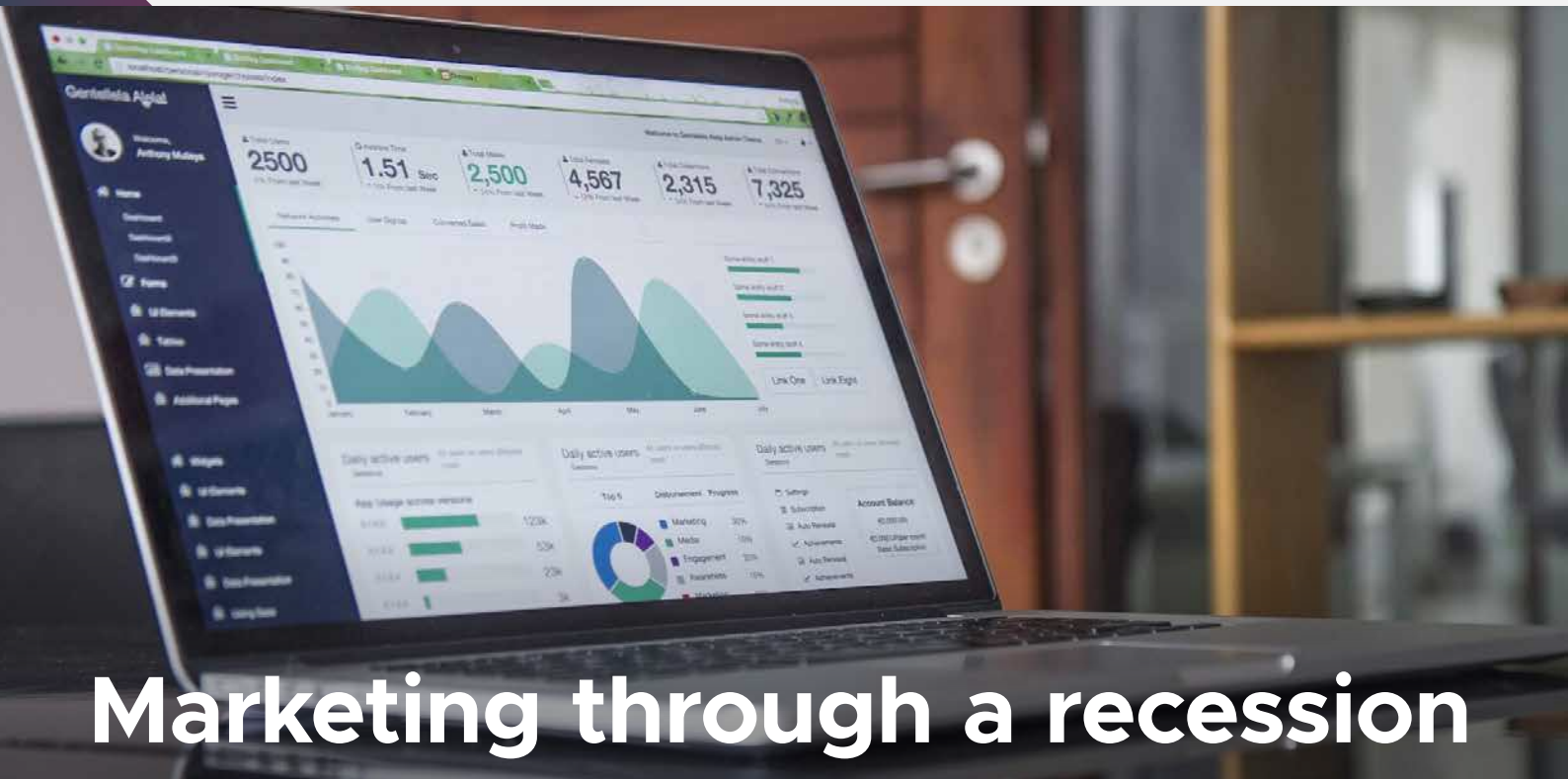
Surveys suggest that over half of remote workers would look elsewhere if they no longer had the option to work remotely. The advantages of flexible working schedules are obvious, so if your work style permits, we highly recommend giving your employees the opportunity to work remotely to help them achieve a sense of work/life balance.

5. Create a physical environment that inspires

A clean, bright, organised office goes a long way. Employees will appreciate efforts to make your physical workspace as comfortable as possible, even if that's just a few small additions like indoor plants, bean bags, or computer monitors and keyboard stands. If your team is working remotely, you can offer a budget allowance for your employees to decorate their home offices so that they always have a comfortable working environment.

Ensuring that your workforce feels motivated and inspired relies heavily on establishing a company culture that puts the well-being of employees and company values at the centre. Whether it's reward and recognition for your team, creating unique company traditions, or encouraging learning and development throughout the year, implementing these ideas can help your team feel that little more inspired.





Marketing through a recession

Gareth Hoyle explores which marketing channels should be the focus of increased activity during a recession

Cutting back on SEO could give competitors a boost

In times of recession, consumer spending habits often change, which is why effective Search Engine Optimisation (SEO) campaigns are essential for brands to get a better understanding of variations to continue to attract customers. SEO relies on quantifiable keywords and search volumes to break down what your target audience is actively searching for online.

SEO provides businesses with the opportunity to rank higher on the Search Engine Results Page. This will increase the amount of traffic a site can earn and will drive increased revenue.

For an ambitious business looking to grow their online revenue, scaling back on SEO means curtailing the impact of the marketing channel with the highest return on investment. The combination of growing consumer demand coupled with relevance, measurability and scalability make SEO one of the most effective digital marketing channels.

If you decide to cut your investment in SEO activity, what will the future look like for your brand online? The answer is those competitors that continue to invest in SEO will be moving ahead while your business either stands still or moves backwards. How will you feel about having less organic visibility and a shrinking share of voice for the most competitive keywords?



Increase your brand awareness through Digital PR

A solid link-building strategy is a prerequisite for good rankings, as search engines use links as the primary means of determining how authoritative a site is within an industry. The better your links, the more credibility you'll have with Google, and the more organic traffic and sales you can drive.

The link-building strategy most likely to drive the most authoritative links is Digital PR. If executed well, it will include top tier coverage from a mixture of national or local press, plus trade and industry publications. These links will last and will help drive traffic to your site, as well as boosting your overall domain authority.

Digital PR often drives the best links to a site and as a consequence it often costs the most to execute. However if you follow this argument logically, by reducing or stopping your Digital PR activity, you stand to lose the most important link-building channel. Moreover, during a recession could be the ideal time to exploit the fact that there is potentially less activity from your competitors.

PPC campaigns to keep your brand competitive on search engines

In recessions, the level of comfort and trust in Google shines through. And with

the majority of clicks coming from the top three search results on Google, having the right PPC (pay per click) ads is essential in order to maximise the commercial opportunities open to digital marketers.

By continuing to advertise via PPC during a downturn you can potentially get ahead of your competitors who may have reduced their click budgets.

For internal business practices and overall account structure, being able to split your target keywords into smaller groups will also give you more understanding of which terms work best and where you may need to reassess your game plan.

Short-term thinking vs long-term business goals

No one can blame a business for looking for short-term cash saving measures like cutting their marketing spend. That said, the problem lies in how to regain that momentum you had pre-downturn once you've made cuts.

Like anything in life, it's the future rewards of sticking to a clear path that provide you with the fruits of your investment. With modern consumers willing to change their allegiance to brands that exude strength and consistency in uncertain times, scaling back your marketing spend could mean you fade into the background compared to other businesses.

Gareth Hoyle is managing director of **Marketing Signals**

www.marketingsignals.com

Unlocking the power of Employer of Record

Expanding your business into a new market can be overwhelming. However by enlisting the help of an Employer of Record (EOR), you can streamline the process and focus on growing your core business rapidly writes Marilyn Jiang

An EOR is an external party that handles the compliance aspect of employment on behalf of another organisation, this means that you can start operations in a new market right away, even without a physical presence or legal entity.

Considerations

Scenario 1: If you're entering a new market with a lot of uncertainties, an EOR can be a great way to test the waters before making a big investment. With an EOR, you can start hiring and operating within days, without the need to set up a legal entity or navigate local compliance requirements.

Scenario 2: If you have ambitious expansion plans across multiple countries within a short period of time, an EOR can help you to scale up quickly and efficiently. Setting up a legal entity and complying with local regulations can be a time-consuming and costly process in many regions, but with an EOR, you can start operating in multiple markets within the time frame.

Scenario 3: During M&A transactions, an EOR can be a valuable tool for simplifying the process of acquiring and integrating new businesses. If the acquiring company doesn't have an existing legal entity in the target country, an EOR can act as the professional employer until the acquiring company completes the process of establishing a local entity.

Scenario 4: For businesses looking to keep costs down and operate at a smaller scale, an EOR can provide cost-saving options. By outsourcing tasks such as insurance, rental, and other hidden costs associated with hiring and terminating employees, businesses can save money compared to the costs of registering a legal entity and administering payroll.

Scenario 5: For smaller businesses looking to stay competitive and attract the best talent, an EOR can help to expand their talent pool beyond their geographic location. By adopting an EOR model, businesses can

overcome distance barriers and recruit the most suitable candidates from around the world.



Scenario 6: For businesses that hire contractors, an EOR can help to mitigate the legal and financial risks associated with misclassifying workers. By working with an EOR, businesses can ensure that they're compliant with local regulations and avoid potential penalties and legal disputes.

In summary, there are many situations where an EOR can be a valuable tool for businesses looking to expand into new markets or simplify their global operations. If you're considering expanding your business overseas, it's worth exploring the benefits of using an EOR to streamline your operations and minimise risks.

Benefits

An EOR offers a range of benefits for businesses looking to expand internationally.

Timesaving

An EOR allows businesses to start hiring

right away without the need to set up a legal entity. This can save valuable time that can be used to focus on the core business.

With an EOR, businesses do not have to worry about the complexities of compliance with local employment laws, which can be time-consuming and distracting from their main operations.

Legal compliance

EORs ensure businesses comply with local legal requirements for hiring and compensating employees. This includes handling payroll, taxes, and other HR processes, which can reduce liabilities and mitigate risks associated with expanding into new markets.

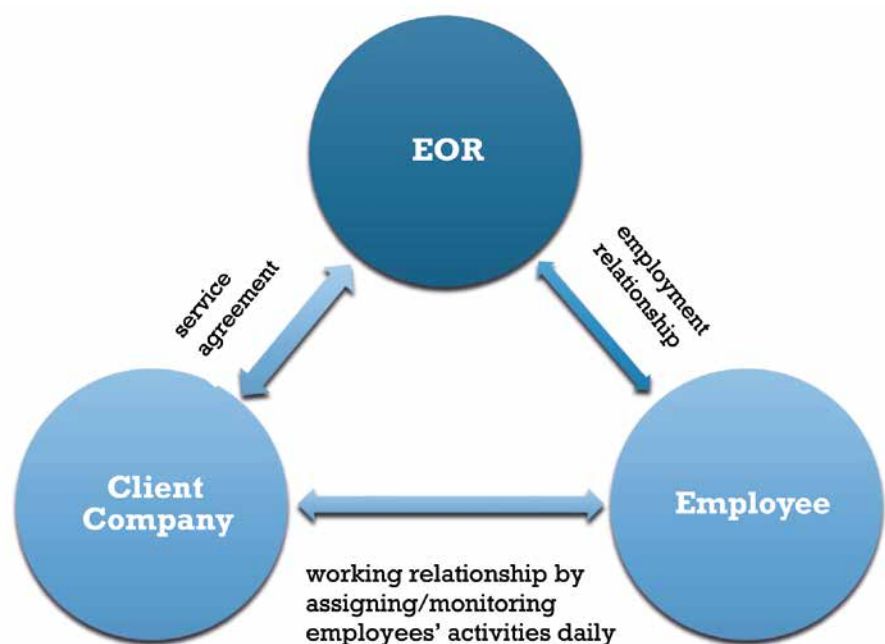
Global workforce

By partnering with an EOR, businesses can expand their workforce globally and tap into new talent pools.

Additionally, if you decide to exit the new market, an EOR can help you to do so smoothly and without any legal complications.

Marilyn Jiang is UK HR service delivery manager at BIPO

www.biposervice.com



Cleankill Pest Control wins sustainability award

Cleankill Pest Control has been named the winner in the sustainability category at this year's British Pest Control Association (BPCA) Members Awards. The award was announced on World Pest Day.



The BPCA Sustainability Award rewards companies that go above and beyond in their protection of the environment through the championing of sustainable solutions and projects that reduce the pest control industry's impact on the planet. It was open to all BPCA members.

Sustainability is integral to the way Cleankill works. The company is constantly looking at every aspect of its business operations to see where improvements can be made, while still delivering effective pest control to its customers.

Improvements include:

- Going paperless by replacing field staff pads with iPads to enable instant reports for customers
- Better targeting of bait stations by more accurately identifying where pests are by using motion sensor cameras and ultra-violet powder
- Using non-chemical alternatives whenever possible such as electric bird repellent systems, traditional traps and LED fly killer units.
- Using natural methods wherever possible such as Harris hawks to deter birds, pheromone traps for moths and heat treatments for bed bugs.
- Moving to hybrid vehicles and employing two 'foot technicians'

When Cleankill was founded in 1995 its ethos was effective pest control that looked after our communities and the environment. Being named winner of the Sustainability Award at the 2023 BPCA Member Awards shows this commitment is still going strong.

Cleankill Managing Director Paul Bates said: "Winning this award on World Pest Day is a real achievement for Cleankill. Being sustainable isn't about words, it's about actions and what we have noticed is through lots of small improvements we have been able to make a big difference.

"Reducing our reliance on paper, using alternative forms of transport and simply working more sustainably has meant we've been able to reduce our consumption of water by an estimated 1,888,208 litres and our carbon footprint by 74.665 tonnes."

Cleankill has won numerous awards over the years, including Best Green Business at the South London Business Awards in 2013, Best Green Business at the Croydon Business Awards in 2016 and Responsible Business of the Year (2018) and Green Business of the Year (2020) at the Gatwick Diamond Business Awards. In 2017, Cleankill was named Provider of the Year at

the ARMA Ace Awards and in 2019 Company of the Year at the British Pest Management Awards. As well as being award-winning, Cleankill was the first pest control company in England to achieve a Gold Investors in People accreditation.

Now employing 57 staff, Cleankill Pest Control offers eradication and preventative services for all public health pests, including: mice; rats; cockroaches; wasps; fleas; squirrels and pest birds. As a registered waste carrier, Cleankill can also remove pigeon debris and other waste.

With offices in Surrey, East Sussex, Bristol and Buckinghamshire, Cleankill has many customers throughout London, Surrey, Sussex, the Home Counties, Bristol, Gloucestershire and Somerset.

For expert advice and a free survey for any of your bird problems contact Cleankill Pest Control on 020 8668 5477.

Cleankill
pest control

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BPCA
British Pest Control Association
WINNER
Winner COMPANY OF THE YEAR

BUILT ON REPUTATION:
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VALUE FOR MONEY
TRANSPARENT PRICING
NO HIDDEN COSTS
EXPERT ADVICE

ISO 9001 REGISTERED FIRM
ISO 14001 REGISTERED FIRM
Constructionline
INVESTORS IN PEOPLE
We invest in people Gold
THINK GREEN

@cleankilluk

The critical importance of skills

Dominic Fitch looks at the key skills that every employee needs in 2023 and how leaders and managers can spot these, as well as teach new skills to workers

Time management

Having strong time management is something that every employee should strive towards, as it remains a key skill that employers will look for. Time management has long been an important aspect to an employee's skillset but is more so with the emergence of remote workings.

Employers must be able to trust staff to get on with their work and be productive without having to watch over their shoulder. Though remote working is commonplace and often beneficial, it only works if staff are as organised and time efficient as if they were working in a traditional office environment.

Time management is important to hit deadlines, and generally to meet the overall needs and expectations of the company.

Many companies are operating with smaller workforces and it is imperative that staff have their day organised, so they are working as efficiently and productively as possible.

Should time management be an issue, it can have implications and it is important that leaders and managers provide support. Executive coaching can assist with managers working with team members on issues such as this.

Decision making

Some people find decision making a nerve-racking proposition. However,

employers value people who can show decisiveness and make those tough decisions. Sometimes, difficult choices need to be made, and it can take a certain type of individual to get this done effectively.

This skill sets a person out in a business as an effective worker and someone who gets things done. These are key traits to possess, particularly when looking to progress and work up a business.



Dominic Fitch

Collaboration

Employers also look at an applicant's collaboration skills, and how they will implement this throughout the business.

It is crucial that in times of remote working, colleagues still display willingness to collaborate with others across the business. Utilising platforms including Teams and Zoom to do so can build the ethos of an office environment, with remote staff. Managers can help build skills and increase the amount of collaboration within the workplace by holding regular company catch-ups and encouraging team lunches and activities.

Effective collaboration can increase productivity across an organisation, and by thinking about this through projects can showcase to managers that you are playing an important role across the team.

Adaptability

In a changing world, it is important that businesses and employees are

able to adapt to the changes taking place around them. As we saw during the Covid-19 outbreak and subsequent lockdowns, businesses had to be agile and change - and so did members of staff.

As businesses faced periods of furlough, working remotely and in smaller teams, people needed to change with what was happening. This included getting to grips with technology to have meetings rather than face-to-face communication - which is still an important skill to have.

Though the world has settled down to a new sense of normality, there are still changes that people must adapt to. This can be technological, processes and business practices.

Continuous learning

If you want to progress in your career, you must keep learning and developing yourself within the business.

Nowadays there are many new processes to learn, so many new technologies introduced across businesses, and a need for constant personal development.

It is important not to rest on your laurels and it is important also for managers and leaders to coach, nurture and develop skills, as well as offer regular development meetings and encourage training in areas where employees feel they are lacking.

Employees showing initiative and taking up these offers are likely to stand out in the organisation moving forward.

Dominic Fitch is head of creative change at Impact International

www.impactinternational.com



I just wanted to buy some towels!

I Oliver Dax on the frustrations of the customer buying experience



Oliver Dax is managing director of Monkey's Paw Consultancy Ltd

www.monkeys-paw-consultancy.com

The customer service experience with some websites might just have tipped over into bombardment now. It's blitzkrieg. You alight on a webpage hoping against hope that you can just click on an item and buy it.

Why on earth would you think it was going to be that simple? Good luck with that. These days it seems to be the trigger for a whirlwind of tiny windows all desperate for your attention, accompanied by an ever more disconnected series of unrelated questions.

I just wanted to buy some towels.

Hectoring

Customer engagement is crucial of course. Getting it right and making the client feel welcome, valued and allowing them to dictate pace is essential. The buying experience is as important as the product. My recent experiences have only gone to reinforce the fact that the digitised version of an over-eager sales assistant only serves to switch your client off.

Once again, the question of price is superseded by the client experience. I am now in a mindset where I would be more than happy to pay more for my towels just to avoid the annoyance of this hectoring sales approach.

As a sales trainer myself and having worked in this arena for the best part of 35 years, perhaps I'm oversensitive to it. It's a fair argument. But in my time, a good number of great mentors have trained me and that, plus my own experiences, tell me that bombardment rarely works. Getting overly bogged

down on pricing also rarely works. One of my previous mentors once told me "If cost was the only factor, we'd all be driving Skodas." I accept this phrase is outdated now and that Skodas are rather good, but this comes from a time before they were owned by Volkswagen, and the Skoda brand had a bad reputation and everybody knew it.

A good number of great mentors have trained me and that, plus my own experiences, tell me that bombardment rarely works.

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Value and experience

The facts remain the same though. Cost is only one factor in our decision-making process and it can be completely justified if it is in balance with the value and experience attached to it. You might be slightly cheaper than those around you but if the experience of buying from you is so uncomfortable, most of us would prefer to pay a little more for the better experience.

Selling something properly was never just about the item in question. It's about the whole experience and ultimately, how you leave your buyer feeling. If they buy into you and the experience, then they are much more likely to buy the product. If you leave them feeling unheard, disaffected, or even worse, annoyed, well, that story only has one outcome.

And I still haven't bought my towels.

Windrush – a tribute to courage and resilience

The Windrush 75 Conference and Festival organised by the National Windrush Museum at the end of June was a two-day celebration of the contribution the Windrush generation has made – and continues to make – to British society over the past 75 years in arts, culture, business and entertainment

Reforming Our Futures was held at the Park Plaza Riverside, Radisson Hotel on day one and Art'otel Battersea Power Station. The festival celebrated the lived experiences of the Windrush generation and the pivotal role they have played in rebuilding and developing a contemporary, multicultural Great Britain. The festival highlighted every aspect of their journey which has not been without struggles.

Significance

Dr Les Johnson, founder and chairman of the National Windrush Board commented: "Through Windrush 75 we would like to reignite the conversation on recognising the significance of the Windrush generation to the UK. This festival is not just about giving dignity and respect but also restoring it for those who continue to face prejudice and unequal treatment to this day.

Despite the hurdles, Black people have changed the fabric of this nation - with their mark on the business landscape and through their influence on arts, culture, food and entertainment. They were the driving force behind the newly created NHS in 1948 and operate hugely successful businesses in 2023. Our festival is forward-looking and recognises the realities of the present and aspirations of the future. Through joint efforts and cooperation, we can empower our communities which will ultimately lead to prosperity and cultural growth for all."

Contribution

LCCI chief executive Richard Burge said: "London Chamber and the National Windrush Museum are united in a collaborative effort to celebrate the success and contribution of Caribbean people to the UK and to work indefinitely towards removing barriers and struggles that impede their growth in any way. This includes Black businesses and through our Black Business Association (BBA), we are dedicated to supporting the



effective business activity of Black entrepreneurs and employees that boost entrepreneurship and commerce in the capital."

Commitment

Menelik Shillingford is the BBA lead at LCCI. He commented: "Our partnership with the National Windrush Museum is our commitment and devotion to addressing various systemic inefficiencies and inequalities that exist in London, to ensure it is a hub for equal opportunities for all. As a Black professional, through my work at LCCI and as chair of the National Windrush Museum's Next Gen Council, we would like to demonstrate the investable credibility of Black businesses and significantly influence the governments agenda on racial injustice, discrimination and economic empowerment."

Barriers

LCCI's report on ethnic diversity found

out that access to finance is one of the biggest barriers for Black businesses. Black people are also more likely to report negative experiences with banks and financial institutions.

While Black businesses have been perceived to be to be fewer and smaller, there is a clear emergence of innovative Black-led businesses in many growing industries. This is welcome and needs to be mainstream. Yet, ethnic minority-led businesses report hurdles such as a disconnection from networks and mainstream business as well as stereotyping which means they are taken less seriously due to their ethnicity. The report suggested that there is still a long way to go in achieving ethnic diversity in the business landscape.

www.nationalwindrushmuseum.com

NWM
NATIONAL WINDRUSH MUSEUM

Building an inclusive entrepreneurial ecosystem

Dr Yaz Osho explores intersectionality and the importance of taking the whole selves of racially minoritised entrepreneurs into consideration

'Bringing one's whole self' to work is a common phrase in equality, diversity, and inclusion and equity debates around fostering authenticity and the acceptance of people's multiple identities. Why is it that schemes to support racially minoritised (or BAME) entrepreneurs fail to take into account entrepreneurs' multifaceted whole selves on an intersectional basis?



Dr Yaz Osho

Interconnected

Intersectionality - a term coined by Kimberle Crenshaw (1989) - relates to a framework for understanding how a person, group of people or social problem can be affected by the various forms of inequality, marginalisation, discrimination and disadvantage. Intersectionality can be evidenced through the interconnected nature of social categorisations, such as race, class, gender, sexuality and the resulting identification of multiple factors of advantage and/or disadvantage.

Layers of inequality

Considering the experiences of racially minoritised entrepreneurs through an intersectional lens allows for a nuanced understanding of how various identities of these entrepreneurs impact upon themselves to result in differential entrepreneurial outcomes and opportunities.

For instance, the British Business Bank (2020) found disparities in outcomes between entrepreneurs from different ethnic groups under the umbrella of 'BAME', they also found that women from Black, Asian and other ethnic

minority backgrounds experienced the lowest levels of success compared to White women. Lloyds Bank (2021) found that the Black females in their research reported not receiving funding in the same way to men. These are just a few examples of how entrepreneurs with multiple identities, particularly those occupying multiple disadvantaged demographic categories, experience layers of inequality.

Disparities

It is therefore imperative that interventions and schemes intended for racially minoritised entrepreneurs are structured and designed in a way that considers the intersections of multiple identities which, in some cases, compound entrepreneurial outcome disparities.

Interventions

Recommended interventions which consider intersectionality include, but are not limited to the following:

1. Increased opportunities for racially minoritised groups to act as intermediate funders when they are the intended beneficiaries of that fund. These opportunities could be managed in such a way as to enable groups who have lived experience to be instrumental in the decision-making process for the allocation of funds.
2. To reduce instances where interventions fail to respond to the needs of racially minoritised entrepreneurs impacted by intersectional disadvantage, commissioning organisations for interventions should take advantage

of opportunities to co-create their initiatives and interventions with intended beneficiaries for a bottom-up and responsive approach to intervention design.

3. In efforts to increase racially minoritised entrepreneurs' engagement with business support services, more work should be carried out to ensure that these services and support initiatives are publicised in spaces where there are high levels of trust and engagement with the entrepreneurs. Spaces might include specialist networks, co-ethnic closed groups, racially minoritised-led organisations.

4. Research should be commissioned into understanding how intersectionality impacts upon entrepreneurship for racially minoritised entrepreneurs. In this way, policy will be better informed and commissioning organisation for interventions will design initiatives that are evidenced based.

Ecosystem

As an academic and social enterprise owner, I believe that it is crucial that the UK strives to build an inclusive entrepreneurial ecosystem which positions those with lived experience at the heart of interventions and funds to help overcome the barriers and challenges experienced by entrepreneurs deeply impacted by the intersections of multiple identities.

It is by making intelligible the experiences of racially minoritised entrepreneurs, and how intersectionality impacts upon outcomes and opportunity that appropriate interventions can be designed and effectively rolled out.

Dr Yaz Osho is senior lecturer in entrepreneurship at Westminster University

www.westminster.ac.uk

The Importance of Safeguarding Regulation for PIs and EMIs

In March 2023, the Financial Conduct Authority (FCA) sent a letter to CEOs of Payment Institutions (PIs), Electronic Money Institutions (EMIs), and small EMIs outlining the FCA's priorities; the first was safeguarding.

Safeguarding ensures customer funds are properly identified, separated, and reconciled as relevant funds. There are various systems, controls, and processes that manage these steps to protect customers and prepare firms in the event of insolvency – which are primarily regulated by the FCA's Payment Service Regulations 2017 and the Electronic Money Regulations 2011.

Besides an annual safeguarding audit being mandatory for all PIs, EMIs, and small EMIs, safeguarding assures customers that their funds are properly managed. Demonstrating your willingness to not only meet, but go above regulations such as these, can offer peace of mind to a customer considering placing their funds with you versus a competitor.

Some of the key aspects to be considered / covered as part of

the independent annual audit review, include:

1. Identification of Relevant Funds

To ensure funds are managed appropriately, firms must understand which funds are relevant for safeguarding. Auditors will ensure they are properly identified so controls can be established accordingly.

2. Separation of Relevant Funds

There are two approaches to this step – segregation and insurance/guarantee – of which firms may use one or both. The former is to place customer and corporate funds into separate accounts. Alternatively, firms can obtain an insurance policy or comparable guarantee for the total amount of the relevant funds.

3. Systems and Controls

Besides having a plan for fund management, firms must demonstrate adequate internal control mechanisms. For example, reliable administrative, risk management, and accounting procedures.

4. Reconciliation of Relevant Funds

Firms are also expected to maintain accurate records and accounts through the

frequent and regular reviewing of payments service users and the relevant funds being safeguarded.

With the increasing complexities of business structures, globalisation and technological innovation combined with increasing regulatory scrutiny, firms need to ensure they are operating within a sound and robust control environment with adequate governance structures, in particular when it comes to safeguarding of customer funds.

If you haven't completed your annual safeguarding review yet, or you would like a more comprehensive and independent review completed, consider MHA, the UK member firm of Baker Tilly International – a global top 10 firm of accountants and business advisors. Our GRC (Governance, Risk, and Controls) team is comprised of highly experienced individuals with extensive expertise spanning multiple countries, sectors, and project types. We work with a number of PIs and EMIs and have performed numerous independent safeguarding annual audits, enabling us to

add real value and benchmark against good practices across the relevant sectors.

For further information / discussion – contact:



Shakeel Aslam, Partner
Head of FS Advisory &
Assurance, GRC



Morgan O'Shea
GRC, Client Portfolio Executive

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Burgeoning global relations

Representatives from chambers from over 100 countries were in Geneva for the World Chambers Congress and LCCI chief executive Richard Burge met a large proportion of them. Here he is with:



Rune Rolfesen, chief executive, Oslo Chamber



A delegation from Nigeria



Dr Volker Trier, chief executive, German Chamber and Martin Fahling, Reutlingen Chamber



Gennadiy Chyzykhov, head of Ukraine Chamber



Vincent Subilla, director general, Geneva Chamber



Palesa Phili, chief executive, Durban Chamber



Wouter Van Guick, general manager, Belgian Chambers



Hamad Buamim and Peter Mihok, former presidents of the World Chambers Federation

Two minute interview

Suzy Wilson of RPS

Who are you?

I am technical director – planning at RPS. As a planning consultant, I work for developers, landowners, individuals and other consultants to advise on development opportunities and secure planning permissions for various types of development including residential, industrial/logistics/data centres, care and student accommodation, and energy related development. RPS is a leading global professional services firm working across property, energy, transport, water, resources, defence and government services. Recently RPS became a Tetra Tech company, growing in size and expertise.

What is your connection with the London Chamber of Commerce?

RPS has been a member of LCCI for several years and I've attended numerous events. I am a member of the Connected, Liveable London committee. Its purpose is to provide thought leadership and positively influence stakeholders on the need for more connected and coordinated planning and transport systems necessary for the future development of London. We also respond to the government on London strategies and policies that are relevant to LCCI members.

What was your first job in London?

I joined CgMs (which was bought by RPS in 2014) as an associate director in 2007. So, coming up to 16

years in London and still enjoying all that the city has to offer, socially and career-wise.

Which one business achievement over the last 12 months are you most proud of, and why?

Every project is important but there is one that I'm particularly pleased and proud to have been a part of – the W Block development project at the former Cancer Research UK site near South Mimms. We secured planning permission for an extension to the existing building, plus the addition of new buildings at the site to provide for new research and development space, with a bias towards cancer care and cures.

How do you think the transport system in London can be improved?

I believe London's transport system is pretty good and is quite accessible, reliable and affordable. What would be beneficial is improving the transport system linking to London. It's already expensive and in some instances quite slow (I commute to London on Thameslink so speak from experience), but now with home working becoming more of the norm, it needs to change to encourage people back in and to stay in the city.



Arnold Schwarzenegger by Gage Skidmore. CC BY-SA 3.0

Which piece of red tape causes most problems for your company and why?

The planning system itself, and its inflexibility and the inconsistent approach to the interpretation of policy and guidance by local planning authorities. I have worked for local authorities in the past, so can appreciate the issues and pressures. But if what is set out in the London and Local Plans is to be delivered, a more positive, sustainable, forward-

thinking approach is required across all boroughs. A shortage of town planners exacerbates the problem for the boroughs and planning consultancies.

What is your favourite and least favourite thing about London?

My favourite thing is the buildings and the variety in design, age and use we have in London and what they contribute to an area – its character and atmosphere.

Contrary to that my least favourite is also a specific building, 20 Fenchurch Street aka the Walkie Talkie, beautiful on the inside looking out with the Sky Garden and the views in all directions of the City but, in my opinion, not attractive from the outside or when viewed from the east through the centre of Tower Bridge.

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

Do more to get empty buildings back into active use so they can have a purpose and prevent dereliction. Tackling homelessness and protecting the City's heritage would be part of this.

What is your favourite quotation?

Something I heard recently that I thought was very simple, genuinely achievable and impactful. It came from Arnold Schwarzenegger quoting his father ... "whatever you do, be useful".

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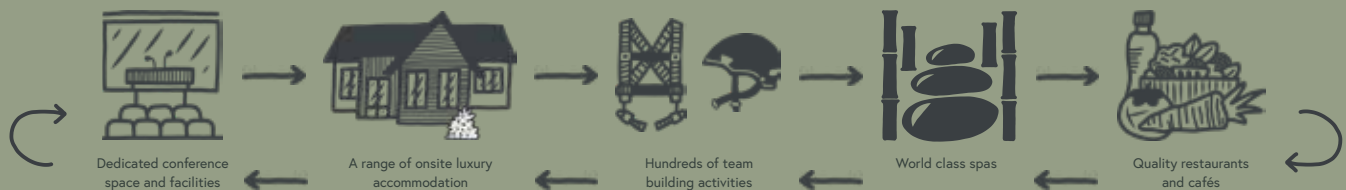
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Two minute interview

Jonathan Krause MD, Forensic Control

Who are you?

I'm Jonathan Krause, managing director of Forensic Control, a cyber security and investigation company based by Fleet Street.

What was your first job in London?

In 1987, I worked for Daiwa, a Japanese trading bank. It's very close to where we are now, in the shadows of St Paul's. I was in sixth form, and travelled down from my home town of Nottingham during the summer break to the big bad City. I was given the very important task of filing paper dockets!



Which one business achievement over the last 12 months are you most proud of, and why?

Turning Forensic Control from a steady cyber security business to something far more dynamic. Since the beginning of last year, we've essentially gone back to being in start-up mode.

We've had some excellent advisors, made key appointments and grown our client base while upselling to our existing

customers. Exciting times – and we've only just begun.

If you were advising a young entrepreneur which business person would you suggest as a model?

I'd advise that there is no single person to follow, so don't go looking for one! Instead, seek a variety of experienced people to talk with. Ask for their feedback on what you're doing.

However, don't feel obliged to agree with them; a big part of the process is learning to trust yourself, and your judgement. One book I'd recommend is *The E-Myth Revisited: Why Most Small Businesses Don't Work and What to Do About It* by Michael E. Gerber

How do you think the transport system in London can be improved?

I've been lucky enough to travel a fair amount and know that we already have one of the best and most comprehensive transport systems in the world. One of the areas I think it can improve on is bringing all the rail services up to London Overground standard.

Accessible, always-staffed stations would help, particularly in south London where the tube network is sparse. If we went back to queuing for buses – rather than forming scrums – that would be nice too.



Which piece of red tape causes most problems for your company and why?

The requirements to fully meet Data Protection legislation. Obviously, as a cyber security business, we intimately understand the need for privacy and adequate safeguards on data. But the requirements placed on SMEs to fully comply with what is expected of them is very burdensome – and means that they are too often taken away from the core focus of running and growing their business.

What is your favourite and least favourite thing about London?

My favourite things: the diversity, the restaurants, the architecture, the galleries, the museums, and the parks.

My least favourite: it could be a bit friendlier, don't you think?

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

On that day, I'd make it traffic free. It would be a much more pleasant place, and I'd be curious to see how the atmosphere of some places might change without the din of cars.

Who would you consider an appropriate person to play you in a movie of your life?

The music producer Mark Ronson, because if you squint really hard he looks a little like me!



What is your favourite quotation?

"Somewhere, something incredible is waiting to be known." Carl Sagan. It encapsulates optimism, positivity, wonder and drive.

www.forensiccontrol.com

THE STEALTHY SIEGE: NAVIGATING CYBER SECURITY CHALLENGES FOR SMES IN THE UK

In this era of digital transformation, businesses of all sizes are experiencing a profound shift in operations. Amidst this evolving landscape, small and medium-sized enterprises (SMEs) face a unique set of cyber security hurdles, often lacking the necessary resources for effective combat. Providers of software solutions primarily focus on tailoring products for larger corporations, leaving SMEs to wrestle with inferior versions or invest in solutions that overpromise and underdeliver.

Regrettably, cyber security vendors often present stripped-back versions of enterprise-grade software to SMEs, asserting their effectiveness. While these versions might be affordable and user-friendly, they frequently lack the robust features and comprehensive protection that their larger counterparts offer. It's akin to attempting to squeeze a square peg into a round hole; the solutions are not customised for the specific needs and challenges of smaller enterprises, leaving them exposed to cyber threats.

Exacerbating the issue, vendors often oversell these solutions. The cyber security market, riddled with technical jargon and complexity, can be treacherous for the layperson. SMEs often find themselves investing in solutions that promise comprehensive protection but fail to provide the resilience they require. In the absence of technical expertise, it's easy to fall victim to the allure of 'all-in-one' solutions and inflated promises. Unnecessary features are presented as essential, leading to wasted expenditure and insufficient defences.

Even when a solution is apt, the cost of implementation and ongoing maintenance can be prohibitively high for SMEs. Beyond software procurement, companies must also invest in infrastructure, staff training, and continuous system updates to stay ahead of evolving threats. These costs can rapidly deplete budgets, forcing businesses to make difficult decisions about where to invest their limited resources.

Moreover, smaller firms often lack the means to maintain a dedicated IT security team, compelling them to rely on employees who may lack specialised expertise. This results in a security strategy that is reactive rather than proactive, leaving these businesses



susceptible to breaches. Given the potentially catastrophic financial and reputational consequences of data breaches, this is a risk that SMEs can ill afford.

To tackle these challenges, SMEs themselves must take a strategic initiative. They need to understand that cyber security solutions are not a 'one size fits all'. It is crucial to assess their unique needs and vulnerabilities and seek out products that cater to these specifics, rather than settling for watered-down enterprise versions. An investment in research at the outset can yield significant returns in the long run.

Grasping the true value of a solution is another critical step. SMEs must develop a discerning eye to sift through the hype and inflated promises. It is advantageous to reach out to industry experts, subscribe to cyber security newsletters, and participate in webinars or workshops. Knowledge truly is power, and an informed decision will protect against being oversold or under-protected.

In terms of costs, SMEs can explore open-source software or SaaS (Software as a Service) models. These solutions frequently offer robust security at a reduced cost. Additionally, outsourcing certain aspects of their cyber security

needs could be considered. Managed security service providers (MSSPs) provide scalable, cost-effective services, allowing businesses to remain protected without the burden of a dedicated team.

Fostering a culture of cyber security within an organisation is of equal importance. All employees should be trained to comprehend the risks and responsibilities associated with cyber security. Regular workshops and training sessions can help ensure preparedness and vigilance within the company.

Lastly, SMEs should seek assistance from government bodies or industry groups. Engaging with these entities can provide access to a wealth of knowledge and collective experience.

Facing cyber threats is an unavoidable aspect of the digital age. Still, with proactive measures and strategic initiatives, SMEs can successfully navigate this complex landscape. The focus should not be on having the largest budget, but on spending wisely and cultivating a culture of security. If executed properly, cyber security can transition from a daunting challenge to a competitive advantage.



Don't ignore the ISDN Switch-off!

By Nick Shepperd
Product & Solutions Director
at Windsor Telecom

Just in case the news has passed you by, Openreach has scheduled the ISDN switch-off for the end of 2025, and you need to consider what it means for your business, or risk getting left behind!

What is the ISDN Switch-off?

The ISDN network (better known as the 'landline') has been an essential communications tool but is no longer fit for purpose as we move more business operations to the Cloud.

Before the start of 2026, businesses will need to upgrade (or replace) their existing telephony solutions with an internet-based alternative to ensure lines keep ringing!

Another date to bear in mind is September 2023, which is when current ISDN-based PBX users won't be able to add any new numbers to their systems, making growth even more challenging!

Why should businesses upgrade?

Other than future-proofing your business, there are plenty of other reasons why you should be upgrading to a modern calling solution:

- Add new communication channels like social media and WhatsApp
- Enable teams to work securely and efficiently from home
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You may be worried about disruption to day-to-day operations, the cost of a new solution (especially if you've recently invested in 'out-of-date' technology) or the complications of changing your telephony system. But don't – Windsor Telecom will support you at every step..



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Britain in the Trans-Pacific Trade Partnership – analysis

by Nicolas Groffman and Sophie Philcox Manners

This March the UK government announced that the UK will join the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP) later this year which prompted responses of manufactured delight and scorn in equal measure.

The CPTPP is a free trade area of 11 countries across the Indo-Pacific. It was largely ignored in Britain until Donald Trump took the United States out of the bloc in 2021. The US was criticised for this since it was perceived as an important trading bloc and a counterbalance to China's economic influence in the region.

The current signatory countries are Australia, Brunei, Canada, Chile, Japan, Malaysia, Mexico, New Zealand, Peru, Singapore and Vietnam, which together had a joint gross domestic product (GDP) of £9 trillion in 2021 and are home to 500 million people.

British media have scoffed at the UK's accession, pointing out that the predicted increase in UK GDP resulting from CPTPP membership would only be 0.08 per cent after ten years, and that we have signed trade deals with most of the member states already.

In this article, we fact-check opposing claims, looking at how the CPTPP might benefit a typical British business (if at all).

The benefits

The government have argued that the benefits of joining the CPTPP include:

- reduced tariffs on goods exports
- new opportunities from diversifying supply chains
- new markets for UK service providers
- improved data flows
- a trade deal with Malaysia
- more access to high-quality consumer goods
- strengthened economic security
- more investment in the UK.

How much will UK and UK businesses economically benefit?

The government says that after the UK joins the combined GDP of the partnership will rise to £11 trillion (15 per cent of global GDP). This is an impressive figure, but no-one knows how much UK businesses will benefit from it. Whilst 99 per cent of the goods exported to CPTPP signatory countries will be eligible for zero tariffs, the UK, prior to the CPTPP, already had free trade deals with all the countries involved except for Brunei and Malaysia (who currently

account for less than 0.5 per cent of UK trade). It's fair to say the short-term economic benefit of this new partnership is marginal.

This is not to say that the agreement is useless. For example, UK businesses

providing services will have an opportunity to build up their brand recognition in the Pacific rim as they gain exposure to a rapidly growing and higher-spending middle class in the region.

That 0.08 per cent figure does sound feeble, and the government acknowledged this figure in a policy paper *UK Accession to CPTPP: The UK's Strategic Approach* but it says

that the economic modelling carried out to calculate that GDP growth figure was based on the "comparative statics approach". This modelling does not fully capture the importance of aspects such as:

- the increased importance of services trade
- changing demographics in member countries (i.e. a growth in the middle class)
- further economic development of CPTPP economies.

Hence, the figure of 0.08 per cent should not be viewed as a conclusive assessment of the economic benefits that the CPTPP will bring to the UK and UK businesses.

Legal obligations and conforming standards

While CPTPP members cooperate on regulatory issues, this is on an 'equivalence' basis rather than through required regulatory harmonisation. This means:

1. There is no single market for goods and services and members tend to retain their own rules and regulations.
2. Members recognise that the standards of each other are sufficiently close to their own to be 'equivalent'.

This is different to harmonisation which would require signatory countries to change their legislation in a defined area for conformity and enforceability across borders.

Prior to joining, the UK had to show compliance with CPTPP rules across all aspects of the agreement. These areas include environmental, labour, and sanitary standards. Signatory countries will hold each other accountable for meeting these rules.

Notably, derogation is possible from some obligations of the CPTPP through separate agreements or "side letters". For example, the UK will have a side letter with Malaysia allowing more liberal rules of origin on automotive exports than the usual CPTPP rules.



A look to the future

Through joining the CPTPP, the UK will gain greater access to the Indo-Pacific region. The government expects this region 'to account for the majority of global growth and around half of the world's middle-class consumers in the decades to come'.

Whilst the CPTPP may not bring the UK immediate and impactful economic advantage, it will link the UK to a fast developing and vital market.

For example, Vietnam, already a signatory of the CPTPP, is one of the fastest growing economies in Asia with its GDP growing 8.02 per cent in 2022. Additionally, South Korea, the fourth largest economy in Asia, have also applied to join the partnership. And, if the US re-joins, there will be far greater benefits.

Hence, the long-term benefits of joining the CPTPP may be far greater than currently envisaged.

Foreign relations

Additionally, from a diplomatic point of view, the partnership



increases British and Western influence in the Indo-Pacific region. This builds on the precedent started by the AUKUS defence pact with Australia and the USA. The growth of the CPTPP through the joining of the UK provides a counterbalance to Chinese economic dominance and influence.

Countries who may previously been inclined to do business with China may instead be drawn to the growth and development of the CPTPP. They may seek to join the partnership and trade with its signatory countries rather than China.

The CPTPP also demonstrates

that the UK sees the current members of the CPTPP as trading partners and as allies.

While it is not impossible to ascribe a dollar value to this and to other aspects of the UK's membership, it is extremely difficult, and it is possible that these intangible benefits have not been factor into the very low GDP growth prediction.

Notably, China is seeking to join the CPTPP, but this is currently unlikely– and has become less likely with the UK joining, since the UK is an opponent of Chinese accession.

What about Brexit?

The government have said

that the UK would not have been able to join CPTPP if it was still an EU member. They argue that this demonstrates 'how the UK is seizing the opportunities of our new post-Brexit trade freedoms to drive jobs and growth across the country'. This may be true, but currently there can be no comparison between the vast trade volume of the EU with the UK, and the comparatively tiny amount traded with CPTPP members. Time will tell if this changes.

The projected economic growth brought to the UK through the CPTPP is not an entirely correct representation of its value. Although not immediately influential, the partnership could have more value from a diplomatic perspective and through its long-term impact on the UK economy.

Nicolas Groffman is a partner and head of the international commercial team at HCR. Sophie Philcox Manners is a trainee solicitor at the same firm

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Who's who on the City of London Chamber Committee

The City of London is the world's largest financial service centre and is home to major banks and other financial and professional institutions as well as up to 24,000 SMEs. It is a key part of the capital's central business district and the UK's economy, generating £70 billion in economic output annually and contributing £1.2 billion in business rates.

The City of London Chamber, a business group within LCCI, champions the voices of businesses in the square mile, representing their interests and providing opportunities to make business connections and to address local business issues. This is enabled by the City of London Chamber Committee led by founding chair Alderman Prem Goyal.



Alderman Prem Goyal **OBE JP**

Committee Chair of City of London Chamber. Advisor, Hinduja Group

Alderman Prem Goyal is an advisor to the Hinduja Group, focusing on green finance investments, fintech bank acquisitions and real estate projects of national importance. As an Alderman since 2017, Prem Goyal supports the Lord Mayor as he promotes the financial and professional services sector.

As a school governor, he retains an enthusiasm for helping young people reach their full potential. Prem Goyal enjoyed a 15-year career at Deutsche Bank in Tokyo and London, specialising in derivatives trading, having worked in institutional sales

and trading with Goldman Sachs on Wall Street. Coming from humble beginnings, he earned his bachelor's from IIT (India) and an MBA from UCLA.



James Alderson, client experience director, Waterstons

Waterstons is a business, IT and cyber security consultancy, and James Alderson is responsible for ensuring that their approach to partnering with clients remains the differentiator by leveraging his own sector knowledge and understanding of technology.



Jonnie Allen, management board partner, Cundall

Jonnie Allen leads the global marketing and business development team at Cundall, a multi-disciplinary engineering and design consultancy that is particularly known for their leadership in sustainability.



Ian Daniels, chartered accountant and partner, Haysmacintyre LLP

Ian Daniels is an audit and advisory partner with a particular focus on the property sector. He is also a keen rugby union watcher and enjoys playing tennis, photography, attending air shows and watching motor racing.



Naga Dinavahi, executive dean, UKCBC

Naga Dinavahi is the executive dean, strategy and global partnerships at the UK College of Business and Computing Ltd London. He is also a fellow member of the Chartered Institute of Educational Assessors, an international quality reviewer, Oman, and a council member of LCCI.



Anne Gadd, head of marketing and business development, Giambrone & Partners LLP

Giambrone & Partners is a multi-jurisdictional international law firm. Anne Gadd has over 30 years' experience holding positions in a number of City law firms organising events and conferences.



Amy Green, insurance specialist, Specialist Risk Group Limited

Amy Green is working at the forefront of designing new insurance solutions for the changing business environment landscape. She has over 20 years' experience in the insurance and risk industry having worked as a underwriter at a global composite and for global brokers.



Kurt Hintz, executive principal, Capital City College Group

Kurt Hintz has worked in further education for over 20 years and has a long history of vocational and apprenticeship training delivery, both in New Zealand and the UK, including running national training contracts for industry. He was chief examiner to NZQA's automotive engineering national examinations and also a world skills national judge.



**Kieron Hodgson,
director of planning,
Icen Projects**

A real estate professional, urban planner and chartered member of the Royal Town Planning Institute. Kieron Hodgson has more than 20 years' experience working across the public, private and voluntary sectors and currently leads the London planning team at Icen Projects.



**Monica Kaur, regional
partnerships manager,
Money & Pensions
Service**

Monica Kaur is passionate about helping people to enhance their financial skills and make the most of their money. Her role is to work with organisations from the private, public and voluntary/third sectors to support their financial wellbeing strategies.



**Simon Neate, director,
WSP**

Throughout his career,

Simon Neate has advised local authorities, other public bodies, landowners, pension funds and other private clients on planning and development, building a practice that was acquired in 2019 by a global engineering and environmental consultancy. He now works in their strategic advisory business.



**Nicholas Nelson,
managing director,
Nexfin**

Nicholas Nelson has over 35 years of capital market experience from trading to financial PR. Floating companies on AIM, AQSE, and the main market, he has supported over 150 flotations with multiple directorship history with eight listed companies under his belt, two of which he co-founded.



**Michael Shapiro, partner,
Spencer West**

A City-based property lawyer, involved with a variety of commercial property and residential work, Michael Shapiro acts for both landlords and tenants and in particular deals with the requirements of overseas occupiers and the serviced office market. Currently he is the Master of the World Traders livery company.



**Paul Singh, SME policy
lead, City of London
Corporation**

SME policy lead for the City of London Corporation, Paul Singh is the senior spokesperson on SMEs while drafting the strategic policy for the square mile. He also owns and runs a number of City and London-based property and construction businesses and sits on high-profile boards within that industry.



**Myriam Walburger,
director of corporate
affairs and marketing,
Govia Thameslink
Railway**

Myriam Walburger has a track record of forging strategic alliances and delivering positive change within operationally challenging, high profile and politically sensitive environments. At GTR she focuses on improving public perception and securing advocacy for the business.



**Sean Walsh, area
director, HSBC UK**

Corporate banker by background, Sean Walsh's 10-year career with HSBC has been anchored around supporting customers from start-ups through to multinational corporates with both relationship coverage and debt financing. He currently leads the City of London business banking team as deputy area director supporting the City's SME businesses.



**David Weatherhead,
regional trade director,
Lloyds Banking Group**

Having worked in the City of London for over 35 years, David Weatherhead joined Lloyds in 2012. He has focused on international trade and covered multiple market segments from SMEs through to large corporate clients both in the UK and overseas.



**Ian Weatherhead,
director of strategy
and marketing, Harod
Associates**

Ian Weatherhead has extensive experience in the defence and security sector, having started his career with the Metropolitan Police in London before joining Thomas Cook Bankers with postings worldwide. During a lengthy spell at the LCCI's international division he was responsible for the USA, and Caribbean and defence sectors, assisting UK companies with their exports.



**Alex Wilson, managing
director and head,
Europe global corporate
banking, CIBC Capital
Markets**

Alex Wilson is responsible for CIBC Capital Market's corporate and institutional client business in Europe and the Middle East, managing a team and portfolio of clients across the energy, infrastructure and financial institutions sectors.



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LCCI Member News



Harod Associates

Harod is a well-established investigation company based in the heart of London. We combine traditional and legal investigation techniques with proprietary cutting-edge cyber technology. Together with our worldwide networks and extensive background in UK law enforcement, we are well positioned to identify, investigate and resolve your most complex issues.

As a leading global investigation and intelligence company, our approach is unique. We deliver a seamless blend of traditional, proven investigative techniques and industry-leading proprietary cyber technology capabilities.

With longstanding careers in UK law enforcement, our investigators have led on state-level investigations, supported world sporting bodies, and provided trusted counsel to corporations and private clients around the world.

Ian Weatherhead
Email: ian.weatherhead@harodassociates.com
Mobile: 07850366086



Pure Tax Support Services LLP

At Pure Tax, our Tax Investigations & Disputes specialists make it their mission to 'fight tooth and nail' for our clients. We established ourselves last year. We keep up-to-date with the latest HMRC operational approaches and statistics, for the benefit of our clients. Even a routine HMRC enquiry can pile on the pressure for entrepreneurs and businesses; serious tax investigations dig deeper and often rattle clients.

The latter are in-depth and intrusive, with several years involved, long lists of questions and defence against penalties required too. Our team fully understand this, so work hard to provide peace of mind to our clients; being the trusted 'buffer' between them and HMRC.

Amit Puri leads our Tax Investigations & Disputes business; fully trained and qualified former senior Tax Inspector with HMRC, with significant investigative and resolutions experience. We regularly write articles for leading publications and present to large groups too.

THE BEING GROUP

The Being Group

**One team, two time zones
 Sydney agency establishes
 London presence**

The Being Group, a Sydney-based, integrated strategic consultancy and creative agency, is proud to announce it has established a vibrant and swiftly growing office in London's Covent Garden. The Being Group is currently working on more than 70 live projects, developing strategy, communicating with impact, facilitating learning, marketing ideas and products, building brands, creating designs, developing websites and producing video, photographic and audio content.

Our clients range from multinational companies and government to start-ups and not-for-profits, across a broad range of sectors, from mining to medicine, to construction to consumer goods.

The Being Group has specific skills, expertise and deep experience in strategy, marketing, digital, communication, design, branding, learning, video and websites.

If you'd like to talk further about how we can help you, reach out to us here (London, thebeinggroup.com).



Green Key Personal Development

It's hard to be a good listener. We are programmed to want to talk, and to share. It takes effort to stop and to listen. But anyone who has achieved great success will tell you that listening is such an important quality to have. Rachel Shackleton of Green Key Personal Development was recently interviewed by Doug Noll of Authority magazine on "How to listen effectively to succeed personally and professionally. Rachel talks about the benefits of listening and gives 5 top tips.

Read more here <https://medium.com/authority-magazine/rachel-shackleton-of-green-key-personal-development-on-how-to-listen-effectively-to-succeed-7a64c4902088>



GPR PS Ltd - ISO Consultants
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GPR Professional Services ISO® LAaaS

Announcement: GRP PS Ltd. Trading as Lead Auditor-as-a-Service® partners with Croner i.

To better support our clients with legislation updates and the ability to develop a legal register from a credible source, we are pleased to announce our partnership with Croner-i.



This enhances our capabilities, especially for ISO 14001 (Environmental and ISO 45001 (H&S), beyond compliance, clients can gain access to a myriad of other resources powered by Croner-i.

Access to the following standards.

- ISO 9000:2015 Quality management systems Fundamentals and vocabulary
- ISO 9001: 2015 Quality Management Systems. Requirements
- ISO 14001: 2015 Environmental Management Systems. Requirements with Guidance for Use
- ISO 45001: 2018 Occupational Health and Safety Management Systems. Requirements with Guidance for Use
- 45002-0: 2018 Occupational Health and Safety Management Systems. General Guidelines for the Application of ISO 45001

Examples of tools and techniques.

- Risk assessment, Green office audit, H&S audit and workflows.

Find out more here - <https://www.gprps.co.uk/subscriptions>



Clearspring Limited

Maria Dawson promoted to new Clearspring Managing Director Authentic Japanese and organic fine foods brand Clearspring has promoted Commercial Director Maria Dawson to the position of Managing Director.

Maria takes charge of the London-headquartered, international fine foods brand from founder and current Chairman Christopher Dawson, who is turning 70 this year and taking a slight step back to focus on supplier relations.

Maria started working at Clearspring as Sales & Marketing Manager in 2012. However, she has been part of Clearspring for most of her life as Christopher's daughter. Maria has grown up cooking and eating Clearspring products and supporting the family business since she was a teenager.

Maria Dawson said:

"I feel extremely privileged to be taking on the role of MD and becoming the second generation of the Dawson family to lead the company and help deliver Clearspring's mission to 'constantly work and play to convert one more acre back to organic each day.'"



Dallington School

Family-owned independent primary school in the heart of the City.

Forty-Five years old this year, Dallington has been a beacon of progressive education for thousands of children over the years. With our holistic, whole-child approach to education, children learn to love learning, discover what makes them tick and be absolutely ready for whichever secondary school they choose next.

With a new Head – James Griffiths - at the helm we are upholding the educational ethos and philosophy of our founder, Mogg Hercules MBE and continuing to produce lovely young adults.

This term sees the children preparing for an exhibition of 45 years of Dallington, an extravaganza Summer Concert and a party for all Dallington alumni.

For more information about the Dallington Difference visit us at www.dallingtonschool.co.uk



Kingston University Business School

Are you looking for bright new talent to join your team?

Kingston University Business School is looking to collaborate with organisations for placement opportunities for both Undergraduate and Postgraduate students.

Students studying Accounting & Finance, Business, Economics, Law, HR, MBA, Management, Marketing, etc are looking for work-based opportunities including:

- Summer internships from May-August 2023.

- Year-long paid placements starting in September 2023 or January 2024.

We will work closely with you to understand your recruitment needs, and connect you with the right student for your business.

For further information please contact Mavi: fbssplacements@kingston.ac.uk



LCCI Member Offers

NOA Ignite



NOA IGNITE

We are an international software agency and technological advisory company specialising in web technologies, DXP implementation, design, multilingual content production and e-commerce - including an e-commerce health check.

What exactly is an e-commerce health check? It's a thorough evaluation of an e-commerce business based on big-picture KPIs and a unique checklist of items to audit. It culminates with a list of features to improve. It should be done annually or before every major upgrade

Contact

noaignite.co.uk/health-check

OFFER

Do you need to check the health of your online store?

Our experts are ready to help. As a first step, schedule a 60-minute obligation-free consultation, complimentary for LCCI members. Follow the link below to make an appointment.

MOVE AND DO CONSULTANCY

Move & Do Consultancy has launched a new product called Fact-Based Decision-Making (FBDM), which helps businesses make decisions based on data. The approach involves creating a mathematical equation to measure how the strategy should produce the expected result. It ensures all decisions made at operational levels are based on data and compatible with the strategy. The FBDM process can be applied to the entire enterprise, department, and process. Tools are also developed to assist decision-making at the operational level.

Contact

For more information: <https://movedo.co.uk/fbdm>

OFFER

The FBDM model is customized according to each business's characteristics, and the process plan is created based on its common features. FBDM aims to optimize decision-making mechanisms.

15% discount for LCCI members.

PURE TAX SUPPORT SERVICES LLP

Our Tax Investigations & Disputes specialists make it their mission to 'fight tooth and nail' for our clients. We keep up-to-date with HMRC practices and statistics. Even a routine enquiry can pile on the pressure for entrepreneurs and businesses; serious tax investigations dig deeper and often rattle clients.

The latter are in-depth and intrusive. Our team understand this, so work hard to provide peace of mind; being the trusted 'buffer' between them and HMRC.

Contact

amit@pure-tax.com
pure-tax.com

OFFER

We believe in using independent tax specialists.

We usually speak to prospective clients and/or advisers briefly. We'd like to offer members a comprehensive call or face to face meeting, to explore tax problems discreetly, for free, for up-to 60-90 minutes.

LENOVOPRO

Lenovo is the world's #1 PC vendor, with a wide portfolio of technology products. Now we offer Lenovo Pro, a dedicated store for SMBs to benefit from exclusive pricing, build to order products, tech advice from your dedicated account manager and 30 day payment terms.

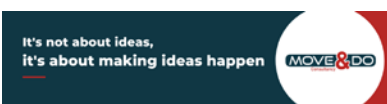
Contact

lenovoprouki@lenovo.com
Website: <https://www.lenovo.com/gb/en/business/benefits/>

OFFER

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SCOTTISH UNIVERSITY EXPANDS BUSINESS SUPPORT SERVICES TO NEW LONDON CAMPUS

Spread across four campuses in the West of Scotland (UWS) and our new London Docklands campus, University of the West of Scotland is working in collaboration with London-based organisations to provide unparalleled, leading-edge business support interventions.

Over the next five years, UK universities will be commissioned to provide over £11.6 billion of support and services to small enterprises, businesses, and not-for-profits in a bid to support economic recovery. According to Universities UK, £2 billion of this support will come from Universities in London.

UWS have a demonstrable track record of supporting businesses through the provision of innovative research projects, workforce training, apprenticeships, Knowledge Transfer Partnerships (KTPs) and employer liaison services. Whether your business requires support to enter new markets, enhance business

performance or deliver staff training, UWS can provide vital support to allow your organisation to move forward with impact to help change our communities for the better.

With a growing catalogue of online, industry led CPD courses UWS has been supporting both public and private sector organisations to tackle skills gaps and upskill their workforce to support staff retention and development. UWS also specialises in creating bespoke training programmes for individuals at all levels of experience – from entry-level to executive level.

Our Knowledge Transfer Partnership (KTP) Centre connects forward thinking businesses with world-leading academics to deliver innovation projects led by inspired graduates, with the key aims of increasing productivity and improving business performance. Businesses who engage in KTP projects achieve an average increase in annual profit of more than

£1 million after taking part. They also create an average of three new jobs and provide training opportunities for 31 staff.

With over 22,000 students, UWS has a continuous stream of fresh talent that can help to boost your business. Our work-ready, motivated graduates can successfully contribute both locally and globally, and provide your organisation with valuable extra capacity, a fresh perspective and new ideas. Our employer liaison team can work with you to find a graduate recruit, student placement, or intern with the specialist skills you need.

For the ultimate business experience, **look to UWS.**

To find out more about the support available, or to arrange a call with our business engagement team, email: **business@uws.ac.uk**

Here for businesses like yours.

University of the West of Scotland is proud to provide London-based organisations with practical business support interventions.

From industry-led Professional Development courses and bespoke training solutions, to student engagement initiatives and Knowledge Transfer Partnerships (KTPs), our business support solutions have been designed to align with leading edge business trends and strategies.

To find out more about how UWS can support your organisation, contact our team: **business@uws.ac.uk**

UNIVERSITY OF THE
WEST OF SCOTLAND
UWS

Scaling up quickly – is an Employer of Record right for you?



Sarah Bull, Partner, Birketts

Employers of Record (EORs), also known as Professional Employer Organisations (PEOs), have grown in popularity over the last few years. On the face of it, they offer a convenient solution for international companies wishing to expand rapidly or for national companies looking at scaling up their workforce beyond their borders. However, the structure under which they operate is largely untested in the courts, and companies thinking of entering into an arrangement with an EOR should consider carefully whether it is the right approach for their business.

How do they work?

EORs employ employees in one country to provide services to a company based in another country. In a typical arrangement, the employee will enter into a contract of employment with the EOR and the EOR will handle payroll, taxes, social security and insurance. EORs may also lead on management issues by using their HR teams to manage disciplinarys, grievances and terminations.

By working with an EOR a business can expand quickly, selecting talent from a global pool and delegating some of the administrative burden

that arises out of engaging workers in a country in which the business has no legal entity.

What should you consider before engaging an EOR?

They don't always work

EORs can be used in some countries but not all. There are a number of countries in which they are ineffective or even unlawful.

Protecting your business

Most businesses require their employees to enter into contracts under which the employee assigns all intellectual property rights and agrees to a set of post-termination restrictions. As an EOR employee will have a contract with the EOR and not with your business there is some doubt over your business's ability to enforce those standard protections. There are a number of untested solutions to this issue such as the business entering into a Confidentiality and IP Side Agreement with the EOR employee.

Managing people

Employees employed by an EOR will have rights under the employment laws of the country in which they are resident. Some EORs will be able to advise you on those rights and ensure that employees are treated fairly in accordance with local laws. This may restrict your ability to manage employees whose day-to-day activities you are directing. Other, less sophisticated, EORs will not have that function, and you would need to source local advice to support you through any employee relations issues.

Creating the right workplace environment

This can be more challenging when parts of your workforce are employed by a different entity. You will need to think about the degree to which you involve EOR

employees in workplace initiatives. A large degree of assimilation could lead to tax and other authorities looking behind the EOR arrangement.

Tax

The use of an EOR may reduce the risk of inadvertently creating a taxable presence in a country in which you have no legal entity, but it does not prevent that risk arising. If your business is proposing to employ large numbers of employees, senior employees or employees in sales roles through an EOR tax advice should be sought.

Commercial terms with the EOR

Your relationship with the EOR and, to some degree, the EOR employees will be dictated by the commercial terms between your business and the EOR. It is therefore important that the terms are clear and cover key aspects of the relationship, to ensure that you are able to adopt an approach that works for your business. Ultimately, liabilities relating to employment disputes are likely to be passed to your business under these terms so having an arrangement that minimises the risk is vital.

A final word

The trend towards using EORs continues to grow and, as it does, it is likely that these relationships will start to be tested in the courts. Taking advice before investing in an EOR is a clear means of mitigating risk whilst we await further guidance from the courts and law makers.



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Black Business Association networking reception

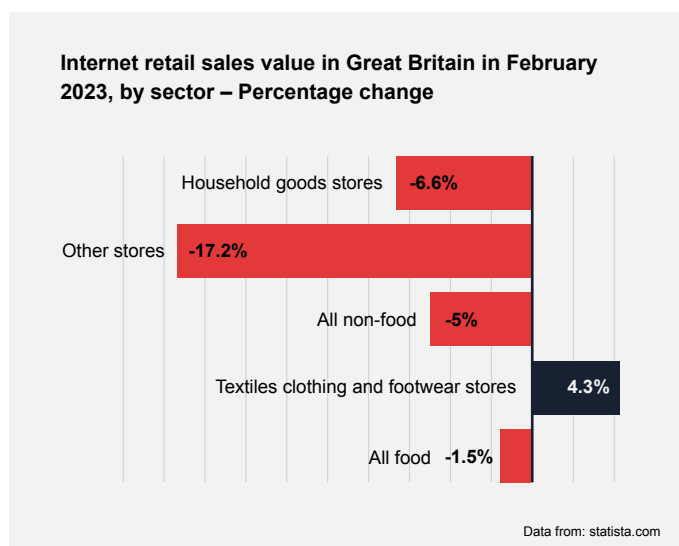
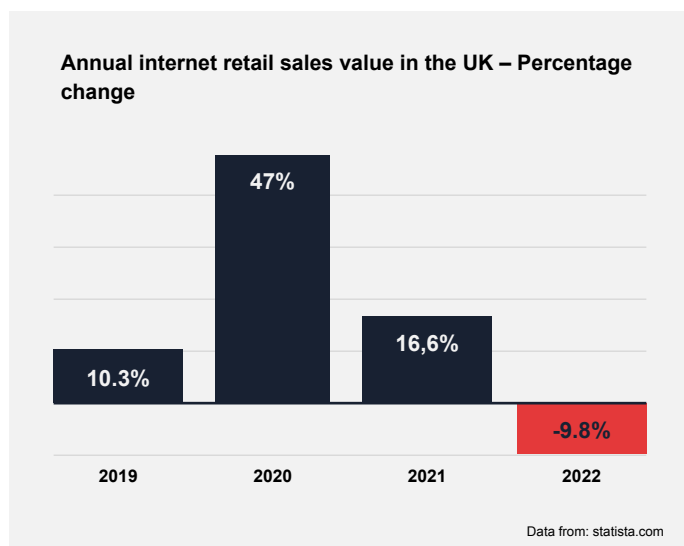
Black Business Association (BBA) committee member Segun Akinwaleola, founder of The Gym Kitchen, hosted a recent BBA networking reception which took place at Cottons Shoreditch in trendy Hoxton Square.

Over 65 members and their guests attended the event which was supported by the University of Westminster.



Thriving in turbulent times: building a healthy e-commerce growth

For the first time in 10 years, UK's online retail market noted a 9,8% decrease in 2022, after +20% growth in the years before.



Małgorzata Radkiewicz

eCommerce Strategist at NoA Ignite

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+44 7930 140 293

The signs of e-commerce stagnation are clearly visible – the growth is slowing down, stock is becoming more difficult to liquidate, the stream of new customers seems to be drying up and the existing ones tend to visit less frequently and buy less.

Increased competition and advertising costs

Since the pandemic had accelerated digital transformation in retail, significantly more players compete for the same buyer. Increased market saturation translates into higher advertising costs. And the ongoing legal regulations of privacy are not making it easier, decreasing customer targeting capabilities and in consequence swelling Cost Per Click budgets.

The smart & humble approach to overcome stagnation

It's crucial to simultaneously strengthen the foundations of your business and focus on

removing obstacles in the customer journey. But you need to approach it in a smart and humble way to reduce risk. Rather than relying on costly and risky "big bang" launches, businesses should test new ideas iteratively. This allows experimenting in a controlled environment, leading to more efficient use of resources and a greater chance of success.

Investing in customer loyalty always pays off

Another effective strategy to navigate the crisis is investing in customer loyalty. Building strong relationships with customers through loyalty programs, personalized experiences, and exceptional customer service can create a sense of personal preference that encourages repeat business and positive word-of-mouth.

Conducting an e-commerce health check

But most importantly, a proper e-commerce health check is needed to understand which way to go and which areas of your e-commerce ecosystem to invest in first. This specialist-led audit of various areas of your e-commerce ecosystem is a reliable

source of insights on translating KPIs into strategic goals. It also delivers a prioritized backlog of improvements that ensure low-hanging fruit to be harvested.

Typically, the areas covered by an e-commerce health check are:

- UX and user journey
- Traffic sources, share and quality
- Conversion rate-impacting elements
- AOV-impacting elements
- Retention strategies
- Safety and performance

Take action to overcome e-commerce stagnation. Watch our webinar!

If the challenges of low sales, not enough customers and overwhelming business stagnation sound familiar, we've prepared a dedicated e-commerce health check webinar to help you address these issues.



Sign up here
noaignite.co.uk/healthcheck

SME London Business Awards

LCCI is launching the **SME London Business Awards – 22 categories ranging from employer of the year to best new business and including recognition for high growth, social responsibility, and sustainability.**

Entrants must be based in the UK and have fewer than 250 employees or be self-employed.

The deadline for entries is Wednesday 27th September 2023 at 3pm.

The Awards Night will be a black tie affair, hosted in a central London location in February 2024.

<https://eventsandpr.co.uk/sme-london-business-awards>

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Ultimate Portfolio Career

I am an experienced international finance professional, (FCMA- 056492 – 18 years PQE) and have operated across multiple sectors and geographies. Commercially minded, dynamic, and with deep experience in Finance Strategy, Business Development, Change Consulting, and Corporate Reporting, I have held senior finance positions in several multinational companies (Finance Director, HOF, Commercial Business Partner, Financial Controller).

Having successfully created my own personal brand and developed my portfolio career, I can help you do the same. I provide a range of services and my clients are diverse and global. My accountancy practice provides Compliance, Finance Transformation, Strategy, Business Development, CFO Advisory, ESG Reporting and R&D services. I am a highly regarded public speaker and often invited to high profile events to give keynote speeches. I sell high-end luxury properties built by the UAE's royal developer Emaar Properties and am an Executive Coach with Actuate Global.

I lead the International Trade chapter for the Women in Business Advisory Group for LCCI, I am the National CPF lead for Health provision and Chairman of CFOP City and Westminster, a Fellow Chartered Institute of Management Accountants and a Fellow of Institute of Enterprise and Entrepreneurs.

For further information about me and my services, please see contact details below.

+44 7889 484 346

www.waheedashah.com

contact@waheedashah.com





Women in Business
Advisory Board

LONDON CHAMBER
COMMERCIAL AND INDUSTRY



Answers to The Knowledge

On page 21

- 1 Oxford Street. It became Oxford Road then Oxford Street in the 18th century. 
- 2 Black Rod, also known as the Lady or Gentleman of the Black Rod.
- 3 The Gielgud, after actor Sir John Gielgud, known for his Shakespearean roles.
- 4 Hampstead and Kilburn (previously Hampstead and Highgate before a boundary change).
- 5 2020 when Arsenal beat Chelsea 2-1, the same score by which they had beaten them in the 2017 final.
- 6 Rufus Norris. He took over the role in 2015 and is known to be concerned about the “diminishing support” for the arts in London.
- 7 The Clash. Written by Joe Strummer and Mick Jones, it was released in 1979. 
- 8 Hampstead Heath. It stands at 139m above sea level and has commanding views of the City.
- 9 Grosvenor Square. It moved from there in 2018.
- 10 Ira Gershwin. It is from the musical comedy *Damsel in Distress* with a score by his brother George.

Hong Kong Launches New Office to Attract Strategic Enterprises

The Hong Kong Special Administrative Region (HKSAR) Government is adopting a new targeted approach to attract representative and high-potential strategic enterprises from around the globe to set up or expand their businesses in Hong Kong. The Office for Attracting Strategic Enterprises (OASES) is established to:

- Reach out to strategic enterprises proactively and carry out negotiations;
- Formulate attractive bespoke measures and provide tailor-made plans to facilitate the operations of strategic enterprises in Hong Kong; and
- Provide employees of these enterprises with one-stop supporting service in areas such as visa applications and education arrangements for their children.

OASES' efforts will focus on four major industries which are of strategic importance to Hong Kong, namely life and health technology, artificial intelligence and data science, financial technology, and advanced manufacturing and new-energy technology. We provide bespoke offerings to attract strategic enterprises from around the globe. These tailor-made plans can cover aspects such as land, financing, tax, and investment. A US\$3.8 billion Co-Investment Fund has also been set up for jointly investing in the business of enterprises coming to Hong Kong.

The Dedicated Team for Attracting Businesses and Talents in London is happy to support companies in United Kingdom. Meanwhile, Invest Hong Kong continues to provide one-stop service to assist all companies to set up or expand their businesses in Hong Kong.

Why Hong Kong?

Hong Kong is a leading international financial and trade centre, and regional innovation and technology hub, located right at the heart of Asia. Under "one country, two systems", Hong Kong remains

to be a free and open economy which provides businesses easy access to the mainland China and other key Asian markets, tapping into the vast opportunities offered by the affluent Guangdong-Hong Kong-Macao Greater Bay Area and far-reaching Belt and Road Initiative.

Our highly developed free market economy, coupled with our low and simple tax system, robust legal framework and our traditional strengths in the financial, technology and services sectors, Hong Kong strives to provide one of the most ideal business-friendly environments to strategic enterprises.



Being the world's largest centre for offshore Renminbi business, as well as Asia's largest biotech fundraising hub, enterprises could take advantage of the deep and liquid capital pool to meet their financing needs. They could also enjoy the HKSAR Government's investment of over US\$14 billion on a wide range of measures covering infrastructure, training and talent retention, research, and development, as well as funding and other support, which are essential for their business development plan.

With prime node of connectivity between the mainland China and the rest of the world, Hong Kong is offering global enterprises unique and incomparable opportunities and resources to bring your business to the next level in Asia.

One-Stop Window for Strategic Enterprises

We serve as a one-stop window to assist you throughout the whole set-up process from planning, setting up, launching, to further expansion. Our key services include:

- Guidance in strategic implementation and evaluation of business decisions
- Connection with critical stakeholders
- Market insights of specific industries
- Setting up and business support (e.g., licencing, visa, intellectual property protection, tax, government funding schemes, talent schemes, business regulations, marketing, and public relations, etc.)
- Relocation facilitation (e.g., bank account opening, housing, healthcare, education, and networking, etc.)
- Aftercare services for continuous expansion of business

Contact Us

OASES provides free and all-rounded support to assist overseas and Mainland strategic enterprises to set up or expand their businesses in Hong Kong. Please get in touch with OASES or our Dedicated Teams to explore further on how we could assist with your business expansion plan.

For further details, please visit our website at www.oases.gov.hk/ or contact our Dedicated Team head in London below:

Andrew Davis

Head of Business and Talent Attraction

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OASES Hong Kong office

Tel: **+852 3755 2746 / +852 3107 1484**

E: enq@oases.gov.hk



OASES

Office for Attracting Strategic Enterprises
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

Coming up...



JULY

How to Improve Psychological Safety in the Workplace with Sarah Jo Loveday, Founder, peopleknd
Monday 3 July, 1.45pm – 2.30pm

Digital Exporting - Single Export Window
Tuesday 4 July, 10.00am – 11.00am

Go Connect Lunchtime Networking at Crystal Palace Football Club
Wednesday 5 July, 12.00pm – 2.30pm

Capital 500 with Vicky Pryce, Chief Economic Advisor and Board Member, Cebr, James Rentoul, Director at Savanta ComRes and Ian Daniels, Property Partner at Haysmacintyre
Thursday 6 July, 1.00pm – 3.00pm
Sponsored and Hosted by Haysmacintyre

Governance and the Dynamic Landscape of Counterparty Risk at Kroll, The Shard
Thursday 6 July, 4.00pm – 6.00pm

Making the Media Work for You: Masterclass with Corinna Field, Co-founder of Consumer PR agency Red Lion
Tuesday 11 July, 10.00am – 10.45am

Police Briefing: Real Life Attacks and Subsequent Investigation with Ian Brosnan, Cyber Protection Officer at City of London Police at LCCI
Tuesday 11 July, 12.00pm – 2.30pm

Women in Business Networking with Petronella West, CEO, Investment Quorum at LCCI
Wednesday 12 July, 12.00pm – 2.30pm

LCCI Annual Summer Party

Thursday 13 July, 6.30pm – 8.30pm
College Garden, Westminster Abbey

Join up to 150 members and guests at Westminster Abbey Gardens for the annual Summer Party taking place on Thursday 13 July from 6.30pm-8.30pm. This prestigious event brings together key industry leaders, MPs and members for an evening of networking in this stunning venue boasting views of Westminster Abbey and the Houses of Parliament. Tickets start at £99.00 exclusive of VAT for Patron and Premier Plus members.



Policy: Green Skies Report Launch at LCCI
Tuesday 18 July, 10.00am – 11.30am

Introduction to Robotics - Networking Reception at LCCI

Wednesday 19 July, 4.00pm – 6.00pm
LCCI

Join members at LCCI on Wednesday 19 July from 4.00pm – 6.00pm to network and hear from Philip English from Robots of London and Robot Center who will explore the fascinating and increasingly influential world of robotics. With interactive demos in the Members' Lounge this will be a first for LCCI. Free to attend for all LCCI members.

Business Owners Club Wine Tasting Evening

Tuesday 25 July, 5.00pm – 7.00pm
LCCI

Join up to up to 60 business owners to make new connections and enjoy a wine tasting evening on Tuesday 25 July, 5.00pm – 7.00pm at LCCI. We are delighted to welcome guest speaker Elizabeth Hawthornwaite, Founder of Elizabeth & Wine who will also share her business story during the tasting. Supported by Programme Partner LenoveoPRO this event is open to Premier Plus member business owners.

Programme Partner: LenovoPRO



AUGUST

LCCI Cricket Day

Thursday 3 August, 10.00am – 6.00pm
The Kia Oval

Join the LCCI team and watch Surrey vs Leicestershire in the 2023 One Day Cup on Thursday 3 August at The Kia Oval. Guests will receive three drinks per person and a fish and chip lunch at this fun and informal day. Open to Patron and Premier Plus and their guests at £78.00 inc VAT per person.

Go Connect Networking – venue tbc
Tuesday 8 August, 4.00pm – 6.00pm

SEPTEMBER

Go Connect Networking – venue tbc
Tuesday 5 September, 4.00pm – 6.00pm

How can HR help with Succession Planning in SMEs with Sarah Jo Loveday, Founder, peopleknd
Wednesday 6 September, 1.45pm – 2.30pm

Business Owners Club with Maja Gedosev, GM, JetBlue Europe at LCCI
Thursday 7 September, 4.00pm – 6.00pm
Programme Partner: LenovoPRO
Sponsored by: JetBlue

What the EU IOSS means for eCommerce Sellers
Tuesday 12 September, 10.00am – 11.00am



Integrating AI in Your Accountancy Practice: Unlocking Efficiency and Maximizing Accuracy with Oumesh Sauba, CEO, MYT Limited
Tuesday 12 September, 10.00am – 10.45am

Maximise your Membership at LCCI
Thursday 16 November, 3.00pm – 5.00pm

City of London Chamber Reception with guest speaker Chris Hayward, Policy Chairman, City of London Corporation at the City of London Club
Thursday 14 September, 6.00pm – 8.00pm

Property & Construction Networking Club with guest speaker Ernst Schulze, UK Chief Executive Officer, DP World
Tuesday 19 September, 12.00pm – 2.00pm
Programme Partners: Goodstone Living, Menzies, Mischon de Reya and Thames Freeport

LCCI Beach Clean
Wednesday 20 September, 11.15am - 2.15pm
Programme Partners: CIBC and SSE Energy Solutions

Export Licencing
Tuesday 26 September, 10.00am – 11.00am

OCTOBER

Go Connect at Breakfast Networking at LCCI
Tuesday 3 October, 9.00am – 10.30am

Export Quotations and Sales
Tuesday 3 October, 10.00am – 11.00am

Capital 500 with Vicky Pryce, Chief Economic Advisor and Board Member, Cebr, James Rentoul, Director at Savanta ComRes and Ian Daniels, Property Partner at Haysmacintyre
Tuesday 3 October, 12.00pm – 2.00pm
Sponsored and Hosted by Haysmacintyre

City of London Chamber Property and Construction Networking and Briefing with guest speaker Shравan Joshi MBE, Chairman of Planning & Transportation, City of London Corporation
Tuesday 10 October, 12.00pm – 2.00pm

Bank of England Economic Update and Networking Lunch
Wednesday 11 October, 12.00pm – 2.00pm

How to Avoid Unfair Dismissal Claims with Sarah Jo Loveday, Founder, peopleknd
Monday 16 October, 1.45pm – 2.30pm

Introduction to a Global Blueprint Strategy
Tuesday 17 October, 10.00am – 11.00am

NOVEMBER

Networking Training: How to work a room with Heather White, Smart Networking at LCCI
Wednesday 1 November, 2.00pm – 4.30pm

How to Drive Productivity and Resilience in the Workplace during Challenging Times with Sarah Jo Loveday, Founder, peopleknd
Monday 6 November, 1.45pm – 2.30pm

Supply Chain Resilience
Tuesday 7 November, 10.00am – 11.00am

Women in Business Reception with Naomi Riches MBE, London 2012 Paralympic Champion – venue tbc
Wednesday 8 November, 6.00pm – 8.00pm

Maximise your Membership at LCCI
Wednesday 16 November, 3.00pm – 5.00pm

International Market Intelligence and Research
Tuesday 21 November, 10.00am – 11.00am

Asian Business Association Winter Reception at Bombay Brasserie
Thursday 30 November, 6.00pm – 8.30pm
Programme Partner: University of Westminster

DECEMBER

LCCI Annual Winter Reception at Fortnum & Mason
Thursday 7 December, 6.00pm – 8.30pm



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CAPITAL MATTERS

JULY/AUGUST 2023

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The logo for Access Credit Management features a stylized, circular emblem composed of two overlapping, curved shapes that create a sense of motion or a globe.


ACATM
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and Collection Professionals

The logo for ACA International consists of a blue square containing a white stylized 'A' shape formed by two upward-pointing triangles. Below the square, the text 'ACA' is written in a bold, blue, sans-serif font, followed by a trademark symbol. Underneath, the words 'INTERNATIONAL' and 'The Association of Credit and Collection Professionals' are written in a smaller, blue, sans-serif font.

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For any queries on features or advertising in *Capital Matters*, contact:

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Barbados' attractive climate for leisure and investment

Discussions about Barbados tendency to gravitate towards the country's outstanding natural beauty, its beaches, hospitable people, captivating and expansive culinary offerings, or thrilling nightlife and culture.



Barbados' magnetism among high-flying celebrities and other high net worth individuals, has led to the island being among the leading aspirational destinations in the world.

For the British, the relationship is much more dynamic due to the countries' historical links. Notwithstanding the island's 2021 decision to become a parliamentary republic, Barbados remains a member of the Commonwealth, defending the body's relevance to development and global cohesion.

Travellers' choice

Longstanding commercial, financial and diplomatic relationships between the two countries have not wavered, especially for the destination Brits charmingly refer to as "Little England". The country was also ranked among the top five best islands in the Caribbean and Atlantic in the 2022 Condé Nast Traveller Readers' Choice Awards.

Then there are the sporting connections deeply rooted in the two countries' love for the game of cricket. Unsurprisingly, Barbadian cricketing icons such as Sir Garfield Sobers, Sir Wes Hall, and Desmond Haynes are household names in Britain.

The multidimensional jurisdiction's profile has lifted significantly as a result of the leadership of its Prime Minister Mia Amor Mottley- and her defence of development assistance to small island states, to

championing global climate action and finance. In 2022 she received the UN's Global Leadership Award and was named among the Times 100 Most Influential People.

FDI Focus

A critical component too of Barbados' economic and development strategy is its focus on winning Foreign Direct Investment (FDI). Invest Barbados, the economic development agency tasked with achieving this goal. Invest Barbados' team facilitates and guides investors, while liaising with relevant regulatory agencies.

British businesses or individuals investing in Barbados do so in an environment that is welcoming and structured to facilitate such activity. Barbados' legal system is based on the British Common Law System, and UK investors can benefit from the 1993 bilateral investment treaty Barbados signed with the UK and Northern Ireland.

UK partnerships

There is also a healthy trade relationship between the UK and Barbados. According to the UK Department of International Trade, by the fourth quarter ending September 30, 2022, UK exports to Barbados were £131 million, an increase of £5 million on 2021. UK imports from Barbados totalled £430 million, an increase of 109.8 percent or £225 million compared to 2021.

Further facilitating the economic and business opportunities will be the next trade and investment mission to Barbados scheduled for November 2023. This follows a similarly successful exercise in 2022 from Scotland – the third of its kind.

Shane Thomas, Invest Barbados' representative in the UK (who is based in Scotland), underscores the linkage the island formed with Renfrewshire Business Network to host these missions, noting: "Investment opportunities in Barbados include (but are not limited to), niche manufacturing, global banking, information and computer technology, FinTech, global education, food and drink, wealth management, insurance, renewable energy, medicinal cannabis and medical tourism, among others that are both traditional and emerging."

Leading Captive Domicile

In the trillion-dollar global financial services space, Barbados has established its place as a high-quality jurisdiction. The sector is shored up by a cadre of trained and experienced professionals in a range of business support services including legal, compliance, accounting, human resources, IT, insurance, taxation, wealth management and corporate secretarial services.

Barbados ranks No. 7 in the world for captive companies. With its range and support infrastructure, Barbados is the ideal location for British companies seeking to contain their insurance costs, while expanding protection of areas that are either excluded from commercial coverage or are extremely costly to secure.

Nearshoring and business process outsourcing firms also find their space in Barbados.

We invite you to explore Barbados beyond the beaches, by visiting www.investbarbados.org.

INVEST
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domicile?

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- ✓ an excellent education system
- ✓ healthcare that's amongst the best in the Caribbean
- ✓ direct connections to major international cities
- ✓ world-class telecommunications
- ✓ other reliable utilities island-wide

As a mature jurisdiction with a commitment to international best practices, we have built a strong foundation of treaties, anchored by effective laws and transparent policies and procedures, including a robust structure to enhance your global competitive advantage.

Home to an expanding roster of more than 4000 transnational entities, the Barbados landscape is vibrant and brimming with opportunities - spanning the traditional sectors to the emerging, with much to offer. Let our team at Invest Barbados be your guide - from exploration to business establishment and expansion. Invest Barbados is positioned to ensure that Barbados works for you!

**INVEST
BARBADOS**



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WHY SELECT FORTUNE 500 COMPANIES ARE UPSOURCING JAMAICA.

Just ask Conduent. This global company has nearshored in Jamaica for over 30 years. And having seen much advancement in the country's social and digital infrastructure, Conduent Country Director, Lynda Langford, had this to say about the competitive advantage of doing business here, "We have been able to gain access to some of the brightest minds, to further enhance the quality of services to our clients and utilize the offerings of the Special Economic Zones (SEZ), including custom duty relief, capital allowance and employment tax credit. These have allowed us to continuously invest in the region and improve our digital network while remaining competitive in a constantly evolving marketplace that requires agility to stay relevant."

WHEN IT COMES TO SEZs, JAMAICA IS A LEADING PLAYER.

There are now over 5,400 Special Economic Zones (SEZs) in over 147 countries and Jamaica is a major player. Boasting 104 entities with SEZ status across 140 locations in 11 parishes, this ecosystem is fostering exponential growth in key global services sub-sectors such as BPO, KPO, IT enabled services, logistics and creative industries. This has been the catalyst for nascent and emerging business modalities through Jamaica's unique Upsource service model. This presents opportunities for both the domestic and international market through growing synergies that bolster global value chains. Jamaica offers data, research, logistics, distribution

and talent all as a service to bring new value cycles to global business.

These advancements have shot Jamaica's performance indicators off the charts. It ranks in the top 10 for a number of critical international business advantage metrics. Jamaica's progressive business culture is conducive to high output with the best performing stock market in the world in 2015 and 2018 as rated by Bloomberg, 6th easiest place to start a business globally (World Bank Doing Business Report, 2019) and 9th on the innovation list amongst Latin American and Caribbean economies (Global Innovation Index - WIPO).

Kingston was named BPO Nearshore City of the Year (Nearshore Americas, July 2018) having become one of the world's most dominant players in the global services sector. With these types of impressive gains it's no wonder business confidence has increased

annually by 24.1 points in the last decade.

This grit and determination to outperform competing jurisdictions has led Jamaica to becoming the best Caribbean country for Doing Business (Forbes, 2019 and World Bank Doing Business Report 2019). This also extends to an impressive 6th place ranking globally for having the least red tape, thereby effectively facilitating business growth for a number of international companies that call Jamaica home (Forbes Best Countries for Business Report, 2019).

"With the increasing upskilling of people employed within the services sector, it is very likely that whatever our customers' needs are, they will be able to find a solution to them in Jamaica." Langford said.

Upsource

[Up-source] verb

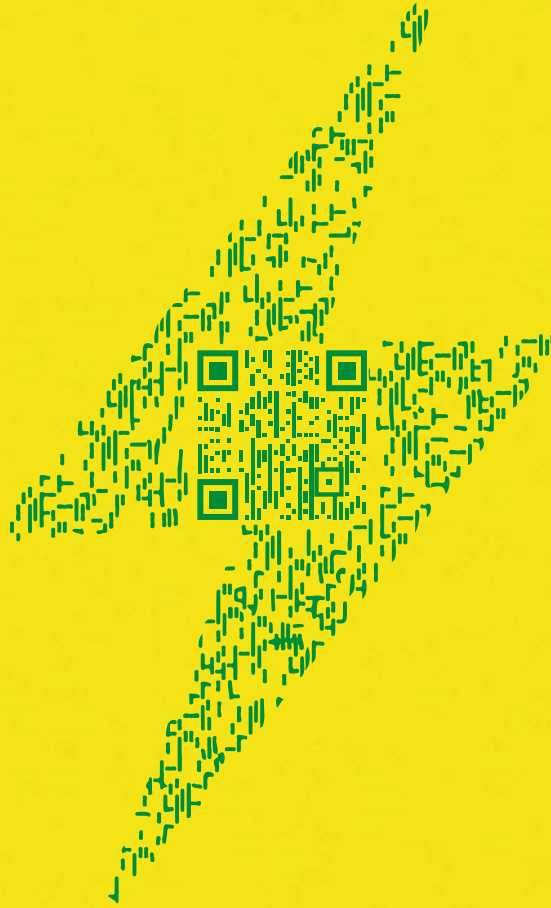
To utilize upscale outsourcing in Jamaica for growth, high-quality services and higher value services otherwise known as Knowledge Process Outsourcing (KPO) e.g Legal Process Outsourcing (LPO) and IT Outsourcing (ITO)



Delivering business process outsourcing (BPO) solutions that spark efficiency, savings and revenue growth across industries, Conduent is chosen by 80% of the Fortune 100 and over 500 government entities to drive exceptional outcomes for their organizations and the millions of people they serve.

Consider how you may sharpen your operation's competitive edge at upsourcejamaica.com. Email us at info@dobusinessjamaica.com or give us a call at +1 (876) 952-3420.

OUTSOURCE TO PLAY... **UPSOURCE TO WIN!**



We all know what happened when the baton was passed to him. The game changed. No coach selects a team to be an also-ran. He wants races won, records smashed!

It's the same in business.

Will you outsource aspects of your operations to simply stay in the game, or will you upsource to a location that propels you so far beyond your competitors that anyone watching would wonder... "Are they in the same race?"

The question is:

**DO YOU WANT PLAYERS, OR DO
YOU WANT GAME CHANGERS?**



Why Oxford is the Ideal Destination for your Next Meeting or Event

“I wonder anybody does anything at Oxford but dream and remember, the place is so beautiful” – W.B. Yeats

Few sights are more evocative than Oxford, the ‘city of dreaming spires’. Bosting spectacular architecture and fascinating history, it’s no wonder the city has inspired some of the leading figures throughout history.



With great transport access, impressive and unique venues and surrounded by some of the UK’s most beautiful countryside, Oxford offers everything you need for your next event without the high price tag. Just an hour from London & 50 minutes from Heathrow Airport, Oxford has perfect venues, activities and suppliers waiting to make your next event a success.

Choose a venue in the heart of the city...

Located in the city centre, Oxford Town Hall allows easy access to hotels, transport links and famous landmarks and tourist attractions visited by millions from around the globe your delegates may wish to explore during their stay in the city.

Oxford Town Hall is ideally situated for public transport and close to car parks for convenient access for your guests.

Choose Oxford Town Hall... From grand ballrooms to intimate meeting rooms

With 3 large function room and 10 further meeting spaces, Oxford Town Hall is one of the largest venues in the city. The largest room, the iconic Main Hall can comfortably hold over 700 delegates theatre style. The spaces available to hire can be hired in any combination, accommodating over 1000 delegates over the venue with ease.

Just want a small meeting with some colleagues? No problem. With 10 meeting rooms to choose from and excellent facilities, Oxford Town Hall is the ideal space for meetings, training courses, and team away days.

Flexible options tailored to your event

This beautiful venue hosts a variety of events, from conferences and meetings to business dinners and evening networking events, making Oxford Town Hall a versatile setting.

It prides itself on providing affordable and flexible solutions, with 13 rooms available to hire in any combination. The team treat all bookings individually and work with you to find solutions that fit your requirements.

A unique setting to impress your guests

With sweeping staircases, intimate wood panelled meeting rooms, and grand ballrooms, Oxford Town Hall will amaze your guests and provides a unique setting for any meeting or event. Whether dressed to impress or stripped back with little to no decoration, Oxford Town Hall provides a stunning backdrop for your meeting or event.

Fantastic food and drink

With their new sole caterer Elegant Cuisine, Oxford Town Hall have a range of food and drink options to suit your requirements. Whether you need a day delegate rate, a three course meal, or an informal break in our newly refurbished café, we guarantee that Elegant Cuisine can find a catering option to suit you.



A laid back retreat in the heart of the city

It’s not all about grandeur.

With a newly refurbished café operated by our sole caterer, Oxford Town Hall is the ideal retreat in the centre of Oxford for those informal business meetings, catch ups, or somewhere to escape and catch up on those all-important emails.

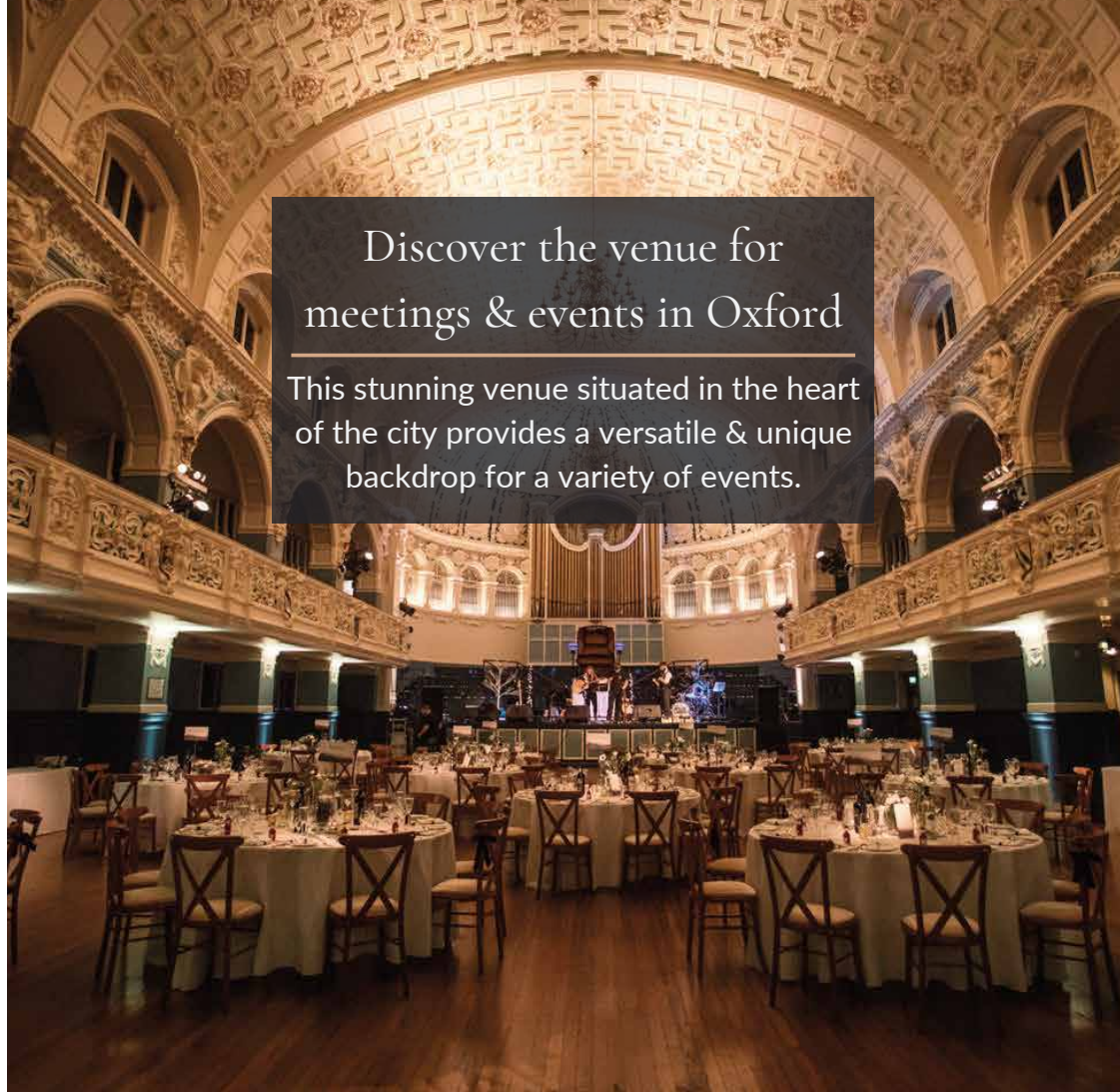


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Beating the skills crisis

Anthony Impey, Chief Executive of Be the Business and Chair of the Apprenticeship Ambassador Network



There's not a day that goes by when I don't hear from a business leader about the challenges that they're facing finding the skills they need. With employment at a historic high and inflation pushing up salaries, it's never been more difficult to find and retain the talent. And the impact of this is most severe for small businesses.

I work as Chief Executive for Be the Business, an organisation which connects the leadership teams of small businesses with relevant business expertise to boost productivity. For the past 18 months, I've also been leading the Apprenticeship Ambassador Network, the country's largest group dedicated to encouraging more employers to use high-quality apprenticeships. Both roles have allowed me to gain valuable

insights into the challenges businesses leaders face and how many of them are turning to apprenticeships to addressing their skills shortages. For those that do, there are big dividends to be had.

FIRST-HAND EXPERIENCE OF MAKING APPRENTICESHIPS WORK

I hired my first apprentice over ten years ago at a time when I was building a business in London's tech sector - the business was growing fast but we hit a brick wall because we couldn't fill our vacancies fast enough. No matter what we tried, we couldn't find the right people with the right skills. I was at my wits end. It was at this point that we discovered how apprenticeships could help. It was a turning point for the business and became a major source of our success.

So since then, apprenticeships have played a significant role in the organisations that I've created and scaled. At Be the Business, 10% of our team are apprentices, from those starting their careers to senior staff who progressing their careers.

THE DATA TELLS JUST HOW TOUGH IT IS FOR SMALL BUSINESSES

Two out of five small businesses in

England report that they are unable to recruit new employees with the right skills and do not have enough existing employees with the right skills, according to the Government's recent Skills Horizon Barometer. It's clear that the challenges that I faced ten years ago are at the same struggles faced by leaders of small businesses today.

“ And while confidence is improving and performance is on the rise, there is a significant fall in business capabilities. ”

And while confidence is improving and performance is on the rise, there is a significant fall in business capabilities. The Productive Business Index, published by Be the Business earlier this month, showed that capabilities (including management and leadership together with training and development) are at their lowest level since October 2020.

Continued on p88...

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1841

YORK
ST JOHN
UNIVERSITY

LONDON

Where education and innovation meet

Collaborate with us, develop your business and grow your network.

1

The **Venture Creation Lab (VCL)** is our start-up and leadership accelerator programme. This is delivered by industry professionals. Our students learn how to evaluate and assess markets, customers, and themselves, turning their passion into reality.

2

London Enterprise Centre* is our dedicated start-up incubator space, designed for productivity, collaboration, and social progress. The LEC will provide a host of resources and events for you to develop your business.

3

We bridge the gap between industry and academia with short term **student consultancy projects**. A multi-disciplinary team of talented students will work on your business challenges and propel your businesses forward. We will work with you to set a project brief, then recruit students with the necessary expertise into project groups.

4

Our **Careers and Employability** team take our students on a 3-step career journey; Exploration, Support and Action. This helps them develop into commercially viable and successful graduates. They represent the future across Business, Technology, Digital Marketing and Healthcare. You can also engage in a 12-month commercial placement, offering high quality industry experience.

5

We are recruiting inaugural members of our **London Advisory Board** to create a powerful, progressive and connected community of forward thinking and innovative professionals.

6

York St John London has recently moved to East India Dock. This new campus has **conference facilities** to support your organisation host a successful and ambitious events. Whatever the size of your event, we have the space and facilities to make it a success.



To find out more, please contact us at business.london@yorks.ac.uk or visit yorks.ac.uk/london-campus/business

*Launching September 2023

Continued from p86...

THE VALUE OF APPRENTICESHIPS IN THESE CONDITIONS

Technical education, such as apprenticeships play an important part in helping to address the often complex recruitment and skills requirements that small businesses have.

As well as helping an individual grow professionally in their current industry or enter a new one, there are several benefits apprentices can bring to employers. Apprenticeships unearth eager, local talent and provide businesses with a recruitment pipeline. In addition, the employer gets to shape that person's skills from scratch, using a training programme they've created so they get the skills they need.

And while this might seem like a protracted process, I've found that hiring an apprentice and developing their skills so that they start adding value can happen quickly, even in the current employment conditions.

GETTING PRACTICAL HELP AND ADVICE FROM SOME OF THE CAPITAL'S LEADING EMPLOYERS

The Apprenticeship Ambassador

Network has a brilliant line-up of 1,000 employers, including over half of the Top 100 Apprenticeship Employers. In London alone, there are 101 employers that are in the AAN, representing some of the capital's leading employers. It's a thriving and dynamic network with a common ambition to encourage other organisations, of all sizes, to get involved with apprenticeships.



The ambassadors help business leaders realise the opportunities that apprenticeships can provide. I know from my own experience that getting practical help and advice from others is key to making apprenticeships a success.

This is why Skills Minister, Robert Halfon, has endorsed the work we're doing, including the role the AAN plays in showcasing apprenticeship success stories from across the country. This is at the heart of what the Apprenticeship Ambassador Network does - celebrating apprenticeship achievements to galvanise, motivate, and inspire others to turn to apprenticeships in even greater numbers.

HOW THE APPRENTICESHIP AMBASSADOR NETWORK CAN HELP YOU

The AAN has ambitious targets to support even more small businesses maximise the potential of apprenticeships, at a time when so many are struggling to find the people and skills that they need.

I know that leaders of small businesses are some of the hardest working people in the economy and that they rarely have the time to spare beyond the immediate priorities of their organisation (the fact I'm writing this article at 10.30pm is testament to this). So, the members of the Apprenticeship Ambassador Network are there to help any business leader better understand the opportunities offered by apprenticeships. Just having someone to talk who is also a business leader facing the same skills challenges and who has successfully made apprenticeships work can make all the difference.

If I cast my mind back ten years to when I hired my first apprenticeship, I only wish is that I had access to this source of quality advice.

Interested in finding out more about hosting an apprentice? Search 'Join the Skills Revolution' online or visit <https://find-employer-schemes.education.gov.uk> for more information.





TRAINING APPRENTICES FOR YOUR BUSINESS NEEDS

BARNET AND SOUTHGATE COLLEGE - YOUR PROVEN APPRENTICESHIP PROVIDER

At Barnet and Southgate College we have a long history of training apprentices in many industries.

We offer the following Level 2 and 3 apprenticeships:

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- Carpentry and Joinery (Level 3)
- Customer Service (Level 2 and Level 3)
- Gas Engineering (Level 3)
- Improvement Technician (Level 3)
- Information Communications Technician (Level 3)
- Lean Manufacturing Operative (Level 2)
- Team Leader / Supervisor (Level 3)
- Teaching Assistant (Level 3)



barnetsouthgate.ac.uk



For more information call 020 8266 4333
apprentice@barnetsouthgate.ac.uk



Embracing Apprenticeships: Boosting Business with Skilled Talent



Apprenticeships have become increasingly popular in recent years, offering an exciting path for both apprentices and employers. They provide a chance for businesses to grow their own talent, and foster a motivated, skilled, and qualified workforce.

Croydon College offers more than 30 diverse apprenticeship opportunities. From business administration to construction, IT to engineering,

providing an array of apprenticeships to cater to the needs of businesses in every industry. The College understands that each business has unique requirements, and therefore the apprenticeship programmes can be tailored accordingly.

Employers play a crucial role in every stage of the apprenticeship journey, from recruitment to planning and training delivery. The best part is that apprenticeship programmes can be adapted to fit the specific needs of the business.

Apprenticeships are available to businesses of all sizes and industries, with programme durations ranging from one to five years. Funding varies depending on the size of the business and whether it's required to contribute to the Apprenticeship Levy. To be eligible for funding, apprentices must be employed under a standard contract and receive 20% off-the-job training. Even part-time employees working between 16 and 30 hours can qualify, although the length of the

apprenticeship may vary based on their level and contracted hours.



Apprenticeships are an incredible chance to unlock business growth, cultivate a skilled workforce, and invest in the future of both the company and individuals' careers. To explore the possibilities and learn more about how Croydon College can support your business in embracing apprenticeships, get in touch. Contact apprenticeships@croydon.ac.uk or telephone **020 8686 5700**.



HIRE AN APPRENTICE

Hiring an apprentice or upskilling an existing member of staff helps build a stronger workforce that is motivated, skilled and appropriately qualified to meet the needs of your business.

FIND OUT MORE | APPRENTICESHIPS@CROYDON.AC.UK

LMC – Keeping your business moving

Specialist provider of apprenticeships for project delivery.

We are living in a volatile and uncertain world, which creates a challenging environment for businesses operating today. At London Metropolitan College (LMC) we understand the challenges London businesses face and have proudly supported our cities employers to recruit, develop and retain top talent since 2018. With over 70% of London employers experiencing difficulties recruiting staff, LMC are supporting businesses to grow talent from within.

Did you know that there is now government funding available to cover 95% of the cost of staff development, from entry level roles, right through to senior management. Apprenticeships create a unique opportunity to develop your people capability, creating a productive working environment for your staff, by offering pathways to development, that will allow your employees to grow with the business.

There are many longstanding misconceptions about apprenticeships, that they are for 16–18-year-olds and suited to trade professions but the reality is in stark contrast to this, in fact in 2022, 47% of all apprenticeship starts were over the age of 25, compared to just 22% aged 16–18 years, furthermore the largest growth area for apprenticeships is seen in the higher and advanced apprenticeships, with health, business, law and STEM leading the field. The recent London Skills Survey, noted that top skills needed within the capital included, data handling, project management and administration, and at LMC we deliver apprenticeships across these key areas, from entry level Business Administration to Degree Apprenticeship Programmes in collaboration with the University of West London.

As a specialist provider LMC bring even greater efficiencies to your business, embedding project management principles into all our programmes. Project management is more than just a simple qualification, it is your key to ensuring your business is as efficient and productive as it can be, and that your employees are delivering the best work they can, with the resources they have.

Apprenticeship prices start at just £250, with our degree programmes just £1,100, for the entire duration. If you are a London based SME, you may also find support through the London Progression Collaboration, to cover the full cost of funding for your apprenticeship.

Our Apprenticeship Programmes

- ▶ L3 Business Administration + APM Project Management Fundamentals
- ▶ L3 Project Controls Technician + ECITB L3 Diploma in Project Controls Practice
- ▶ L4 Information Manager
- ▶ L4 Associate Project Manager + APM Project Management Qualification
- ▶ BSc (Hons) Integrated Degree Apprenticeship in Project Management + APM Project Management Qualification
- ▶ L6 Project Controls Professional Apprenticeship + Enhanced degree option available.

In Partnership with



Digital & Technology Solutions Professionals are key to ensuring future innovation

Digital technologies are at the root of most organisations, from small to large, and in all industries from banking to telecommunications, education, constructions, engineering, etc. Digital and Technologies Solutions Professionals have a passion for technology that can support and influence organisations in all their activities.

At Middlesex University, we focus on the *Software Engineer* path of the Digital and technology solutions professional integrated degree. Our proposal is an industry-driven, high-quality career pathway where employers can develop and prepare their future workforce. It is an opportunity for students to gain deeper understanding of the theory and practical training related to their role (Software engineer) while they can obtain paid work experience. This programme will serve both employers and students, where employers recruit and develop high-skilled workforce and students embark on a course that aligns closely with their work experience.

The programme has been developed interactively with employers and it incorporates best practices that have been implemented at Middlesex since 2013, including competency-based assessment through Student Observable Behaviours and “Providing Options To Students” (POTS) to demonstrate their progress. Modules have been developed coherently around this teaching and assessment strategy: students will be offered flexible classes and they will have multiple options to demonstrate their learning outcomes throughout the year. The programme will run completely independently from our standard programmes and it will be supported by a dedicated teaching team with substantial industrial and academic experience.

Find out more at apprenticeadm@mdx.ac.uk

Enhance your company's development potential with an apprenticeship

- Upskill current employees or attract new recruits
- Gain apprentices that can implement digital and technology solutions.
- Partner with Middlesex University, a leader in Computer Science education and experienced provider.
- Employers with payroll of **more than £3 million** can use their apprenticeship levy contributions to pay for places on apprenticeship programmes. Employers with a payroll **below £3 million** are eligible for government funding that will cover up to 95% of the cost of an apprenticeship course.

Email apprenticeadm@mdx.ac.uk to find out more.

Don't get caught out by the CSCS skills card changes!

Get qualified at New City College to obtain your new card

CSCS Industry Accreditation cards will soon become invalid and many construction workers will need to be assessed and gain a qualification in order to obtain one of the new CSCS cards.

The changes are likely to affect around 60,000 workers, managers and employers in the building industry.

Cards previously gained through 'Grandfather Rights' – or employer recommendation – will be banned on 31st December 2024 and cannot be renewed.

What you need to do next will depend on your occupation and what qualifications you already hold. Construction workers with no prior qualifications will now have to achieve an NVQ Level 2 in their trade in order to hold a card that allows them access to building sites.

Now is the time to plan ahead!

All workers must register for the qualification before their card expires in 2024. If you are an employer, you must help your employees complete and achieve the qualification.



If it all sounds a bit complicated, do not despair. At New City College, we can help!

We have tailored courses for construction workers – making it cheaper and quicker for employees to get qualified and obtain their new CSCS card. Our NVQ-only pathways will help ensure workers have the relevant qualifications that are now needed within the industry.

Why are these changes being made?

The new scheme has been developed through the Construction Leadership Council's drive for a fully trained and competent workforce.

Will I have to attend college to achieve the NVQ?

No, NVQ assessments are completed in the workplace so you will not have to take time off work or attend college.

How much will it cost?

This varies depending on the college or training provider, the qualification and assessment method. CITB grants are available to assist with the costs.

How long will the NVQ take?

The qualification can be achieved in a minimum of 14 weeks. The average is between 6 and 12 months from registration to receiving the certificate.

Will I have to do the NVQ again when my CSCS card needs renewing?

No, NVQs are generally lifelong qualifications.

If you have any questions about the changes and would like to discuss your options, our course advisors really know their stuff, so give us a call on

020 7613 9239 for honest, straightforward advice. See our courses at New City Trade Skills ([ncctradeskills.co.uk](https://www.ncctradeskills.co.uk))



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The Help to Grow programme at LSBU has been developed with business leaders in mind. We know it's difficult to manage personal professional development at the same time as managing your day to day responsibilities, so we are offering evening sessions at our convenient Southwark and Croydon campuses.

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TASTER EVENT | 5 JULY | LSBU SOUTHWARK | 8.30 - 10AM

Join us for a morning of networking and business support at LSBU Business School, Southwark Campus.

Open to all businesses operating in London and the surrounding areas, this is your opportunity to drop in and find out more about how Help to Grow. Hear from guest speakers, network with other local businesses, and meet our expert industry and academic team to learn more about opportunities and potential partnerships.

REGISTER FOR FREE: [HTTPS://TINYURL.COM/LSBUH2G](https://tinyurl.com/lsbuH2G)

Apprenticeships Align to UEL's Careers First Ethos

The University of East London (UEL) began its higher degree apprenticeship provision in 2016 with the Digital and Technology Solutions apprenticeship, and our first employers included well-known names, such as Barclays and Accenture.

It has grown significantly since then. Today we support over 1,500 learners on 16

“The University of East London has been pioneering futures since 1898, from the 2nd Industrial Revolution through to where we are now, the 4th. We are a careers-led university. Our mission is to prepare you for the jobs of the future.”

Professor Amanda J. Broderick
Vice-Chancellor & President

Apprenticeship Programmes ranging from Civil Engineering to Teaching providing opportunities for learners to gain a higher education degree while also improving their knowledge and skills at work.

Apprenticeships help employers upskill their workforce, while also improving recruitment and retention at almost every level within an organisation from new starts to senior leaders.

For UEL, the tripartite relationship between the apprentice, the employer and the University embraces the very ethos of the University's "Vision 2028" transformation strategy, a mission to prepare our students for the jobs of the future.

Our apprenticeship programmes produce graduates with the skills, tools and competencies sought by employers in a rapidly changing



world. Apprenticeships also align with UEL's long-standing commitment to inclusion and social mobility.

UEL stands out from other providers by ensuring apprentices are embedded in the same high-quality education experience as our traditional courses. As such, we have dedicated teams across the University that work in partnership with our six Schools to pioneer a high-quality apprenticeship experience for both our apprentices and employers.

We strive to keep our courses innovative and current with the changing pressures of careers-centric learning and it is our goal to solidify a position as one of the leading apprenticeship providers in the country.



For more information about how your business can benefit from degree apprenticeships, visit us at www.uel.ac.uk/study/apprenticeships. Both apprenticeship levy paying and smaller non-levy paying organisations can benefit from apprenticeships and we can guide you through the process.

APPRENTICESHIPS



Invest in your team and develop a new generation of experts.

Hiring an apprentice is an effective way to grow talent and develop a motivated and qualified workforce. They are an exciting option for both apprentice and employer: as well as filling skills gaps, our research shows that they boost morale and staff retention.

You can hire someone new or upskill an existing employee. Our dedicated team of apprenticeship managers will support you and your apprentice through the entire journey.

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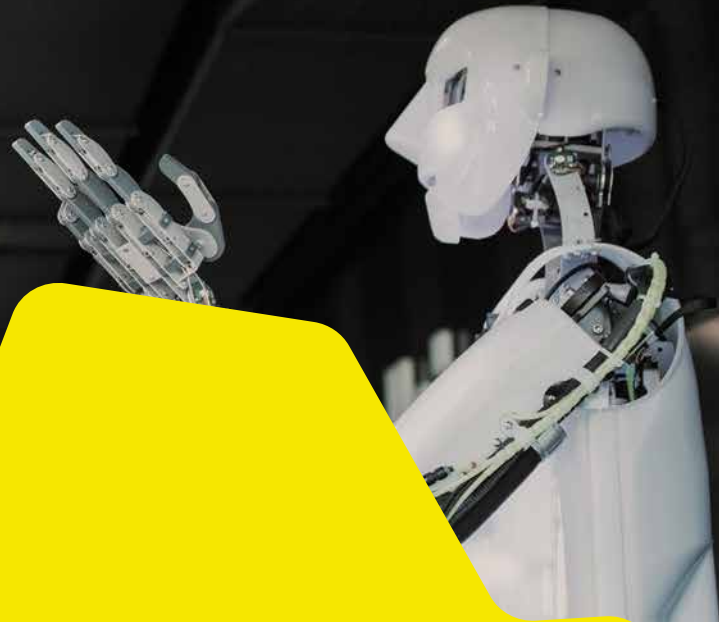
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The art of questioning and listening: a powerful combination for managers



Has the art of communication been lost since the pandemic?

In today's fast-paced business climate, effective communication is more vital than ever. As a manager, your ability to get the best from your team members is essential. But in what has become a minefield, some managers are asking how they can communicate best in a meaningful and seamless way when team members are seldom in the same place at the same time.

The art of communication begins with good questioning

Effective communication skills is an aspect of management hiring decisions that goes unchecked.

The accidental manager is a by-product here of not training people properly when it comes to promoting high-potentials into management roles. The promise shown in how well somebody does in the technical side of their job does not always translate into how well they will manage others.

Managers must be equipped with strong interpersonal skills and able to ask good questions to get the best of their teams

Coaching is a collaborative, non-hierarchical way of managing that empowers employees. At its heart, is the art of questioning which helps managers better understand their colleagues' needs, motivations and perspectives.

Using open-ended questions encourages the individual to explore their thoughts and find their own solutions. Closed questions simply don't provide the same opportunity for that reflection and growth.

Examples of good open-ended questions are:

- What motivates you in your work?
- What would you like to be doing more/less of?
- What would make the biggest difference to you in your job?
- What are your goals and what steps can you take to achieve them?
- What does success look like?

This type of questioning unlocks new thinking, inspires brainstorming, as well as highlighting obstacles that could be blocking a successful outcome. For the manager, it shows a willingness to collaborate.

Managers need to be great listeners too

Listening is a quality that you have complete control of, but

how many of us truly listen to what the other person is saying? We hear them, but are we understanding and engaging with them? And hearing what is not being said and what their body is saying.

Managers need to be just as thoughtful and attentive to others as they are to the voice in their own head. As Patrick King says in the book *How to Listen with Intention*: "listening well requires you to suspend your own self-interest and ego and gracefully allow someone else to shine."

When it comes to appraisals or conversations around performance, managers should stop thinking about their response in the future and focus their attention on what the other person is saying to them. Good listeners are able to stay in the moment and practice conversational empathy, as meaningful conversations are about so much more than the literal words being spoken.

Active listening is promoted as a core coaching skill. It is also a critical component of coaching style management as it helps managers to develop stronger relationships with their colleagues and to cultivate an environment where people feel heard

and understood. It involves concentrating on what the speaker is saying as well as paying attention to their verbal and non-verbal cues.

Just as with asking good questions, when managers actively listen, they are better able to understand the context and nuances of their team members' experiences, needs and goals. They are also able to build that all important trust and rapport with their colleagues as people feel valued and respected when they are listened to attentively.

These are two simple, but incredibly powerful tools for a coaching manager. By adopting a coaching style of management which champions questioning and listening skills, managers can turn the tide and create a positive work environment that fosters creativity, closeness, innovation and growth. This approach not only benefits employees, but it also helps managers achieve their business objectives by empowering their team members to perform at their best.

To find out more, please visit www.aoec.com, email consulting@aoec.com or call us on **020 7127 5125**.



*By Karen Smart,
head of consultancy, AoEC*



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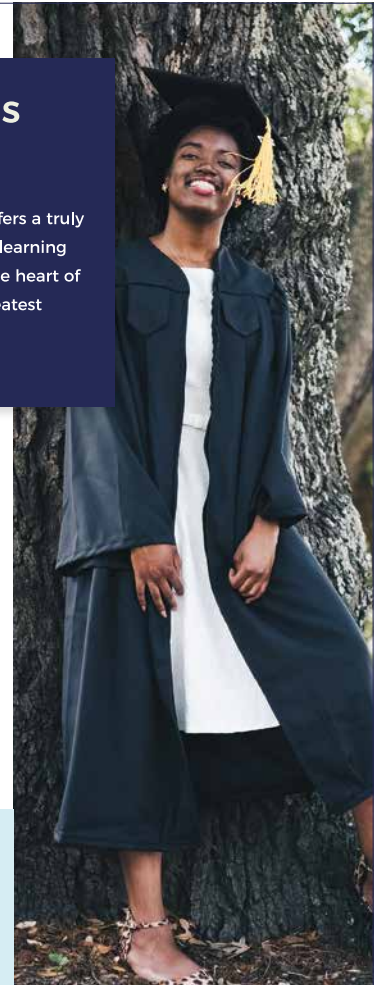
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Mr B Sheikh



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