

London

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Business Matters

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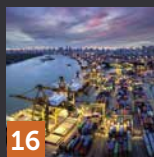
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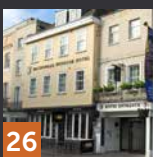
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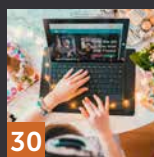
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London named as top global city

Despite the uncertainty around Brexit, London has taken the top spot as the leading city in A T Kearney's annual Global Cities Outlook

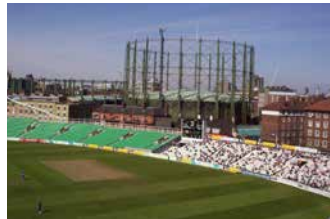
Combining the Global Cities Index and Global Cities Outlook to assess the best places for businesses to invest now and in the future, the report looks into the current performance of the world's top cities and the potential of upcoming powerhouses. London has moved up to first place in the Outlook for 2019, having been placed third in last year's rankings.

Next generation

While the index reflects cities' current performance, the Outlook reveals which cities are primed to be the next generation of global hubs by assessing four metrics: personal wellbeing, economics, innovation, and governance. Across these metrics a number of previously leading outlook cities have faltered recently, and this coupled with London's historically steady performance has resulted in this year's top position for the UK capital. London's ranking is in part due to investment in cultural experiences, where the capital was the highest-ranked in three out of five categories: international travellers, sporting events, and culinary experiences. Also boosting London's ranking is increased investment in governance and personal wellbeing, including additional security measures and improvements to the quality of private and public healthcare in the city.

Sporting

London currently has 72 of the world's Michelin star restaurants, according to the 2018 Michelin Guide, so it is unsurprising that consumers continue to head to the capital for some of the world's best dining experiences. With the city playing host to major sporting events such as Wimbledon, the ICC Cricket World Cup and the US NFL London Championships in 2019 too, London will continue to see an influx of sport-driven international



tourism this year.

"While the true impact of Brexit is yet to come, London's consistently strong performance in recent years puts the city in good stead for the future. Commitment to key areas such as innovation, cultural experiences, and human capital will be the defining factor in the next generation of the world's most influential cities. Cultural and creative industries contribute £47 billion to London's economy every year and the Mayor of London recently invested an initial £7 million to develop creative enterprise zones in different parts of the city. As London continues to invest in strategies for the future, London may top the rankings of both the Index and the Outlook next year," said Andrew Stewart, managing partner, UK & Ireland at A T Kearney.

Innovation

While London takes the top spot, other urban hubs are strug-

gling to keep up. After four years at the top of the Outlook, San Francisco has dropped to third place – still scoring high in innovation, but up-and-coming cities are outpacing the tech hub in personal wellbeing and governance.

While the true impact of Brexit is yet to come, London's consistently strong performance in recent years puts the city in good stead for the future.

The other cities in the top ten are Singapore, Amsterdam, Paris, Tokyo, Boston, Munich, Dublin and Stockholm.

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New Prime Minister – new deal?

Brexit: what happened after the Prime Minister resigned?

The Prime Minister's resignation triggered a leadership contest among Conservative MPs which officially began on 10 June. The original slate of ten candidates was whittled down to two following a series of votes by Conservative MPs. The two remaining candidates, Boris Johnson MP and Jeremy Hunt MP, will be put to a ballot of the estimated 160,000 Conservative Party members. The winner will be appointed as Conservative Party Leader and Prime Minister in the week beginning Monday 22 July.

Theresa May resigns over Brexit: What happened?

■ <https://bbc.in/2M8ttsV>

Tory leadership: Party members to choose between Boris Johnson and Jeremy Hunt for new PM

■ <https://bit.ly/31KFkRJ>

Where do the remaining candidates stand on Brexit?

Jeremy Hunt

Foreign Secretary Jeremy Hunt supported Remain during the 2016 referendum. Like his rival, he is aiming to reach a negotiated agreement with the EU in preference to leaving with no deal. However, he is less hardline about sticking to the 31 October deadline, saying that he would "delay a bit longer" if a deal was within reach. However, he will pursue a no deal Brexit if all else fails and there is no chance of an acceptable negotiated deal.

Hunt has pledged to give Brussels a "credible Brexit plan" with a new negotiating team. He believes that a proposed deal will be accepted by Parliament if the backstop – a key sticking point – can be changed so that there is no risk of UK being trapped permanently in the EU Customs Union.

Boris Johnson

Boris Johnson campaigned for Leave during the 2016 referendum. The former Foreign Secretary insists he is not aiming to leave the



Photo by NHS Confederation/Flickr.com

EU without a deal but that the UK must leave by 31 October 2019 regardless of whether a deal has been reached. He has spoken of there being "a catastrophic loss of confidence in politics" if the UK does not leave the EU by the end of October, adding that it is "eminently feasible" to do so.

Johnson says that the current Withdrawal Agreement is dead, having been overwhelmingly rejected by Parliament three times. He says that he is confident that the UK can strike a new Brexit deal which will address MPs' concerns. In addition, he wants to request a transition period without the adoption of the full Brexit agreement. It is Johnson's belief that MPs now realise they must deliver Brexit or else face devastating consequences for trust in British democracy.

Tory leadership candidates' Brexit plans in a nutshell

■ <https://bbc.in/2X4tsLC>

Tory leadership race: Boris Johnson vs Jeremy Hunt – how do they compare?

■ <https://bit.ly/2X3IG8Y>

How likely is the EU to renegotiate the Withdrawal Agreement?

The EU's leaders made it plain at their Brussels summit on 21 June that they will not renegotiate the existing Withdrawal Agreement. The Irish Taoiseach, Leo Varadkar, said the bloc's leaders have "lost patience with the UK". They have rejected Boris Johnson's request for a transition period without first adopting the Withdrawal Agreement in its entirety. The EU leaders' unanimous position is that any further discussion will be confined solely to the UK's future relationship with the EU.



Photo by OPCW/Flickr.com

EU leaders 'unanimous' there will be no renegotiation of Brexit deal, says Juncker

■ <https://bit.ly/2N84zKz>

UK heading for no-deal Brexit on 31 October, EU leaders conclude

■ <https://bit.ly/31JsW4v>

Brexit: what could happen next?

No deal

Although leaving with no formal deal is not the preferred choice of either Conservative Party leadership candidate, it remains the default position if no negotiated deal can be agreed and the 31 October deadline is not extended. At time of writing, the prospect of leaving the EU with no formal deal is more likely than in the past.

Renegotiation

The government could try to renegotiate a Brexit deal. However, this would have to be an entirely new deal as EU leaders are adamant they will not re-open discussion on the existing Withdrawal Agreement. It is highly unlikely that a completely new agreement would be concluded by 31 October, so another extension would need to be granted.

A second referendum

MPs could vote to hold a second referendum. However, they would have to determine whether the referendum is advisory like the 2016 vote or binding i.e. Parliament would have to adhere to the result. The majority of MPs who want another referendum favour the latter approach. The Electoral Commission would need to be consulted to agree how the questions are worded. There would also have to be a statutory 'referendum period' before the ballot takes place, so it couldn't happen before 31 October. The EU would have to agree to extend the deadline.

Another General Election

The new Prime Minister could call a General Election to break the Parliamentary deadlock but is unlikely to want to do so before Brexit is concluded. Under the Fixed Term Parliaments Act, MPs would have to vote to call an early election.

Vote of no confidence

The Opposition could table a vote of no confidence in the new Prime Minister's government at any time. Were the government to lose, there would be a 14-day 'countdown' period to try to form a new administration. If this is not possible, an early General Election would be called.

Cancel Brexit

The European Court of Justice has ruled that the UK could unilaterally revoke Article 50 to cancel Brexit. However, the government is highly unlikely even to consider this option.

Existing Withdrawal Agreement returns

Although the existing Withdrawal Agreement has been rejected by Parliament three times to date, it is still possible that it could return to Parliament for a fourth time. Some MPs might support it either to prevent no deal or no Brexit.

Another Brexit extension

There would have to be a very good reason for EU leaders to extend the Brexit deadline a third time. Possible reasons could be to allow more time for a completely new deal to be finalised, or to hold a second referendum or General Election.

Brexit: what happens now?

■ <https://bbc.in/2PsiQ0n>

Leo Varadkar warns of 'enormous' EU hostility to Brexit delay

■ <https://on.ft.com/2J3VP2L>

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



Brexit stockpiling to hit economic growth

The British Chambers of Commerce have upgraded their growth expectations for the UK in 2019 to 1.3 per cent from 1.2 per cent. But they have downgraded growth forecast for 2020 to one per cent (from 1.3 per cent) and to 1.2 per cent (from 1.4 per cent) in 2021

The chamber business group has slightly upgraded its growth forecast for 2019, driven by the exceptionally rapid stock-building early in the year. However, the immediate boost to UK GDP is forecast to come at the cost of more subdued growth in 2020 and 2021 as the unwinding of historically-high inventory levels, coupled with weaker business investment, weigh on economic activity.

Impasse

Business investment is forecast to contract at a faster rate in 2019 and recover more slowly in 2020 than expected in our previous forecast. The continued Brexit impasse, including the growing possibility of a no-deal exit, together with the high upfront cost of doing business in the UK and the running down of excess stock, is expected to suffocate investment activity over the near term.

Trade is projected to make a negative contribution over the forecast period as exchange rate volatility, Brexit uncertainty and a subdued global economy, weaken trading

“The deteriorating outlook for business investment is a key concern as it limits the UK’s productivity potential and long-term growth prospects.”

conditions for UK exporters. In contrast, consumer spending is expected to remain resilient with earnings growth forecast to continue to exceed price growth over the forecast period and unemployment forecasted to remain low by historic standards.

The BCC’s latest forecast is a warning sign that the next Prime Minister must set out a clear roadmap for how the political impasse in Westminster can be broken and an agreement reached to prevent further slowdown in the economy.

Domestic agenda

The BCC is also calling for a strong and clear strategy on the domestic agenda, including urging the next government to use the forthcoming Comprehensive Spending Review to affirm its commitment to delivering major infrastructure projects, such as HS2, that underpin economic growth.

The BCC forecast assumes that the UK avoids a messy and disorderly exit from the EU. Another scenario would lead to revisions in the next forecast.

Commenting on the forecast, Suren Thiru, BCC head of economics, said: “The revisions to our forecast suggest that the UK economy is likely to remain on a disappoint-

ingly subdued growth path for some time to come.

Downward pressure

“It is increasingly likely that the temporary boost from historically high stockpiling in Q1, which has marginally improved the growth outlook for this year, will be surpassed over the medium-term by the negative impact from the running down of these inventories. The downward pressure on business activity and investment intentions from the unwinding of stocks is likely to be exacerbated somewhat by increasing cost pressures and Brexit uncertainty, slowing overall economic growth across the forecast period.

“The deteriorating outlook for business investment is a key concern as it limits the UK’s productivity potential and long-term growth prospects. On the upside, household spending, a key driver of UK economic output, is expected to be supported by relatively low unemployment and positive real wage growth.

“A messy and disorderly exit from the EU remains the main downside risk to the UK’s economic outlook as the disruption caused would increase the likelihood of the UK’s weak growth trajectory translating

into a more pronounced deterioration in economic conditions.”

Transition

Responding to the forecast, Adam Marshall, BCC director general of the British Chambers of Commerce, added: “While politicians are distracted, businesses are left with no choice but to try and prepare for the unwanted possibility of leaving the European Union on 31st October without a deal and transition period. Businesses are putting resources into contingency plans, such as stockpiling, rather than investing in ventures that would positively contribute to long-term economic growth. This is simply not sustainable. Business communities expect the next Prime Minister to quickly find a sensible and pragmatic way forward to avoid a messy and disorderly Brexit.

“The UK’s low-growth trajectory makes clear that we can’t afford for Westminster to keep turning a blind eye to the domestic agenda. The upcoming Comprehensive Spending Review is an opportunity for the next government to affirm its commitment to support economic growth, including investment in the skills and training system and infrastructure projects, such as high-speed rail and the city regeneration schemes linked to them. Businesses will also be expecting action to alleviate the heavy burden of upfront costs which stunt growth.”

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Behind the Scenes at Thames Water

Chamber members were recently taken by Thames Water on a Behind the Scenes tour of Coppermills Water Treatment Works and the Walthamstow Wetlands, one of the seven water works the company operates in North East London. *Stuart Pick* was there

Coppermills supplies water to 3.5 million customers across the City of London and the borough of Tower Hamlets. A safe, reliable and plentiful water supply is fundamental to business in the capital and the work Thames Water is doing to safeguard this for the future is vital.

Thames Water is the largest water and wastewater company in the UK and has a huge geographic region to operate in, providing 15 million customers in the region with either water or wastewater services. There are 102 water treatment works, 308 pumping stations, 235 service reservoirs and 33 raw water reservoirs across 31,000 km of network.



Challenges

Thames Water's business plan 2020-2025 sets out how it intends to make its water systems more resilient to a range of future challenges – in-

cluding a growing population and climate change. It is estimated that by 2045, two million people will be living in the Thames area alone, which combined with forecasts of continued overall reduction in rainfall and an increase in extreme temperatures will increase strain on the water system.

It is estimated that by 2045, two million people will be living in the Thames area alone.

An ageing infrastructure is a challenge with the average age of pipes being 79 years old. New, innovative technologies are being employed to identify and repair leaks quicker. Thames Water is working in collaboration with other utility providers to replace the pipes with minimal destruction – the aim is to dig up the roads just once to fix all the problems in one go.


Thames Water are looking to invest more in the network over the next five years to deliver reduced bills for customers, reduced water leakage from pipes and reduced pollution incidents.


Coppermills treatment works





Built in 1972, Coppermills is the largest water treatment works in east London and as such has the capacity to employ different cost-saving methods, in turn producing a high-quality water at a reduced cost.



There are several stages of water filtration involved in the treatment process. Site manager James Townsend pointed out the rapid gravity filters, large open-top tanks through which any large particles such as twigs, feathers and other bits are removed. Water then moves in to tanks where ozone gas is added to







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Walthamstow Wetlands is a fully operational 211-hectare Thames Water reservoir site which is the main source of water supply for 3.5 million people.

remove pesticides and organic matter.

A vast area is dedicated to the slow sand filtration stage, which culminates in chlorination and dichlorination in specially-designed tanks that destroy any harmful micro-organisms before the water is sent into the distribution networks.

Water quality is a priority, with 500,000 water quality tests carried out annually across the water network. Thames Water is proud that its tap water is amongst the best quality water in the world.

Wetlands

Walthamstow Wetlands is a fully operational 211-hectare Thames Water reservoir site which is the main source of water supply for 3.5 million people. It is also Europe's largest urban wetlands and an internationally important nature reserve, providing home and shelter to a wide range of wildlife, from rare waterfowl to majestic birds of prey. Since opening to the public in 2017, (for the first time in 150 years) the reserve has been a huge success, attracting over 420,000 visitors in its first year alone.

Kirsty Halford, the Walthamstow Wetlands project lead, explained that the opening of the reserve was only possible due to a partnership between the landowner Thames

Water, the grant-holder London Borough of Waltham Forest, and London Wildlife Trust, the conservation delivery partner. Of the £10.6 million required to renovate and prepare the site, £4.5 million was funded by the Heritage Lottery Fund, £1.8 million from Thames Water and £1.8 million from the London Borough of Waltham Forest. £750k was also received from the Greater London Authority to support the 2km cycle path through the site.

The wetlands are connected to the Coppermills Water Treatment Works and is integral to it working effectively, an example of which is the use of silt from Coppermills which ordinarily would have gone to landfill is instead used to form reed plant beds along the waterways.

Stuart Pick is senior patron account manager at LCCI
www.thameswater.co.uk
www.walthamstowwetlands.com



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Victor Caddy, Partner, Wynne-Jones IP

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- Do publicise that you have rights and educate the public about what they are.

The Wynne-Jones IP Don'ts:

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- Don't copy someone else's design or technology without searching to see if it is protected by patents or registered designs. You could face a lawsuit and have to pay the rights owners a lot of money as well as losing all your investment in the project up to that point.

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Protecting your brand isn't rocket science.

Businesses of all sizes should put protection at the heart of their business strategy. Mistaking the importance of protection and assuming it's going to be too costly is a common error. Don't let your business suffer and work with partners who can guide you, help you manage your IP affordably and effectively so that you reap the rewards.

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Architecture and modern life

In June Heart of London – representing St James's, Piccadilly Circus, and Leicester Square – made its debut as a festival hub for the London Festival of Architecture and played host to a thought-provoking flag installation on the famous street of Piccadilly.

Designed by world-renowned architecture firm Rogers Stirk Harbour + Partners, vibrant flag designs explored the festival theme of 'boundaries' and encouraged visitors to take the time to explore London's physical, political, social and economic boundaries that exist in modern life.

Colourful intervention

John McElgunn, partner at Rogers Stirk Harbour + Partners said: "It is our hope that this series of banners above Piccadilly will encourage all passers to contemplate some of the political, physical, visual, spatial, social and boundaries that exist within the city around us.

"More importantly, our aim for



Ros Morgan of Heart of London Business Alliance

this study is to effect a lively and colourful intervention along Piccadilly for all to enjoy – a splash of colour and the opportunity to provoke a thought, a smile, or even just a nice photo opportunity.

We were delighted to be able to work with the Heart of London as part of the London Festival of Architecture and we hope that these banners will brighten up a few days in the month of June, perhaps gen-

erating some truly great Instagram moments."

Themes

Consisting of six designs, each row of banners explores the limitations of London with themes including: greater London and its boroughs, the river Thames and arterial routes, London's parks and squares, suburban housing and large-scale interruptions and the private dwelling.

An accompanying exhibition was hosted in the St James's Church gardens, where visitors could further appreciate each design and the questions they pose. Exploring the London Festival of Architecture's theme 'Boundaries', the colourful and spirited flag installation and exhibition also endorse the work of the Heart of London Business Alliance's mission to tackle homelessness in the West End.

www.heartoflondonbid.london
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European elections 2019



Alexa Michael provides the analysis

The 2019 European elections in the UK were not scheduled and were held because the EU agreed to delay the UK's departure date until 31 October 2019, having already extended the leaving date once. As a condition of delay, the UK was required to hold elections to the European Parliament on 23 May, or else quit the bloc with no deal on 1 July.

What was the outcome?

Nigel Farage's newly-formed Brexit Party won the largest number of Member of the European Parliament (MEP) seats. A total of 29 Brexit Party candidates were elected UK-wide with almost 32 per cent of the total vote, despite the party having been established just six weeks earlier. The Brexit Party came first in every country or region except London (won by the Liberal Democrats), Scotland (won by the Scottish Nationalists) and Northern Ireland (where they did not stand).

The Liberal Democrats polled just over 20 per cent nationally and increased their representation in the European Parliament from one MEP in 2014 to 16. Labour took ten of the 73 seats with just under 15 per cent of the vote. The Green Party saw its best performance since 1989 and won seven seats, up from three in 2014. The Conservatives came in fifth with just four MEP seats nationally, one each in the South East, Eastern Region, the West Midlands and Scotland.

The newly-formed Change UK Party failed to take a single seat while



the United Kingdom Independence Party (UKIP) saw a wholesale shift in their vote to the Brexit Party and lost all their remaining seats. Of the smaller parties, the Scottish Nationalists took three MEP seats, while Plaid Cymru won a seat in Wales. In Northern Ireland, the pro-Brexit Democratic Unionist Party and the pro-Remain Sinn Féin and Alliance Parties each won a seat.

Total turnout was just under 37 per cent, the second highest since European elections were first held in 1979.

Just under a third of voters nationally backed the Brexit Party while the Conservatives won less than nine per cent of the total vote share, their worst-ever performance in a national poll. In 2014, the Conservatives had won 19 seats, which was actually a loss of seven from the previous set of European Elections five years earlier. Meanwhile Labour saw a net loss of eight seats

on 2014, losing votes to the Liberal Democrats and the Greens.

What happened in London?

At the EU referendum, London (together with Scotland), was the most pro-EU region of the United Kingdom with 60 per cent of voters electing to remain in the EU. The capital has remained strongly Remain and this was reflected in the European Election poll almost three years later. The staunchly pro-Remain Liberal Democrats topped the poll in the capital with just over 27 per cent of the vote, an increase of 20.4 per cent on 2014. They took three of the eight MEP seats, having won none in 2014. The Liberal Democrats came first in 16 out of 32 London Boroughs, mostly in Central and South West London but they also beat Labour into second place in their stronghold of Islington.

Labour won two MEP seats in

London with just under 24 per cent of the vote. They saw their share of the vote fall by 12.7 per cent on 2014 and lost one of their MEP seats. Despite this setback, Labour still came top in 13 London Boroughs, mostly in East and West London and also in Croydon. It is likely that the high proportion of black and minority ethnic voters in those areas helped the Labour vote. The Brexit Party made more modest gains, winning 18 per cent of the vote London-wide which gave them two MEP seats. However, they achieved the highest share of the vote in four outer London boroughs, namely Bexley, Bromley, Havering and Hillingdon.

The Conservatives fared very poorly throughout London with just 7.9 per cent of the vote, a drop of 14.6 per cent on 2014. A very large proportion of pro-Brexit Conservatives voted for the Brexit Party, while pro-Remain Conservatives 'lent' their votes to the Liberal Democrats. Neither of the two sitting Conservative MEPs, Syed Kamall and Charles Tannock, were re-elected, thus wiping the Conservatives out of London in terms of MEP seats. The Greens took 12.4 per cent of the capital's votes and retained their one seat but former UKIP leader Gerard Batten failed to be re-elected.

Turnout in London was higher than the national average at 41.3 per cent.

The Brexit factor

Unsurprisingly, the Brexit Party received more than half the vote in the strongest Leave areas of the UK while the Liberal Democrats had their strongest showing in pro-Re-





main areas such as London. This was also true of the Green Party vote, albeit with lower levels of support.

Labour performed most strongly in pro-Remain areas but still failed to win even 20 per cent of the vote share there. The Conservatives' vote share was poor throughout the country (even falling below that of Change UK in some parts of London) but it was exceptionally weak in heavily Remain areas.

Some commentators dubbed the European elections as an unofficial 'second referendum'. Certainly those political parties who made their stance on Brexit clear i.e. the Brexit Party (for) and the Liberal Democrats (against) did vastly better than both the Conservative and

Overall, nationalist and Eurosceptic parties increased their representation in the European Parliament, reflecting Europeans' concerns with issues such as economic uncertainty and mass migration

Labour Parties. The Conservatives had failed to deliver Brexit by 29 March (and then by 12 April) while Labour's position was ambivalent. Voters were seeking clarity on Brexit, whether they wished to leave or remain in the EU. There is now no Labour MEP representation in the Eastern and South West regions of England or in Scotland, formerly a Labour heartland. Meanwhile, Lon-

don, the East Midlands, the North East, the North West, Yorkshire and Humber and the South West are all Conservative MEP-free zones.

The wider picture across the EU

The UK result was reflected across the EU, with the established larger parties faring badly while smaller –

and newer – parties gained support. In France, National Rally topped the polls with 22 seats, as did Lega Nord in Italy. However, in France Macron's En Marche party came just behind with 21 seats. In Germany, the Christian Democrats won 29 MEP seats but the Greens were not far behind with 21. In Hungary, the ruling FIDESZ/KDNP coalition won 13 MEP seats, well ahead of its nearest rival on four. Overall, nationalist and Eurosceptic parties increased their representation in the European Parliament, reflecting Europeans' concerns with issues such as economic uncertainty and mass migration.

Alexa Michael is business information executive at LCCI

More river crossings needed

London needs more river crossings, especially east of Tower Bridge, as East London continues to grow rapidly so the recent announcement of a further year's delay to the Silvertown Tunnel is unwelcome.

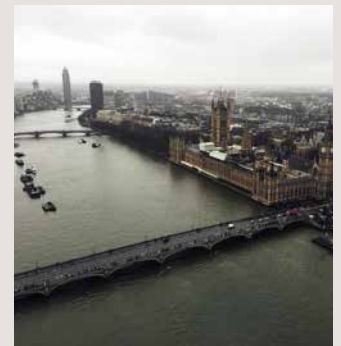
London Chamber David Frost chief executive said: "LCCI

welcomed the commitment to building the Silvertown Tunnel, but we and businesses can't welcome the opening being delayed a further year to 2025.

"There are too many delayed TfL infrastructure projects in the capital at present – something that was rightly

scrutinised by the London Assembly recently.

"This late major project delivery has to stop. Businesses and residents make investment decisions based upon project timelines and Silvertown is yet another major scheme failing to be delivered on time."



The £100,000 Dilemma

How much do you earn from your business per hour? How much do you charge out?

Most business owners never consider how much their time is worth per hour. This leads to the fallacy that you save more money in the business by doing stuff yourself and not hiring an extra hand.

Say your yearly profit after tax (before you take any money out of the business) is £50,000 and, annually, you work 50-hour weeks with two weeks' holiday. Your rate is £20/hour (£50,000 ÷ 2,500).

Are you happy working at this rate? How could you increase it? The answer is: either increase the profitability of the business (numerator) or decrease the number of hours you spend on the business (denominator).

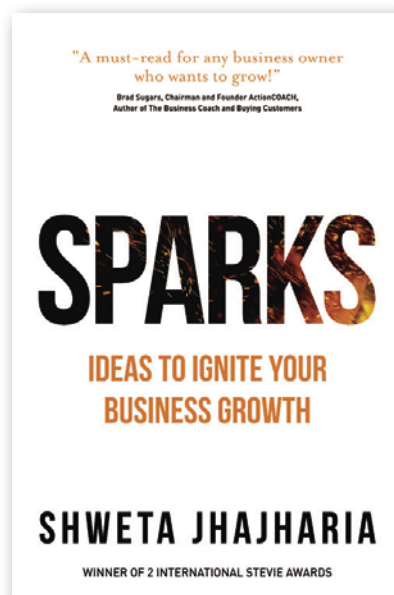
You can increase the numerator by doing activities that pay more than £20/hour.

Spend your time sourcing key customers if you can establish they will be worth it over the next few years. You could also invest time in recruiting a new member of staff and training them to be as good (valuable) as you. The per-hour return of this effort should be beneficial.

Unfortunately, business owners often put these high-value activities off.

You can decrease the denominator either by drawing a hard line around your personal time or avoiding activities with a lower per-hour rate.

Against a list of your activities on a daily, weekly, monthly, quarterly and one-off basis, consider what you could pay someone



hourly to do each. If the hourly rate is less than you are worth when doing your most valuable work, get someone else to do it. If you focus on using more of your time to earn a higher rate per hour, your business will be more profitable or you'll be able to work fewer hours.

How much per hour would you pay for extra leisure time? How much would your partner/child pay for an hour of your time? Is £20/hour worth the sacrifices you make?

Excerpted from the Amazon bestseller 'Sparks: Ideas to Ignite your Business Growth' by Shweta Jhajharia, a leading global business coach. Claim your FREE copy at businesscoaching.actioncoach.co.uk/sparks (P&P extra)

London's development industry – what must government prioritise?



by Gavin Kieran

The London business communities have been hanging in the balance over the last few years. Now well past the original Brexit date, it seems no one is any wiser as to what the UK's relationship with the EU is going to look like. As the international centre of the UK, the London business community is at once both more and less susceptible to the consequences of the outcome.

But despite the uncertainty, business carries on as usual, albeit with new and profound challenges.

The M3 Consulting London Development Barometer (LDB) was launched in Autumn 2017 to get a clearer understanding of how London's property and development industry thought it would best face up to those challenges, and what policy makers can do to help.

The development industry is, like many businesses, concerned about the impact of resources and costs. LDB respondents overwhelmingly believe that construction costs, financing costs and construction skills and capacity will have a negative impact in the coming years. However, having experienced continued demand following the referendum, it is less concerned about the impact of the global economy and politics.

In this context, what do central and local governments need to prioritise to increase development ac-

The expected fall in skilled construction workers is one of the industry's top concerns, and it has called on the government to adopt an open-minded view to migration policies.

tivity in the capital? Logically, one would assume sorting out Brexit would be on top of the agenda, especially as the Spring 2019 LDB was launched immediately after the missed Brexit deadline of April 12. The results say otherwise.

It's the planning system

Industry calls have been consistent since Autumn 2017: the top priority is to improve the town planning process, followed by increasing funding for local authorities, infrastructure, transport and housing delivery.

There have been efforts by policy makers in that period – changes to the National Planning Policy Framework, the Raynsford and Letwin reviews, and a steady trickle of funding announcements. But, Whitehall's preoccupation with Brexit means government efforts have amounted to little more than tinkering.

The Mayor's policies like the updated London Plan haven't been well received either. Just over a third believe his policies will have a positive impact, down from half two years ago.

The Brexit transition

Mitigating Brexit is a close third, with 31 per cent placed it in their top two. It could be that confidence has been buoyed by continuing demand and inward foreign investment in the last few years. It could be because the industry, like many other businesses, has been twin-tracking future planning in case of a hard Brexit. More likely is that while the development industry will continue to lobby for the best possible Brexit outcome, the broken planning system and chronic public underfunding have been the bigger barriers to business.

Stamp duty and land supply

Releasing land has slipped down the priority list into fifth place, with only 21 per cent placing it in their top two compared to a third in Autumn 2017. This is likely a response to visible efforts by local and central governments to release surplus land by organisations like local authorities, the NHS and Transport for London. However, the industry is less impressed with the impact of the stamp duty revamp of 2017, with the call for improving these policies in fourth place.

Investing in skills and modern methods of construction

The expected fall in skilled construction workers is one of the industry's top concerns, and it has called on the government to adopt an open-minded view to migration policies. But, just as the LCCI has advocated for a labour market that provides access to skills and training, the industry has also been busy reviewing its own capabilities in recruiting, training and retaining skilled workers, as well as investigating more efficient methods of construction.

Political headlines, not industry priorities

Much has been made of the government's help-to-buy funds and tacking the housing crisis, but promoting home ownership and build to rent policies have been the bottom two priorities since the launch of the survey.

The truth is that the housing crisis continues and homes of all types and tenures will be in demand. Looking at the list of priorities and its consistency from survey to survey, the industry is more interested in interventions to help get the supply side through and across all property sectors in a more time and cost-efficient manner.

Gavin Kieran is director of M3 Consulting
www.m3c.co.uk

London business has doubts about T Levels

Ahead of the introduction of T Levels into the workplace in 2020, new polling has shown that two thirds of London business decision makers say that they would not be willing to offer paid or unpaid placements or work to a T Level student or graduate.

T Levels are a new two-year technical programme for young people aged 16 to 19, which will combine classroom study with workplace experience.

Significant work

They are intended to be the vocational equivalent of A-levels. But polling carried out by ComRes on behalf of London Chamber of Commerce and Industry has highlighted there is significant work to do ahead of their introduction to convince employers of their merits.

LCCI chief executive David Frost (pictured) said: "We very



much support the introduction of T-levels next year as a genuine alternative vocational qualification to A-Levels. But our polling suggests that most businesses are unaware of T-levels or doubtful about their value to their company. The government will need to run a significant communications campaign to boost awareness if T-levels are to be a success."



Reviewing global trade

Trade Secretary Liam Fox gave an upbeat keynote speech at this year's GTR UK, looking forward to Britain becoming an active, independent member of the World Trade Organisation (WTO) once Brexit is

complete. But he also spoke of the need to reform the WTO rulebook to address trade tensions in subsidies, state-owned enterprises and technology transfer.

www.gtreview.com



SPONSORED COLUMN

What's my company worth?

By Clare Munro, Senior Tax Partner, Lubbock Fine Chartered Accountants



If you've established your own business or company, you may well have wondered what it's worth. You've invested personal wealth, not to mention effort and emotion, and your business may well form a significant part of your net worth, but, unlike a shareholder in a listed company, you have no easy way to work out its value.

For a profitable trading entity, we would generally value on the basis of earnings, looking at the company's trading past as an indicator of future results. So, we would usually calculate average profit or earning levels over the recent past and adjust for one off items of income or expenditure which a potential purchaser could not expect to recur.

Value may only become important when you want to sell. However, the value of private company shares can be relevant for tax purposes too. Most obviously the value is incorporated into your estate on your death but share value can also impact on succession planning for making gifts to the next generation and employee incentives.

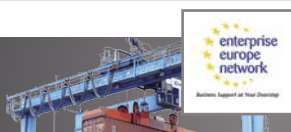
Armed with a view of the company's 'maintainable' profit, the next step is to identify an appropriate multiple for earnings capitalisation to arrive at a company value. Private companies are very different from their listed counterparts, so a quoted PE or index is unlikely to be a good match, but it may be the best available. EBIT and EBITDA multiples are compiled from private sale transactions and may give a more suitable result, particularly if the company has significant debt as interest costs can obscure the underlying value.

Where a market value is required for tax purposes the legislation makes up for a lack of real market by requiring the valuer to imagine a transaction between a willing buyer and seller.

For tax valuations, the result of the imaginary transaction is open to scrutiny by HMRC's valuation specialists. Back in the real world a valuation can provide a starting point for a commercial transaction and can give insight into the factors that a purchaser will consider. If you'd like to talk to us about valuing your company, please contact Clare Munro claremunro@lubbockfine.co.uk.

The valuation approach will depend on the nature of the company's business. With investment companies, the starting point is often the balance sheet, although if regular dividends are paid one might capitalise that income stream. Investment assets may be held at cost and require revaluation to bring the balance sheet up to current value.

Upcoming LCCI company missions



Myanmar

Sector: Energy
Date: 6-12 July
Contact: Vanessa Vlotides
Tel: 0207 203 1838
Email: vvlotides@londonchamber.co.uk



Ethiopia

Sector: Energy
Date: w/c 15 July
Contact: Zuzana Brutenicova
Tel: 0207 203 1823
Email: zbrutenicova@londonchamber.co.uk



Kenya

Sector: Energy
Date: w/c 22 July
Contact: Zuzana Brutenicova / Vanessa Vlotides
Tel: 0207 203 1823 / 0207 203 1838
Email: zbrutenicova@londonchamber.co.uk / vvlotides@londonchamber.co.uk



UAE, Dubai

Sector: Multi
Date: 30 September - 4 October
Contact: Vanessa Vlotides
Tel: 0207 203 1838
Email: vvlotides@londonchamber.co.uk



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LubbockFine
Chartered Accountants
Advice that adds up

Costa Rica – productivity in paradise

by Jose Luis Pal

Stunningly beautiful and as rich with opportunity as it is in biodiversity, Costa Rica's location, robust platform of free trade agreements with preferential access to two-thirds of the world's markets, skilled workforce, track record and quality of life provide the necessary elements to enhance corporations' supply chain strategies and global reach.

Where else in the world can you go from the Caribbean to the Pacific in just five hours? Costa Rica has been a meeting point for cultures and trade since its earliest days. As a crossroad in the heart of the Americas it's easy to connect north to south, east to west. Native tribes used the land as a bridge to join their communities and flourish together. That same ancestral knowledge continues to be seen across the country today in business, education and opportunity.

Numbers

While most Latin American countries attract FDI – foreign direct investment – related to natural resources and domestic market size, Costa Rica targets investment seeking efficiency and market access. This tiny country knows how to play the numbers game, seeing a consistent growth in FDI inflows during the past decade, growing at an average of 8.4 per cent every year since 2003, accounting for a total of \$US2.13 billion during 2018.

The 'ticos', have experienced a profound diversification of its exports of goods, transitioning from traditional agriculture up until the early 90s to high-tech products with high R&D intensity, such as medical devices, pharmaceuticals, digital technologies, cybersecurity, IT and even rocket science. The dynamism of the knowledge services, smart manufacturing and life sciences sectors is evident, with a growth rate in number of companies ranging from 1.5x to 28x since 2000.

Return on investment

Why Costa Rica? Besides world-class human talent, an embedded innovation-fueled mindset and a



collaborative business environment, more than 300 companies can speak highly about the nation's true return on investment.

The country has leveraged this location to enhance it with top talent formation on logistics, supply and engineering fields where university graduates grow at over six per cent annually. Combined with a robust network of free trade agreements, growing connectivity and infrastructure, Costa Rica is an ideal site to reach the Americas and the world.

Ecosystem

Costa Rica's dynamism of international trade has nurtured an ecosystem of players and suppliers ranked #1 in quality of supplier base by the World Economic Forum, and premium partners to enhance supply chain strategies are no different.

Several key investments have helped to amplify the country's logistical advantages. For instance, Guanacaste in the North Pacific have recently opened a new cargo facility at Daniel Oduber International Airport. Puntarenas in the Pacific Coast opened a new platform at the Caldera Port, and Dutch titan in logistics, APM Terminals, is building a brand-new \$1 billion port in the Caribbean coast.

In February, this Netherlands-based company inaugurated Costa Rica's newest deep-water port on the Caribbean coast. The 80-hectare Moín Container Terminal was built on an artificial island and is on track to become the most efficient port in Latin America. APM Terminals operates a global terminal network in 60 countries.

"Costa Rica has inaugurated much more than a container terminal. The country is inaugurating a new era in its commercial relations with the world, and this will have a direct impact on the country's economy and an important advance in the global connectivity ranking," said Morten H. Engelstoft, chief executive of APM Terminals.

The state-of-the-art Caribbean port in Costa Rica will complement the new expansion at the Panama Canal. Though the canal has an increased capacity, certain PostPanamax vessels are too large to pass through the canal. This makes Costa Rica an ideal platform for freight fragmentation, as well as a more productive point for cargo handling into Central America – a market of 60 million people.

Gateway

According to Procomer, the agency in charge of promoting Costa

Rican exports of goods and services, Costa Rica has free trade agreements which cover two-thirds of the world's gross domestic product and over a third of the world's population. Costa Rica is the only Central American country with a free trade agreement with China, and maintains 14 free trade agreements that provide access to 57 global trade partners including the US, Canada and the EU.

With Costa Rica's strategic location, moving goods into and out of the country is easy. In 2017, some 24 percent of Costa Rica's exports left the country via air, 53.5 percent by sea and 21 per cent on land. With ports on both the Caribbean and Pacific Coasts, transporting products to either coast of both North and South America takes less time and saves companies money.

Costa Rica's competitive advantages are only going to continue to grow as the market matures. The opportunities are as bountiful as the land itself.

Jose Luis Pal is a marketing executive at CINDE, the Costa Rican Investment Promotion Agency, which has helped hundreds of firms settle in the country. Over the past 10 years, the country has witnessed consistent growth in FDI, with an average growth of 10.3 per cent per year since 2003.

CINDE works closely with the British Chamber of Commerce in Costa Rica, established in 2012, which links UK and Costa Rican companies and promotes and supports business set-up and the cultural and commercial aspects of both countries.
www.britchamcr.com



Overseas business opportunities

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

Italy

A research group has developed a new therapy to naturally stimulate the production of nerve growth factor to increase longevity and mental capacity. The therapy is based on the administration, through a nasal dispenser, of a physiologic solution delivered at high pressure. A sprayer devices manufacturer capable of required specifications is sought.
Ref: TRIT20190513001

Spain

This company is a small-sized firm located in northern Spain, dedicated to the online distribution of all kind of natural cosmetics, personal hygiene and care products and natural nutritional supplements which come from several countries. To expand their business, they seek European partners, possibly companies selling cosmetic natural products – they must have an ECO/BIO certificate.
Ref: BRES20190527001

Croatia

This company has developed an innovative method of tracking objects in 3D multi-camera environment. The method includes a panoramic camera, PTZ (Pan Tilt Zoom) full body camera, auto zoom and auto-tracking of people over a wide area. They also feature high-resolution 3D stereo images. The 3D position is marked for each pixel in the stereo image for easy, automated and fast mapping. Looking to sign a joint venture, technical cooperation or commercial agreement with technical assistance.
Ref: TOHR20190301001

Germany

A company that acts as a commercial agency offers agreements to automotive suppliers. Products of interest include interior and exterior parts as well as electronic components. The German company has many years of experience and is well-established in the automotive market. Modular support packages within the commercial agency agreement are designed according to partner requirements.
Ref: BRDE20190529001

Poland

This company has been active in the feather industry since 1984 in and offers a co-production partnership. It specialises in the processing, production and sale of the highest quality goose and duck down as well as bedding mixes, bedding products (quilts, pillows, sleeping bags). The company also offers a blend of down to the customer's order, including down and hand-made down. The company looks for cooperation partners in all EU countries.
Ref: BOPL20190520001

Austria

This innovative startup is developing the project 'Carbon-trap' which aims to capture the carbon dioxide produced by industrial plants and transform it into a product with a high market value. The company is interested in contacting manufacturers, distributors, financial investors and other partners that desire carrying out innovative green development projects.
Ref: TOAT20190529001

Belgium

A centrally-located French supermarket specialises in the sale of food (grocery, meat, delicatessen, cheese, fish, fruit and vegetables). It aims to diversify its range of products and it is looking for manufacturers of new products. The company offers their distribution activity to European and south American producers.
Ref: TOBE20190521001

SPONSORED COLUMN

Can coaching help solve the productivity puzzle?

With labour productivity growth lower over the past ten years than at any other time during the 20th century, we consider the factors contributing to the productivity puzzle and explore if a coaching approach could help organisations recover from the ongoing slump.



Productivity - as measured by the amount of work produced per working hour - is the major driver of economic growth and higher living standards. UK productivity fell again in the last quarter of 2018 compared to the same period in 2017 and the Office of National Statistics states the UK's productivity at this time was 18.3% below its pre-downturn trend.

Caused by various factors, some of it can be attributed to Brexit holding up investment decisions. Other reasons include not using technology to improve efficiency and inflating pay to negate recruitment difficulties. Most pertinent though, is the link identified by the CIPD between people management practices and workplace productivity.

While this link is no secret, the Chartered Institute of Management estimated that poor management practices are hindering the economy to the tune of £84bn a year in lost productivity.

Be the Business, established by the Government to find ways to increase productivity, has made several recommendations. These include gaining better self-awareness by measuring performance and strengthening business planning and strategy. Employee engagement and leadership/management skills should be top of the agenda and it's encouraging collaboration with peers and experts to help drive improvement.

Be the Business has multiple resources including benchmarking, collaborative networks and a mentoring network. It's also sharing insights into how initiatives such as using

creativity to unlock innovation, investing in continuous training, using coaching to improve staff performance and empowering the workforce are delivering strong results.

Coaching is a powerful management tool and can be used as a step change to increase individual, team and organisational performance and ultimately productivity. Developing a coaching culture allows organisations to make the most of their resources, deal with areas that might need improvement, encourage a positive response to change amongst employees and helps develop staff so they can grow and learn to help the business succeed.

Productive organisations get more out of what they have, and this enables them to increase their profits, pay their workforce higher wages and invest in their future. Productivity matters and companies can easily be unlocking bigger capital gains and the capability to grow just by tweaking their management practices for the better.

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



Sustainable SME internationalisation



by Cristina Stoian

Small and medium-sized enterprises are increasingly aware of the importance of addressing multiple external and internal stakeholders – including not only customers but also the community, the environment and employees. They often aim to do so by adopting a triple measure of success covering economic, environmental and social factors.

Internationalised SMEs frequently are and must be even more alert of these issues as their activities target stakeholders which operate in different institutional and cultural settings. Managers should know and comply with internationally recognised corporate social responsibility (CSR) guidelines and principles as well as with different industry-specific, national or supranational institutional frameworks. They should also be aware that the expectations and understandings of socially and environmentally responsible activities in different countries are likely to vary. SME managers frequently aim to address multiple stakeholders internationally, such as:

- **International employees:** create equal working environments with minimal work risk and enhance the development of staff abroad.
- **International communities:** give back part of the profits and contribute to the development of training and education programmes as well as engage in international charity programmes.
- **Environment:** reduce their carbon footprint by decreasing or eliminating the use of fossil fuels, incentivising recycling among global consumers, adopting telecommuting and monitoring paper usage. Furthermore, SMEs can enhance resource efficiency while protecting biodiversity.
- **International customers:** know how customers value the firm's products and brand image, understand competitors and make the appropriate adjustments to



optimally address foreign customers.

- **International business partners** (e.g. international suppliers, intermediaries, international joint venture partners): share good practice guidelines with their international business partners to strengthen their relationships. Moreover, managers can drive the co-creation of products/services to optimally address international customers and communities.
- **Other public or private international organisations** (e.g. international investors, international governmental organisations, foreign trade unions): establish, where applicable, a trustworthy work relationship thus facilitating information sharing and communication.

Why engage?

CSR engagement enables managers to have a holistic and strategic perspective of their business in the international contexts they operate in. As a result of CSR involvement, your SME will be regarded as a socially responsible, eco-friendly company by consumers, organisations and the international community. CSR entails ongoing improvement so you can view it as an investment in the future of your company. Specifically, besides achieving social

and environmental benefits, it will reduce costs, enhance access to capital and innovation capability. Furthermore, SMEs involved in CSR activities will likely have more business opportunities in the medium to long term as such firms are perceived as more attractive by potential customers, employees, business partners and investors.

Global citizen

CSR activities are often conducted in an instinctive and informal way in SMEs, incorporated in their daily management practices. Your firm may already be engaged in numerous socially and environmentally friendly practices as part of its initiatives to be a good global citizen. Specifically, your SME may already be saving energy (e.g. by turning off lights and computers at the end of the work hours or using energy-saving bulbs) or decreasing the use of paper and plastic consumables in your headquarters and international subsidiaries. Moreover, your SME may have already started to use non/less toxic chemicals, promote organic and meat free days and not use products/ingredients tested on animals. Conversely, your SME is likely to have already worked jointly with the international community towards its development and created minimal risk, inclusive

working environments abroad. To go forward you should first analyse what environmentally and socially friendly measures have already been adopted, either explicitly or implicitly, in your SME. Then you can consider ways of improving your CSR internationally.

Reputation and credibility

SMEs are resource limited therefore it may be challenging to address multiple stakeholders domestically and internationally. Besides voluntary CSR activities, your SME must comply with international standards of social responsibility. And, of course, the extent of CSR involvement will likely depend on your business sector. Some ideas that could help SMEs enhance their CSR activities internationally include: (1) aligning international CSR activities with the SME's purpose and values; (2) encouraging and providing employees with opportunities to engage in CSR activities internationally; (3) knowing what is understood and expected by socially responsible firms in international markets; (4) building and nurturing trustworthy relationships with multiple international stakeholders; (5) promoting a transparent international CSR policy based on stakeholder engagement and ethical and inclusive behaviour. By following the above guidelines you will increase the reputation and credibility of your SME internationally and you will be working jointly with international stakeholders towards achieving increased sustainability of operations and improved triple bottom line results.

Dr Cristina Stoian is senior lecturer in international business at Brunel Business School at Brunel University London
www.brunel.ac.uk/business-school



New guidelines on the origin of exported goods

ICC World Chambers Federation has published a revised version of its International Certificate of Origin (CO) guidelines which provide exporters and chambers of commerce with instructions and updates on new processes, including digitalisation of the CO process.

with CO, key documents to authenticate the origin of exported goods and which are issued by chambers around the world – well over 15 million per year.

Payment mechanisms

The latest edition of the guidelines elaborates on the differences between preferential and non-preferential CO. Non-preferential rules of origin which are required for payment mechanisms, such as documentary credits for traded goods, and measures related to trade policies are the main focus. However, there is also a chapter on preferential rules of origin which determine whether goods or services are eligible for preferential treatment under free trade agreements.

Digitalisation

The guidelines recommend that all chambers of commerce promote the electronic submission of CO. Custom authorities can check the authenticity of eCO issued by chambers accredited in the CO Chain, by using ICC WCF's verification website which allows them to confirm the validity of CO presented to them.

By joining the CO Chain, chambers of commerce – including LCCI – agree to follow the CO Guidelines and are entitled to use the internationally-recognised quality label.

www.iccwbo.org



Since 1953, ICC has worked towards a common definition to determine the origin of manufactured goods to improve trade efficiency, protect intellectual property, and ensure product safety. ICC WCF's efforts to establish an international standard on certificates of origin came to fruition in 2006 with the publication of the first edition of the guidelines.

The first edition was published to help business, chambers of commerce, and customs authorities deal

The shipping world comes to London

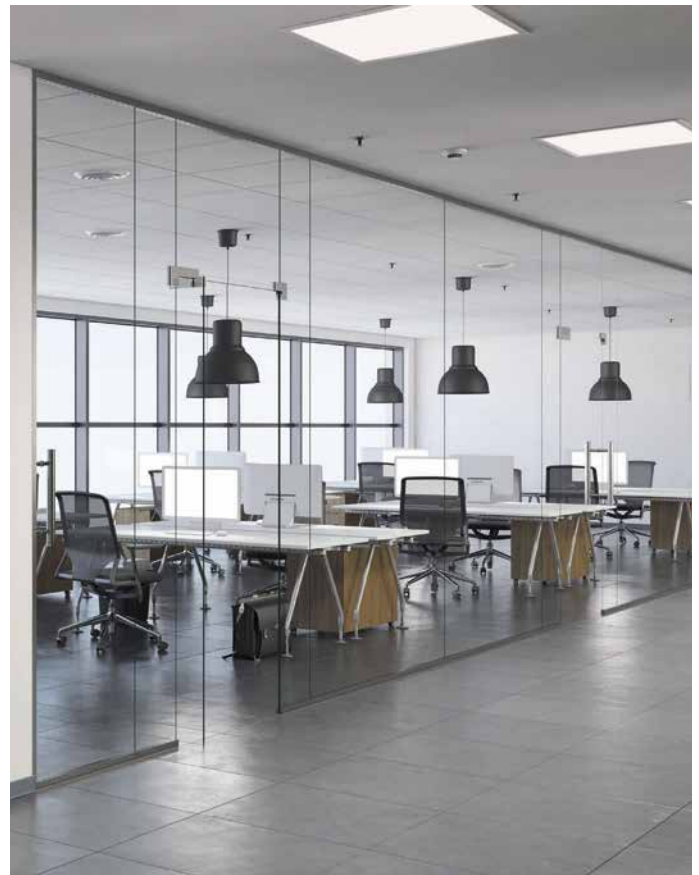
London's role as a major global maritime centre will be underlined this September when it welcomes over 20,000 of the industry decision makers to the city for London International Shipping Week (LISW).

Representatives from across all shipping sectors will network with Ministers and officials from 13 UK government departments and regulators from overseas at an estimated 200 events.



The week (September 9-13) will culminate on the Thursday in a headline conference and gala dinner at the Grosvenor House Hotel on London's Park Lane.

www.londoninternationalshippingweek.com



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Uganda – East Africa's sleeping giant



Martin Best argues that now is the time for multi-sector investments in the forgotten sibling of the region

Uganda has undergone major economic transformation and is an attractive market for global investors and businesses – GDP Annual Growth Rate in Uganda averaged around 5.6 per cent from 2009 until 2018; much of the recent growth coming from services and finance rather than commodities.

This suggests that the services sector can begin to look outside the country and start competing with Kenya and Rwanda. Uganda emerged in the IMF top 10 fastest growing economies for 2019. With a population of 38 million people, and GDP growth of 5.8 per cent, coupled with regional trade partnerships: East African Community (five member states), Great Lakes (four member states), COMESA (19 member states) – exporters have access to this critical market of 489 million, Uganda is a market not to be overlooked.

Transformational

Thanks to the advance of mobile money, tens of millions of unbanked have become accustomed to using technology to manage their finances. This has been transformational within the region, and across the continent. This wide acceptance of using technology can now be harnessed to widen financial access further.

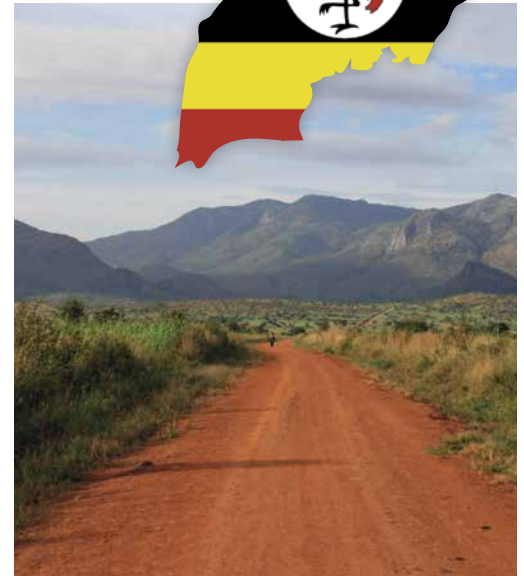
2019 will place Ugandan fintech under the global spotlight thanks to the African Fintech Festival in Kampala in November. Supported by the Africa Fintech Network, it offers a chance for public and private institutions to mingle with entrepreneurs with Uganda front and centre of the agenda.

Fundamentals of investment and opportunities

- The minimum capital investment required for a foreign investor in virtually any sector is US\$100,000.



Kampala



- Uganda has created a One Stop Centre (OSC) for business registration and licensing at the Uganda Investment Authority. The OSC also assists in tax advice and registration, immigration and work permit issues, land acquisition and verification, compliance and approvals.
 - Uganda's labour is highly trainable, English-speaking and the cost compares favorably in Africa.
 - Return on investment is about five per cent projected to increase to about seven per cent due to ongoing and planned infrastructural (roads, railway, energy) development that will ensue from the developments in the oil sector (refinery and crude oil export).
 - GDP is US\$26 billion with stable economic growth averaging five to seven per cent; inflation has stabilized to 6.6 per cent.
 - Uganda offers British businesses and investors opportunities in sectors like agriculture/agro-processing, tourism, information communication technology, mining and mineral processing, infrastructure development, manufacturing, real estate, and oil and gas.
 - It has substantial natural resources, including fertile soils, regular rainfall, substantial reserves of recoverable oil, and small deposits of copper, gold, and other minerals.
 - Agriculture is one of the most important sectors of the economy, employing 72 per cent of the work force.
 - Uganda has a small industrial sector that is dependent on imported inputs such as refined oil and heavy equipment. Overall, productivity is hampered by a number of supply-side constraints, however the new tech sector, though nascent, offers a higher level of efficiency and a start up mindset equal to the West.
 - Oil revenues are expected to become significant with foreign investors planning to invest \$9 billion in production facilities projects, \$4 billion in an export pipeline, as well as in a \$2-3 billion refinery to produce petroleum products for the domestic and East African Community markets.
- British Ugandan Lord Popat said at the 2018 Convention "In the past Britain gave aid to Uganda and now the UK government is saying that Uganda does not need aid, it needs trade to create jobs".

Martin Best is managing director of Full Reach
www.FullReachGlobal.com

Invest in Africa

What

The UK-Uganda Convention – The largest UK to Uganda FDI and Export focused event for the country in Europe.

When

13th September 2019 at the London Hilton on Park Lane and Saturday, 14th September 2019, Troxy 490 Commercial Rd, London.

The event has been organised in partnership with the Uganda Investment Authority among others. For the first time, a dedicated (Fin) Tech section will be held in collaboration with Africa Fintech Association and local leaders in the sector.

Speakers include Rt Hon Edward Ssekandi, Vice President of Uganda; Trade Envoy Lord Popat; High Commissioners, Ministers, business leaders, public figures and entrepreneurs.

Register at www.ugandanconventionuk.org



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UK can help PM Modi deliver in India



Sabe Tibbitts analyses what Prime Minister Modi's resounding victory in the recent Indian election means for his country and trade with the UK

This election can be seen as a referendum on Narendra Modi and his party, the BJP. Although he had struggled to deliver on promises to create jobs and double farmers' incomes, Modi won a second term, with well over 300 seats in the 543-member lower house, the Lok Sabha. Congress, dominant since Independence in 1947, gained only 52 seats, not even enough to claim the post of the Leader of the Opposition. Rahul Gandhi, its president, lost his seat in the Gandhi family's home constituency.

India deserves congratulations on its successful organisation of the biggest democratic exercise on the planet. Using electronic voting machines, 900 million eligible voters, 10 million of them new, more than 2,000 parties and 8,000 candidates fought for the 543 seats. Even with significant geographic barriers, India's characteristic talent for finding a workable solution succeeded in reaching Himalayan voters 4,500 metres above sea level – with oxygen tanks.

Passions

Why was Modi's win so huge? Firstly, the BJP's use of social media,

which, with a median age of only 27, appeals to India's youth. Second, an increasing focus on Hindi, the main local language (estimates suggest only 30 per cent of Indians know English). And third, creating a sense of hope and pride in India's Hindu traditions. For Modi his win was a "guarantee of a bright future for the common people of this country."

But, when he is unable to enhance Indians' lives, Modi has incited passions, particularly for Hindu traditions, against support for minority communities, against Pakistan and, by association, Muslims.

Economic challenges

Modi has five years to make a difference. Without improvements there will be instability and the Prime Minister will need to attract wary foreign investors. FDI, a key part of Modi's plan to improve the economy, may not solve economic challenges as, in spite of recent improvement, India is still 77th out of 190 on the World Bank's 2018 Ease of Doing Business Index. Modi's business-friendly stance inclines towards party contributors, local Indian conglomerates, and less towards foreign firms. American businesses, in particular, express concern about policy uncertainties and contradictory rules on investment. Now because India did not provide "equitable and reasonable access", Trump has withdrawn India's preferential trade treatment. In response, India



For Modi his win was a "guarantee of a bright future for the common people of this country."

has imposed tit-for-tat duties on 28 US products, some as high as 70 per cent.

During the next five years there may be stress on the Union itself, as increasing use of Hindi in the administration means that important but non-Hindi speaking states in the south and east may feel their grip on power diminished, resulting in opposition to Delhi and its 'Hindi Imperialism'.

Tension

And there is the ongoing tension with Pakistan, which could be triggered by a potential backlash from minorities against Modi's pro-Hindu stance. This is especially worrying if it originates amongst India's 180 million Muslims, with Jammu and Kashmir continuing to be a flashpoint with Pakistan, and the holy Ayodhya site a potential cause for community tension.

On the world stage the trade dispute with Trump and the downturn in China is likely to affect India negatively. In negotiations on the ASEAN Framework for Regional Comprehensive Economic Partnership (RCEP) for example, China is frustrated with India over tariff reductions. It is now proposing a new Asian free trade agreement which excludes India.

Trade deal

Ever since his time as the Chief Minister of Gujarat, Modi and the BJP have been seen as pro-business. After his win the Indian stock

market rose sharply, as did India-focused shares in London.

What does Modi's win signal then, for British trade deals with this huge fast-growing market? With an official fiscal deficit of 3.4 per cent of GDP, Modi's challenge is delivering on his promises to make India a global manufacturing hub, to spend on agriculture, health and infrastructure and his need to create 15 million jobs a year. With the latest predictions from the IMF on India's growth, lower at 5.8 per cent, from over seven per cent, the trade dispute with the US and the downturn in China, Modi could be ready to engage with a post-Brexit Britain. With the possibility of a hard Brexit, Britain cannot ignore such a huge market and there are good cards to play – not the much-vaunted traditional links, which are fast diminishing, but practical and mutually beneficial opportunities around the need to tackle:

- economic and social improvements such as in health
- reduced unemployment and rural poverty
- infrastructure projects including transport, housing, water, sanitation and power
- military modernisation.

These create opportunities for Britain's defence and infrastructure industries and for more collaboration in health, education and vocational training. India is very keen to engage and trade with the NHS, as well collaborating on defence. The UK's strong position in defence and cyber security, advanced manufacturing and alternative energy will be attractive.

India will expect concessions in return, which are likely to include training and workplace skilling, so Britain will need to appoint a skilled negotiator to establish a mutually beneficial deal.

Sabe Tibbitts is a director of Kernel Consulting. She launched Kingfisher lager into the UK, Europe and the US and has been an adviser on business with India for the Department for International Trade and the UK India Business Council.
sabe.tibbitts@kernelconsulting.co.uk

Your business

Jungle talk

Member company Paragon recently hosted LCCI members at a one-off evening of cricket chat and networking with cricketer legend and former King of the Jungle Phil Tufnell. He entertained guests with stories of life in the public eye and gave his predictions for the 2019's summer of cricket including the Ashes series and the ICC Cricket World Cup.

www.thisisparagon.co.uk



Best and worst cities for commuting

According to the Trades Union Congress commuting time for UK workers has increased by 18 hours per year compared to a decade ago. Moreover, a study by Totaljobs shows the average worker is set to spend £135,000 on their commute by the time they retire

Following these findings, Instant Offices has investigated which cities around the world are the best and worst for commuting and whether a rise in flexible and remote working can finally tip the balance for UK workers.

Longest commute

According to the Department for Transport, London by far has the longest commute with the average worker spending 46 minutes per trip or a roundtrip of 92 minutes each day from the workplace. With so much time spent simply travelling to and from work – around 400 days for the average person – it's no surprise that the topic of how to reduce commuting time is so popular.

Best cities for commuting

- Nice
- Cuenca (Ecuador)
- Bilbao
- Toulouse
- Catania, Italy



Nice

One study considered various factors, including journey times and cost of travel cards, to rank the best and worst cities for commuting in the world. London tops the list, with Miami USA a close second.

Nice in France took the top spot as the best city for commuting. Travel cards in Nice cost more than four

... and the worst

- London
- Miami
- Cali (Colombia)
- Brasilia
- Toronto



Miami

times less than they do in London, and average travel time is around 22 minutes a trip, or just 44 minutes each day compared to over 80 for London.

Regionally, Leicester, Bristol and Edinburgh topped the rankings as the easiest commutes in the UK, with London, Birmingham and Manchester coming in last.

Health

There is a large body of research into the negative impact of long commuting times on employee physical and mental health. One report by the Royal Society for Public Health shows the following:

- More than half of commuters say travel increases stress levels.
- Two in five commuters say it decreases the amount of time they are physically active.
- Over one-third of commuters sleep less.

In addition to the impact on mental wellbeing, excessively long commutes over a long period can also reduce employee happiness and negatively impact health due to lower physical activity.

There is also a loss of productivity to consider among talent. If one employee given up to two hours of their day back, ten hours of potential productivity could be released back into the workplace each week, which equates to a potential 40 hours a month.

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July 2019

01/07/19 Time 08.00-09.30 ALL MEMBERS NON-MEMBERS

Capital 500 QES Report Launch (Q2 2019)

Venue: Arup Offices, 13 Fitzroy Street, London W1T 4BQ
Nearest stations: Goodge Street
 All Members and Non-members: Complimentary
Contact: Policy and Public Affairs Team **Tel:** 020 7203 1889
Email: research@londonchamber.co.uk

03/07/19 Time 12.30-14.30 ALL MEMBERS

Time To Talk Business

Venue: Millwall Football Club, The Den, Zampa Road, London SE16 3LN



Nearest station: South Bermondsey
 Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary
Contact: Irene Fatuzzo **Tel:** 020 7203 1965
Email: ifatuzzo@londonchamber.co.uk

04/07/19 Time 18.30-20.30 ALL MEMBERS AND NON-MEMBERS

**Note for Patron Members: You can receive two complimentary tickets for this event, to book your places email patronteam@londonchamber.co.uk*

LCCI Annual Summer Party

Venue: College Garden, Westminster Abbey, Great College Street, London SW1P 3RX
Nearest station: Westminster
 Co-Sponsored by: Apex Airspace and Co-Innovate
 Patron Member and Premier Plus Member: £118.80
 Local Member: £150.00
 Non-member: £180.00
Contact: Events Team **Tel:** 020 7203 1700
Email: events@londonchamber.co.uk



09/07/19 Time 16.00-17.30 ALL MEMBERS AND NON-MEMBERS

How to Set Up a Bonus or Commission Scheme

Venue: Havering Museum, 19-21 High Street, Romford RM1 1JU
Nearest station: Romford
 Patron Member, Premier Plus Member, Local Member and Non-Member: Complimentary
Contact: Irene Fatuzzo **Tel:** 020 7203 1965
Email: ifatuzzo@londonchamber.co.uk



10/07/19 Time 07.45-09.15 PATRON AND PREMIER PLUS MEMBERS

Cereal Networking

Venue: London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP
Nearest stations: Mansion House, Cannon Street and Bank
 Sponsored by: LNER
 Patron Member, Premier Plus Member and Member's Guest: Complimentary
Contact: Events Team **Tel:** 020 7203 1700
Email: events@londonchamber.co.uk



17/07/19 Time 18.00-20.00 ALL MEMBERS

Connect at HMS President Evening Networking*

Venue: HMS President, 72 St Katharine's Way, St Katharine's & Wapping, London E1W 1UQ
Nearest station: Tower Hill
 Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary
Contact: Events Team **Tel:** 020 7203 1700
Email: events@londonchamber.co.uk

18/07/19 Time 18.00-20.30 ALL MEMBERS AND NON-MEMBERS

**Special offer for members, buy three places for the price of two!*

CCCI Summer BBQ

Venue: DeVere Selsdon Estate, 126 Addington Road, South Croydon CR2 8YA
Nearest station: East Croydon
 Sponsored by: Murgitroyd
 Patron Member, Premier Plus Member, Local Member and Member's Guest: £25.00
 Non-member: £49.00
Contact: Linda Saran **Tel:** 020 7556 2393
Email: lsaran@londonchamber.co.uk



18/07/19 Time 18.30-21.00 ALL MEMBERS

Property and Construction Summer Reception

Venue: Argyll Room and Terrace at No 4 Hamilton Place, London W1J 7BQ
Nearest station: Hyde Park Corner
 Co-Sponsored by: CBRE
 Patron Member and Premier Plus Member: £121.20
 Local Member: £150.00
Contact: Events Team **Tel:** 020 7203 1700
Email: events@londonchamber.co.uk



24/07/19 Time 08.00-09.45 ALL MEMBERS

What does London business need from a new UK immigration system?

Venue: One Great George Street, Westminster, London SW1P 3AA
Nearest station: Westminster
 In Partnership with: Fragomen
 Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary
Contact: Events Team **Tel:** 020 7203 1700
Email: events@londonchamber.co.uk



August 2019

01/08/19 Time 09.30-11.00 LOCAL MEMBERS AND NON MEMBERS

Maximise Your Membership Morning

Venue: Jurys Inn, Wellesley Road, Croydon CR0 9XY
Nearest station: East Croydon
 Local Member and Non Member: Complimentary
Contact: Linda Saran **Tel:** 020 7556 2393
Email: lsaran@londonchamber.co.uk



07/08/19 Time 12.30-14.30

ALL MEMBERS

Time To Talk Business

Venue: Porsche Centre East London, Gallions Park, 101 Woolwich Manor Way, London E6 6EY

Nearest station: Gallions Reach

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

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

Email: ifatuzzo@londonchamber.co.uk



14/08/19 Time 18.00-20.00

PATRON AND PREMIER PLUS MEMBERS

By Invitation Only

Venue: Yauatcha City, Broadgate Circle, London EC2M 2QS

Nearest station: Liverpool Street

Patron Member and Premier Plus Member (within the 13+ employees subscription rate): Complimentary

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

Email: events@londonchamber.co.uk

15/08/19 Time 12.00-14.00

PATRON AND PREMIER PLUS MEMBERS

Connect at The Regent Street Cinema

Venue: The Regent Street Cinema, 307 Regent Street, Marylebone, London W1B 2HW

Nearest station: Oxford Circus

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

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

Email: events@londonchamber.co.uk

29/08/19 Time 12.00-14.00

ALL MEMBERS

The Grapevine Network

Venue: StartUp Croydon, Weatherill House Business Centre, New South Quarter, 23 Whitestone Way, Croydon CR0 4WF

Nearest station: Waddon

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

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

Email: lsaran@londonchamber.co.uk



September 2019

04/09/19 Time 12.30-14.30

ALL MEMBERS

Time To Talk Business

Venue: English National Ballet, 41 Hopewell Square, London E14 0SY

Nearest station: Canning Town

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

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

Email: ifatuzzo@londonchamber.co.uk



17/09/19 Time 18.00-21.00

PATRON AND PREMIER PLUS MEMBERS

Compete and Connect

Venue: Flight Club Victoria, 6 Sir Simon Milton Square, Westminster, London SW1E 5DJ

Nearest station: Victoria

Patron Member and Premier Plus Member: £60.00

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

Email: events@londonchamber.co.uk

18/09/19 Time 07.45-09.15

PATRON AND PREMIER PLUS MEMBERS

Cereal Networking

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

Nearest stations: Mansion House, Cannon Street and Bank

Sponsored by: Sponsored by LNER

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

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

Email: events@londonchamber.co.uk



18/09/19 Time 09.30-12.00

ALL MEMBERS and NON-MEMBERS

Workshop: Team Building – 'I see what you mean'

Venue: Business Xchange Hub, 3-5 Lansdowne Road, Croydon CR0 2BX

Nearest station: East Croydon

In Partnership with: Essence of Cake

Patron Member, Premier Plus Member, Local Member and Member's Guest: £10.00

Non-members: £36.00

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

Email: lsaran@londonchamber.co.uk



25/09/19 Time 08.15-10.00

PATRON AND PREMIER PLUS MEMBERS

Property and Construction Breakfast Club with guest speaker Adam Gaymer, Chief Operating Officer, Anthology

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

Nearest station: St Paul's

Co-Sponsored by: CBRE and Middlesex University London

Patron Member and Premier Plus Member: £54.00

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

Email: events@londonchamber.co.uk



26/09/19 Time 12.00-14.00

ALL MEMBERS

The Grapevine Network

Venue: Best Western Plus Hotel, 2 Dunheved Road South, Croydon CR7 6AD

Nearest station: West Croydon

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

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

Email: lsaran@londonchamber.co.uk

**How to book your place(s) at a London Chamber of Commerce event**

Visit londonchamber.co.uk/events to book your place/s on any of the above events following the instructions below:

- For ticket fee events use our online booking facility or download and complete a booking form and post or scan it back to us with your payment
- All prices are inclusive of VAT
- For free events book by following the instructions under each event's entry on our online events diary

01/10/19 Time 09.30-11.00 LOCAL MEMBERS AND NON MEMBERS

Maximise Your Membership Morning**Venue:** Jurys Inn, Wellesley Road, Croydon CR0 9XY**Nearest station:** East Croydon**Local Member and Non Member: Complimentary****Contact:** Linda Saran **Tel:** 020 7556 2393**Email:** lsaran@londonchamber.co.uk

October 2019

02/10/19 Time 12.30-14.30 ALL MEMBERS

Time To Talk Business**Venue:** Rich Mix, 35-47 Bethnal Green Road, Shoreditch, London E1 6LA**Nearest station:** Shoreditch High Street**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary****Contact:** Irene Fatuzzo **Tel:** 020 7203 1965**Email:** ifatuzzo@londonchamber.co.uk

08/10/19 Time 09.00-16.30 ALL MEMBERS AND NON-MEMBERS

International Business Training: Letters of Credit for Exporters**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP**Nearest stations:** Mansion House, Cannon Street and Bank**Patron Member and Premier Plus Member: £354.00****Local Member and Non-member: £414.00****Contact:** Gwen Laryea **Tel:** 020 723 1840**Email:** glaryea@londonchamber.co.uk

09/10/19 Time 07.45-09.15 PATRON AND PREMIER PLUS MEMBERS

Cereal Networking**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP**Nearest stations:** Mansion House, Cannon Street and Bank**Patron Member, Premier Plus Member and Member's Guest: Complimentary****Contact:** Events Team **Tel:** 020 7203 1700**Email:** events@londonchamber.co.uk

16/10/19 Time 17.45-20.30 ALL MEMBERS

Networking Training: How to Work a Room**Venue:** etc.venues Fenchurch Street, 8 Fenchurch Place, London EC3M 4PB**Nearest station:** Fenchurch Street**Patron Member and Premier Plus Member: £78.00****Local Member: £108.00****Contact:** Events Team **Tel:** 020 7203 1700**Email:** events@londonchamber.co.uk

17/10/19 Time 09.30-16.50 ALL MEMBERS AND NON-MEMBERS

pre-booked 20 minute individual appointments*Taiwan: One-to-One Business Clinics****Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP**Nearest stations:** Mansion House, Cannon Street and Bank**Patron Member and Premier Plus Member: £10.00****Local Member and Non-member: £15.00****Contact:** Gwen Laryea **Tel:** 020 723 1840**Email:** glaryea@londonchamber.co.uk

17/10/19 Time 12.00-14.00 PATRON AND PREMIER PLUS MEMBERS

Connect at Veale Wasborough Vizards Lunchtime Networking**Venue:** Veale Wasborough Vizards, 24 King William St, London EC4R 9AT**Nearest stations:** Monument and Cannon Street**Patron Member, Premier Plus Member and Member's Guest: Complimentary****Contact:** Events Team **Tel:** 020 7203 1700**Email:** events@londonchamber.co.uk

28/10/19 Time 09.30-16.50 ALL MEMBERS AND NON-MEMBERS

pre-booked 20 minute individual appointments*Dubai: One-to-One Business Clinics****Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP**Nearest stations:** Mansion House, Cannon Street and Bank**Patron Member and Premier Plus Member: £10.00****Local Member and Non-member: £15.00****Contact:** Gwen Laryea **Tel:** 020 723 1840**Email:** glaryea@londonchamber.co.uk

31/10/19 Time 12.00-14.00 ALL MEMBERS

The Grapevine Network**Venue:** Jurys Inn Croydon, Wellesley Rd, Croydon CR0 9XYD**Nearest station:** East Croydon**Patron Member, Premier Plus Member, Local Member and Member's Guest: Complimentary****Contact:** Linda Saran **Tel:** 020 7556 2393**Email:** lsaran@londonchamber.co.uk

November 2019

06/11/19 Time 09.00-16.30 ALL MEMBERS AND NON-MEMBERS

International Business Training: Export Documents**Venue:** London Chamber of Commerce and Industry, 33 Queen Street, London EC4R 1AP**Nearest stations:** Mansion House, Cannon Street and Bank**Patron Member and Premier Plus Member: £354.00****Local Member and Non-member: £414.00****Contact:** Gwen Laryea **Tel:** 020 723 1840**Email:** glaryea@londonchamber.co.uk

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



LCCI events highlights

■ In Conversation with the Mayor of London

Taking place on Monday 29 July from 6.00pm – 8.15pm at City Hall this event will provide an excellent opportunity for members to hear from the Mayor of London, Sadiq Khan, on the key issues that impact London's business community. This complimentary evening is open to members only.

■ LCCI Annual Summer Party

Join members and guests at Westminster Abbey Gardens for the Annual Summer Party taking place on Thursday 4 July from 6.30pm-8.30pm. Co-sponsored by Apex Airspace and Co-Innovate. Tickets start at £99.00 exclusive of VAT for Patron and Premier Plus members.

■ Cereal Networking

The next breakfast will take place on Wednesday 10 July from 7.45am – 9.30am at LCCI. Sponsored by London North Eastern Railway this complimentary event is exclusively open to Patron and Premier Plus members only.



■ Connect at HMS President Evening Networking

Up to 100 members and guests will attend the networking evening hosted by HMS President on Wednesday 17 July. This complimentary event is open to members only.

■ Property and Construction Breakfast Club

The next breakfast will hear from Adam Gaymer, COO, Anthology on Wednesday 25 September. Sponsored by CBRE and Middlesex University London the event is open to Patron and Premier Plus members only at £54.00 inclusive of VAT per person.

■ Connect at The Regent Street Cinema Lunchtime Networking

The next complimentary lunchtime networking reception will be hosted by The Regent Street Cinema on Thursday 15 August from 12.00pm–2.00pm. This event is open to Patron and Premier Plus members only.

■ Networking at Flight Club

Our next Compete and Connect event will be held on Tuesday 17 September from 6.00pm-8.00pm at Flight Club Victoria the social darts experience. Connect with fellow LCCI members and enjoy an evening of networking and fun competition over drinks and canapes. Open to Patron and Premier Plus members only tickets are £60.00 inclusive of VAT per person.

■ LCCI Autumn Raceday

Join us at the LCCI Autumn Raceday at Ascot Racecourse on Friday 4 October. This fun, informal day offers a cost-effective way to reward colleagues, entertain clients and increase your business network over lunch and during an afternoon of racing at Ascot Racecourse. Open to all members tickets are £79.20 inclusive of VAT per person.

Cleankill shines at local and national business awards

Croydon-based Cleankill Pest Control has cause to celebrate after being named 'Company of the Year' at the 2019 British Pest Management Awards (BPMAs). At the same event, Cleankill's Managing Director, Paul Bates, was Highly Commended in the 'Unsung Hero' category.

Organised by the British Pest Control Association (BPCA), the BPMAs celebrate individuals and companies that demonstrate exemplary performance and help portray the pest management industry in a positive light. Modern pest control is no longer the flat-cap and whippet brigade, it is a highly-developed industry that has significant impacts on public health, food safety, environmental sustainability and economic development.

Commenting on being named 'Company of the Year', Paul said: "We are absolutely thrilled to



win. We were up against some amazing high-profile companies, like Rokill and Safeguard. These businesses have been in operation for a long time, so for us to be shortlisted alongside them was a real achievement. To then be named 'Company of the Year' is wonderful.

Phil Halpin, BPCA President, said: "Taking the time to celebrate each other's achievements helps show the world the important role we all play in protecting public health and safety".

For further information go to www.cleankill.co.uk or call 0800 056 5477.

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The Macdonald Windsor Hotel

Jo Wallis gives a royal review

out of
Staying in Town



With its famous royal castle, beautiful gardens and riverside location, it is easy to see Windsor's appeal. Moreover its exposure as the host to the last two royal weddings has doubtless done wonders for the town and its businesses.

Just an easy hour's journey outside of London from Paddington or Waterloo stations, the town is within easy reach for those wanting to escape the city.

Buzz in the air

I arrived into Windsor & Eton Central station, one of two stations which serves the town. The station building has been converted into an upmarket, thriving shopping parade – a good indication of what the town has to offer. Once out of the station I found myself on the high street, opposite the magnificent Windsor Castle.

The Queen must have known of my arrival as the Royal Standard was flying. Or perhaps it was my timing – I happened to arrive ahead of the imminent birth of Harry and Megan's first born – which explained the crowded streets, the buzz in the air and the huddle of paparazzi on the street corner.



Sense of calm

The 4-star Macdonald Windsor Hotel is in a great location – just a five-minute walk along the high street from the station. The building is a charming, yellow-painted 1700s townhouse.

Once you walk through the revolving doors, you find yourself in a stylish lobby seating area decorated in subtle, muted grey and reds which gives an immediate sense of calm – a contrast to the busy street outside.

A display of afternoon tea is set on one of the lobby tables showcasing the hotel's



“The 4-star Macdonald Windsor Hotel is in a great location – just a five-minute walk along the high street from the station. The building is a charming, yellow-painted 1700s townhouse.”

fine china crockery, silverware and a bottle of champagne. My friend and I arrived at the reception desk and were warmly greeted before an efficient and informative check-in. Emma, the front of house manager then gave a tour of the facilities.

Business travellers

The hotel is deceptively large and TARDIS-like. It has seven very smart meeting rooms of various sizes, the largest holding up to 140 delegates. All meeting rooms are stylishly decorated with contemporary photography

showing Windsor's beautiful architecture. Any organisation would be more than happy with the excellent facilities, ideal for away days and bonding sessions. The hotel also offers a very good all-inclusive delegate package with dedicated meeting support.

The bedroom I was allocated was elegantly decorated in soothing plum and greys tones with high quality furnishings. The room is fitted with a Nespresso machine and flat screen television. For business travellers, the rooms include a spacious work area with a desk, along with the ever-essential free, high-speed wifi. The en-suite was clean, spacious and modern, with fluffy towels, dressing gowns and slippers.

Nice touches included a handwritten card from the front of house team and some delicious homemade chocolate fudge.

Contemporary ambience

We dined in the hotel's Caley's Brasserie which has an intimate, contemporary ambience and offers guests a varied menu including a great selection of steaks. I started with the hot smoked salmon

with orange and beetroot salad. The presentation was first class and the flavours, creative and fresh. This was followed by roast pumpkin, garlic gnocchi, cavolo nero and Parmesan sauce, a delicious choice.

My friend chose a classic Caesar salad followed by the beautifully cooked breast of chicken with crushed pink fir apples potatoes.

We finished with desserts of white chocolate and star anise tart with milk chocolate mousse and British farmhouse cheeses, quince paste and crackers respectively.

The food and service were exceptional. It is no surprise that both the restaurant and bar are popular with locals as well as guests from afar.

In the bar after the meal, we got chatting with the crew of a well-known American television network who asked my friend and I for an interview if news of the new royal baby broke during our stay.



Flag-lined streets

After a very comfortable night's sleep and no news of the royal arrival we returned to the brasserie for an excellent full buffet of both continental and traditional English breakfast options. Having left the hotel my friend and I enjoyed wandering the flag-lined streets of Windsor, with its broad selection of independent shops, quaint tearooms and eateries. We also visited neighbouring Eton, a short walk over the bridge.

Owing to the royal occasion, the castle was closed to the public so that must wait for another time. Baby Archie was born the day after our visit. I missed my five minutes of fame by 24 hours.

Jo Wallis is a membership account manager at LCCI

The integrity of cricket



Westminster was the location for networking, entertainment, and cricket earlier this summer – all with the goal of raising funds for charity. *Shahum Ajmal* reports

Global Hospitality Services was the host of a Charity Cricket Festival in 13 acres of Vincent Square – land which is owned by Westminster School – in support of Integrity International Trust, a charity which helps build positive futures for people who are vulnerable to the world.

The charity's actions are aimed at those who have been put at risk due to disaster – natural and other – alongside those individuals dealing with global crimes including sex trafficking. Activities designed to deal with such dispositions include,



tea, and a BBQ during which guests bid on such items as a *Willy Wonka and the Chocolate Factory* poster signed by actor Gene Wilder with a replica Wonka Bar and Golden Ticket, a 16" Sir Ian Botham gold bat, a Cast Away banner signed by Tom Hanks, and a signed Mike Tyson boxing glove.

Spotted at the event was former English Test and ODI England cricketer Derek Pringle – now a distinguished journalist. On the field alongside Integrity International chairman Tony Matharu were cricket legends Matthew Hogg, Devon Malcolm and Owais Shah (pictured below left).

education, health and welfare, job opportunities, and the proper training to match those jobs.

Silent auction

A silent auction was accompanied by a buffet lunch, afternoon

Shahum Ajmal is studying political science and journalism at the University of Pittsburgh www.integrityinternationaltrust.com



In tuna

LCCI member ZELA London recently hosted a masterclass at which participants learned of tuna parts – akami, chutoro and toro – and how to cut them with special knife techniques, followed by a tasting session *writes Cathy Scott*.

After a welcoming glass of champagne, we were given a step-by-

step demonstration from expert chefs including how to handle the yanagiba and deba – classic Japanese kitchen knives used for sushi. Naturally we sampled the cuts and all were washed down by some specially selected wines. I thoroughly recommend the experience!

www.zelarestaurants.com



Two minute interview

Adrian Powell, Active Workplace Solutions



Who are you?

I am the director and co-founder of Active Workplace Solutions, one of the most trusted companies in the UK office interiors market.

What is your connection with the London Chamber of Commerce?

We're corporate members and part of the property network.

What was your first job in London?

Relocating Citibank from Hammer-smith in the 1990s.

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

In 2017 I won the *Institute of Directors* Director of the Year Award for London and South East in the 'small company up to £10m turnover' category and I've been asked to return as a judge for that category every year since. It has been excellent and I'm proud to be a part of it.

"If there is one thing I hate about my job it's ..."

... loading the dishwasher when the rest of team don't do it!"

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

Richard Branson. Two quotes from him really stick with me: "Train people well enough so they can leave, treat them well enough so they don't want to." And "If you don't know how to do something, say yes and learn how to do it later." He's forward thinking and truly innovative and that's what you need to be if you're going to be an entrepreneur.

"Train people well enough so they can leave, treat them well enough so they don't want to." And "If you don't know how to do something, say yes and learn how to do it later."

How is your business reacting to Brexit?

There's just so much noise about Brexit. Luckily for Active, we don't import or export anything. We are a small SME business. There are so many things we, as a company, can improve on and there always will be. Why worry about Brexit when we can just work on doing things better ourselves?



I think it's important to concentrate on the things we can control and not the things we can't. We have though adapted our offering in light of the situation. We've become even more flexible, speedily reacting to the smaller projects clients want to complete due to the uncertainty.

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

If trains operated on time it would

be great! I think we all need to remember to walk around this beautiful city a little more. It's good to remind yourself of that fact it can indeed be quicker to walk, and healthier too.

As a business, we use our vehicles in London and we've taken a proactive step to renew our fleet so that they adhere to emissions compliance – others should be doing the same.

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

In London it's undoubtedly having to deal with parking restrictions for parking and loading. Often you can be passed around the houses with different councils and traffic wardens, as one side of the road might be one borough and the other in another. Booking and arranging parking and loading could be a lot easier.

What is your favourite and least favourite thing about London?

I don't think I always appreciate London. I definitely take it for granted when I'm here for work. I love the social side of London – going out, eating, catching a show. I also love Clerkenwell Design Week which is a huge event in our sector – the whole of Farringdon comes alive and showcases the best in design, architecture and interiors.



"I would want to find a way to encourage businesses to promote flexible working practices to relieve the congestion on the transport network during peak times."

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

I would want to find a way to encourage businesses to promote flexible working practices to relieve the congestion on the transport network during peak times.

Any other questions you would like to answer?

Yes, which is the best London football club? That's an easy one, it's Arsenal!

www.activeworkplacesolutions.co.uk





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AI – a brave new world of opportunity



by George Panton

Earlier this year the European Commission published guidelines on 'trustworthy AI' stating that as well as being trustworthy, AI should be ethical and robust too. Amongst other requirements the guidelines state that it must empower human beings, respect privacy and data protection and be non-discriminatory and fair. A piloting programme to gather feedback is also scheduled for this summer.

This is reassuring for businesses small and large but perhaps more poignant is the very existence of guidelines, a signal that AI is something to be handled with care but something certain in our future.

Much like its advance into mainstream markets Artificial Intelligence has stealthily but steadily made its way into businesses. Offering to lift the heavyweights of repetitive, mundane and complex tasks, it's clear to see its undoubted rise in the popularity stakes. So, what do businesses need to know about AI and how can they harness it effectively?

Machine Learning capabilities

One of the biggest opportunities for businesses within the sphere of AI are Machine Learning systems – systems which digest inordinate quantities of complex data and help us form smart decisions in a fraction of 'human' time. Through ML, computer systems do not need to be programmed directly, the systems they operate develop over time and through experience. They can autonomously use data they are provided with to make decisions.

Exciting things can happen with simple numbers, facts and data. Discovering patterns and essentially new information about your processes, customers and competitors has the potential to completely transform your business fortunes for the better.

Many organisations across the capital are starting to harness the power of Machine Learning and Artificial Intelligence using tools provided by Google and the other tech



giants to understand their customers better. Our zero-commission art platform, Framd, recently applied Google's Machine Learning kits to our unique data set which consists of over two million binary answers to the question: "Do you like this piece of artwork, yes or no?"

By analysing the patterns from this data set the software discovered that it could then predict whether individuals would like or not like a single piece of artwork a massive 84% of the time.

The team is now at the start of trying to interpret these patterns and what they reveal, but the early indications of the results seem to question the established artworld's understanding of categorisation. For example, to the question: "What sort of art do you like?" the answer is almost certainly not just "20th century abstraction" it's far more likely to be the colours you like, e.g.

green, blue and red in blocks.

This means that ultimately, Artificial Intelligence will be helping artists across the platform to get their art in front of people who are highly likely to enjoy their style of work, whatever the art establishment may think of it.

Accessibility for smaller businesses

With data capabilities such as these, it's no wonder other sectors are embracing Machine Learning, the financial sector in particular, has become one of the biggest adopters of AI. Tech Radar recently highlighted a survey by Narrative Science and the National Business Research Institute which discovered around one third of financial services executives were already using predictive analytics, recommendation engines and voice recognition – evidence that big tech companies are working

"Artificial Intelligence will be helping artists across the platform to get their art in front of people who are highly likely to enjoy their style of work, whatever the art establishment may think of it."

hard to allow these technologies to become available to businesses of all shapes and sizes. Framd is a good example of a small company being able to plug into, what three years ago would have been only available to billion-dollar businesses with thousands of staff on hand. Now these innovations are possible with just a handful of staff.

Doubters

There's an understandable mix of excitement and apprehension when it comes to using AI in any business; cue dystopian robots and unthinkable accidents with driverless delivery vans. The news last year of Amazon's Machine Learning experts who discovered that their recruiting programme powered by AI, showed a bias against 'women' candidates has done nothing to dispel concerns either. But although the tech leaders made a costly mistake its foray into Machine Learning serves as a useful cautionary tale, a reminder of the ethical considerations surrounding the implementation of AI and retrospectively, it will more than likely be viewed as an early example of the technology that is now orchestrating the future of business.

The capabilities of AI and its derivatives are vast, the opportunities almost endless. Do we need to handle it with kid gloves? Not really, AI's future and fast pace development is inevitable. We need to embrace it ethically and responsibly but embrace it we must.

George Panton is the owner of Framd
www.getframd.com

Taking control of your data



by Ricardo de Ena

I can recall how crazy the idea of moving servers, services and data away from your organization's premises sounded in the past. At the beginning of the .com boom many companies started to host their websites externally, on the so-called 'early cloud', an external hosting service provider. That was a place where businesses allocated their websites by signing an agreement with the provider, a process formally known as domain name registration.

Sensitive data

Back then, no sane person would have agreed to move all their servers and services to someone's computer connected to the internet. That's precisely how I define 'the cloud' because, ultimately, it's trusting your business operations and sensitive data to a third party over which you have little control and visibility into their security policies.

"Companies don't care about having a server or a physical space somewhere. The only decision they have to make is to decide which cloud provider they will use to store their data and run their services."

As part of business transformation, globalisation, virtualisation models and reduction in the cost of ownership, the time of the cloud has truly arrived. A few years ago, the challenge was to decide where to move it, and moreover how to protect data and, and not disrupt your current business.

Nowadays, new companies go directly to the cloud. Companies don't care about having a server or a physical space somewhere. The only decision they have to make is

to decide which cloud provider they will use to store their data and run their services.

Security and protection

Who is responsible for the security of your cloud services and data under this new model? The assumption that you can sit and relax when using a cloud service provider, believing that they provide complete security and protection, is misplaced. The reality is that security is a shared responsibility between the customer and the cloud provider, however, ultimately the CUSTOMER is always responsible for the data. For example, if a cloud users' credentials are compromised and sensitive data is exfiltrated, this has to be the responsibility of the customer to control cloud access, and not the cloud provider. In addition, new compliance regulations such as GDPR mandate that personal data should be protected, but not precisely how to protect it. So if there is a data leak from your cloud-based server/service, you will be the party paying the price.

Cybersecurity

Every business should ask themselves – is my data secure and protected. You can't just rely on a data cloud service provider to provide a fully secured service; it is not their job. They are just hosting your services and servers.

I don't have to be a cybersecurity expert to predict that the next big challenge for cloud users will be gaining control of your cloud, and protecting your cloud-based data.

For that, you will need to adopt new security solutions to govern the use of cloud services, protect data and to be compliant with regulations.

It is essential that you encrypt your sensitive data. It is also important to have visibility of which users have access to what data and when, whilst meeting your productivity requirements for your business continuity. At the end of the day, you have total control of your data again.

Ricardo de Ena is UK regional manager of Technorizon UK
www.technorizongroup.co.uk



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Londoners need digital boost

More than two fifths of London residents lack the full essential digital skills set required for the modern workplace, according to the latest Lloyds Bank Consumer Digital Index. The study found that some people in London are unable to use digital skills in the workplace to problem solve, communicate or operate safely online when required in the workplace.

Outside of the workplace one in six lack the full essential digital skills they need, meaning they struggle with tasks like changing settings on a device connecting to wifi and finding and opening different applications. One in twelve had little or no digital skills and classified themselves as 'digitally disengaged'.

Missing out

The research found that one in three residents lack confidence in their digital skills, compared to a UK average of 27 per cent, and a further five per cent of people in the capital are completely offline – meaning they risk missing out on

benefits like better work prospects, improved communication with friends and family and financial savings.

Of those not online, 78 per cent say worries about identity theft keeps them offline.



Ed Thurman (above), Lloyds Banking Group's ambassador for London, said: "While a high proportion of London residents are digitally competent there are still too many people lacking access to digital training and struggling with

low confidence when it comes to digital skills. The city is renowned for being a hub for tech start-ups and leading fintech brands, and, to ensure it stays that way, we need to

"We're working with Google and providing digital skills workshops to individuals, small businesses and charities that need them across the country."

prevent those lacking digital skills from being left behind.

"We're working with Google and providing digital skills workshops to individuals, small businesses and charities that need them across the country. We're also targeting the next generation, by working with schools to help them integrate

learning and using digital skills with their curriculum, giving them a crucial boost to enable them to hit the ground running when they enter the workplace. By working together we can boost the region's digital capability and ensure that London and Britain, continues to prosper."

Skills

Nationally, the study found that those workers with digital skills earn on average £12,500 more per year than those without. Despite the lack of skills and increasing demand from employers, almost two thirds of workers have not received any digital skills training from their employer – including more than half of those in managerial roles and almost three quarters of manual workers.

Those working in manufacturing have the lowest level of digital skills compared to those in the finance, insurance and property sectors, according to the report.

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Making the cut

The University Academy of Engineering (UAE) in Southwark focusses on STEAM – science, technology, engineering, arts and maths – for 11-19-year olds in Elephant and Castle. Last month LCCI construction member Gilbert-Ash hosted a select group of UAE students to tour its site at The Cut, Southwark, where it is currently building a 274-bed Premier Inn for developer, Frogmore. Due to complete next year, the hotel has been designed to achieve a BREEAM Excellent energy rating.

Gilbert-Ash project manager Damien McKenna and site manager Rudi Gould provided the students with a comprehensive tour of the site. The visit include a discussion on the complexities of constructing so close to the River Thames and the subsequent ten-metre-deep resin injection channels bored into the ground. Students were also invited to check the accuracy of the recently-constructed floor to millimetre precision.

If your company would like to follow Gilbert-Ash's lead by supporting LCCI's school engagement programme, email Helen Gray at hgray@londonchamber.co.uk



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Litigation – costly liability, or untouched asset?



by Tom Blackburn

For many companies litigation is a negative word, and for most it's a last resort, only to be considered once all other options have been exhausted.

Litigation is viewed in this way because it's normally very expensive, and one of the reasons for this is because lawyers typically charge by the hour, regardless of the result. In addition litigation diverts the key resources of a company (whether that's people, time or money), away from creating profit and growth for shareholders/owners. And finally, the law is complicated, justice systems around the world vary enormously and litigation can be a long and drawn out process.

However, it doesn't have to be like this.

Litigation can be an asset to a business. Law firms who are willing to share the risk with their client (or take on all of the risk) can do so by way of creative retainers. Further, Damages-based agreements – whereby the payment of fees is contingent on the success of a case and the amount paid is determined by the scale of the result – were made legal in the UK in 2013. In addition, agreements with external litigation funders (sharing the risk between the law firm and an investor) are also now legal.

Fundamental to law firms who are willing to share risk (through creative retainers) is the recognition that a

legal asset can be used as collateral for financing. A corporation with a piece of litigation (a legal asset) can secure financing today in exchange for a portion of the future proceeds from that asset. Typically, the retainer and financing will be provided on a non-recourse basis, meaning that the financier's investment return is contingent upon success.

Every day businesses decide whether to spend their own money or to utilise outside capital to pay for goods and services. They make strategic and budgetary decisions about financing all kinds of assets – from software to foodstuffs, and litigation is no different, except in this case the underlying assets are legal. This provides the business with an opportunity to be more profitable because they are spending less of their own money on litigation expenses than they otherwise would, and at the same time allowing them to prioritise their spending according to commercial objectives.

One of the main reasons why businesses dislike litigation is that it takes time. Research shows that in the UK, a litigation case that goes to trial takes at least 18 months. Most cases take between 2-3 years from start to finish. Furthermore, litigation is almost never straightforward. Any GC or FD who manages legal spend is aware of the negative impact that litigation has on their company's balance sheet. The accounting rules surrounding a litigation claim dictates that claims are not recorded as assets on the balance sheet, and

legal expenses paid by a company are not capitalised but rather incurred through the organisation's P&L – thus reducing the company's profit for the period.

Additionally, revenue recovered from successful litigation is not returned to the P&L as operating income but is instead recorded 'below the line' as a non-recurring or extraordinary item. This creates a 'no win' situation for companies: even if they have winning claims, the accounting impact of those claims can impair the company's financial performance. This is particularly disadvantageous to companies that are publicly listed and report financial results, as they will see a negative valuation impact when pursuing litigation, regardless of their trading metrics.

Creative retainers and the creative attitude of your lawyers can solve these problems: companies shift the expense drag of litigation by moving it completely off the balance sheet. Utilising creative retainers and a fee sharing arrangements, financing can be sourced that pays the legal fees, expenses and disbursements necessary to mount a legal claim. As the financing is provided on a non-recourse basis, there is no cash flow, accounting or financial impact to the company. The first and only time the litigation impacts the financial statements or the company's cash flow is when the legal claim succeeds. The entire financial risk, alongside the unfavourable accounting treatment of that risk, is transferred from the company's books to the

law firm and/or litigation funder. In turn, the lawyers and/or funder are remunerated with an agreed share of the proceeds of the claim, if, and only if, the legal claim is successful. This makes litigation finance a powerful tool for companies – attractive to the CFO along with the general counsel.

The reason why creative retainers should change the minds of FDs, CFOs and GCs is that they are able to transform litigation into a financial asset: the law firm can share risk with its client, a funder can provide financing against a particular form of contingent asset being the proceeds of the litigation. Without the burden of financing the litigation and potentially through raising the funds that would have been attributed to the case as working capital, the company can benefit by generating cash flow for other uses and from improved financial metrics. To date businesses have been able to raise money not just for the costs of litigation they are bringing but also to defend claims against them or even fund unrelated projects.

We at Croft Solicitors aren't just legal experts, we are investors in your business. We don't want to just win your litigation, but we want your business to thrive whilst we do. That is why we are willing to share risk and be creative in the way in which we represent you in your litigation.

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Making tax digital for VAT

Making tax digital (MTD) for VAT requirements have been in force since April this year but businesses are still grappling with the changes. The challenges include transitioning from spreadsheets to choosing the right software or understanding HMRC's soft landing.

In July LCCI finance director Neil Stanfield and Smith & Williamson partner Sunil Parmar will be leading a webinar discussion on the main issues that businesses are still struggling to implement before their next return is due.

Invaluable

The topics covered will be a general overview of MTD followed by a conversation around the main issues that finance professionals are now facing. The update is based on survey responses from LCCI members and will provide an invaluable opportunity to learn best practice and the technical details around implementation and to benchmark your own processes.

To register for the webinar contact Jay Abai at jabai@londonchamber.co.uk



Supporting London's 'unstoppable' entrepreneurs



by Chris Lowe

I've worked with London & the South East's entrepreneurs for ten years, and their can-do attitude has never ceased to amaze me.

Entrepreneurs thrive in uncertain times. They see opportunity where others see challenges and problems. And, they leverage the opportunities that market uncertainty has created, capitalising on them and getting ahead of the competition, with their adaptability, innovative spirit and flexibility. On a personal note, their energy and drive have helped me to do things in my professional and personal life.

As we continue to face further uncertainty here in the UK, with Brexit on the horizon, the entrepreneurial can-do spirit is needed more than ever.

As a corporate finance partner at EY, I spend a lot of time with London and the South East's entrepreneurs who tell me the current economic and political climate has not dampened their spirits but spurred them on to succeed.

Connecting

Entrepreneurship is at the core of EY business. And for the last 21 years, we have celebrated, supported and connected entrepreneurs with our Entrepreneur of The Year programme in the UK. The programme

recognises successful entrepreneurs, who are making a positive impact on their society and the economy, and the legacies they're building.

EOY is held in four regions across the UK – London & South East, Midlands & South West, North, and Scotland – and entrants compete in their regional programme based on their business' main location. The UK programme is more than a business award – it's part of a global programme which helps entrepreneurial businesses connect in more than 145 cities in over 50 countries.

This year's finalists from the London & South East region have once again impressed the judges with their exciting businesses, including a coffee bean supplier, a digital-only challenger bank, and a healthy food box provider.

Snapshot

Looking back at the 63 finalists from the last two years of the London & South East EOY programme, we're able to gather a vivid snapshot of entrepreneurship from the region. Unsurprisingly, the businesses that have come through the EOY process have been as diverse and colourful as the region itself.

Our data shows us that a large proportion of the finalists' businesses in the last two years have been focused on one of three sectors: Consumer Products & Retail, Technology, Media & Entertainment, Telecommuni-

cations (TMT) and Health.

This year, we've seen a rise in Consumer Products & Retail businesses and Health while Power & Utilities has gone down as has TMT.

We've also seen entrants with businesses involving domestic home cleaning, travel, education and training.

When it comes to investment, we've seen a sharp rise in businesses that have received funding from an angel investor while just over half of the businesses have been self-funded.

If we look at turnover for these businesses, most have seen a stealthy rise over the last three years. The businesses focused on Consumer Products & Retail and Power & Utilities saw the biggest rise in turnover – almost doubling in that time.

Gradual shift

Finally, we have seen the number of women entrepreneurs increase by seven per cent in the last year. While there are currently more men within the programme, we are seeing a gradual shift over time with more women entrants.

EY is keen to play its part in supporting women founders who have built profitable small and growing companies, but have not yet found the essential tools needed to expand sustainably. Through our EY Winning Women programme, we are giving women entrepreneurs ongoing access to our vast resources, rich networks and know-how, helping to

strengthen their abilities to become market leaders. At the same time, the programme creates a vibrant global community of successful women entrepreneurs and inspiring peer role models who at present total almost 500.

Unstoppable entrepreneurialism

From my daily conversations with business founders, it's clear London & South East's entrepreneurs are not resting on their laurels. It's why for this year's EOY programme, we have focused on the global theme of 'the unstoppable'. There are a lot of successful people in the world, but to build something truly remarkable, there are only a few leaders who never give up. And I am pleased to say, the London & South East region is brimming with unstoppable entrepreneurs.

Chris Lowe is EY Corporate Finance Partner & Entrepreneur of The Year London & South East Partner Sponsor

To learn more about EY's Winning Women's programme go to: www.ey.com/be/en/services/strategic-growth-markets/ey-entrepreneurial-winning-women-europe-how-to-apply
Nominations are open until 15 August

Working and sporting life

by Shahum Ajmal

Crystal Palace Football Club was the venue for Croydon Chamber's business Q&A in June when business growth consultant Mike Herd quizzed local entrepreneurs Mario Carrozzo, founder of the Caridon Group, and Chris Giddins who set-up Uniqodo. Subjects covered included Croydon's location as a 'city within a city', dissatisfaction about commuting, and the importance of balance in working life. After the session guests were able to join a tour of Crystal Palace's impressive facilities.

Shahum Ajmal is studying political science and journalism at the University of Pittsburgh
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UK nationals in the EU – Brexit strategy planning



by Dan King

Since the June 2016 EU referendum, companies have tried to make sense of how the United Kingdom's departure from the European Union will affect their employees' rights to travel to, live and work in the UK and the EU. Even with several Brexit outcomes still possible, there are steps employers and their UK national employees in the EU should be taking *now*.

Where are we now?

On 10 April 2019, the EU and the UK agreed to a flexible extension of the Brexit deadline to ratify the Withdrawal Agreement up until 31 October 2019 – leaving several possible outcomes.

Firstly, the UK could ratify the Withdrawal Agreement by 31 October. The UK would then leave the EU on the first of the month following ratification and begin a transition period until the end of 2020.

Alternatively, in the event that the UK fails to ratify the Withdrawal Agreement before 31 October, there could be a no-deal Brexit on 1 November.

Also possible, the UK could request another extension to the deadline – further delaying a final resolution.

Finally, but less likely, the UK could reverse course and unilaterally revoke its Article 50 election – effectively canceling Brexit.

Regardless of timing, there are really just two outcomes for which companies and employees must plan: Brexit with the Withdrawal Agreement ('deal') or Brexit without the Withdrawal Agreement ('no deal').

What about UK nationals already in the EU?

In Brexit *with* the Withdrawal Agreement, free movement will continue until the end of the transition period. The rights of UK nationals resident in the EU by the end of the transition period will be protected – although registration rules will vary between member states.

In Brexit *without* the Withdrawal



The UK has already reached agreements with Switzerland, Norway, Iceland and Liechtenstein in both deal and no-deal scenarios

Agreement, UK nationals registered as resident in an EU member state by Brexit day will be able to live and work according to no-deal arrangements made by each EU member state – assuming reciprocal arrangements by the UK.

The UK has already reached agreements with Switzerland, Norway, Iceland and Liechtenstein in both deal and no-deal scenarios. It has also confirmed rights and privileges enjoyed by British and Irish citizens under the Common Travel Area.

UK nationals entering the EU Post-Brexit

After the Withdrawal Agreement transition period or after a no-deal Brexit – UK nationals will be considered third-country (i.e. non-EU) nationals and will no longer benefit from EU freedom of movement. UK nationals traveling to the Schengen

area *will* require passports.

- For stays of up to 90 days – no visa will be required, if the UK reciprocates.
- For stays of more than 90 days – a visa issued by EU member states will be required.
- For UK nationals working in the EU – work authorisation under the applicable EU member state's law will be required.

How will this affect employers?

After Brexit (deal or no deal) – obtaining permission for UK nationals to live and work in the EU becomes significantly more complicated. Immigration rules for UK nationals will vary depending on the host member state.

Likewise, intra-EU mobility will be more difficult. EU rules previously inapplicable to UK nationals will apply. The Van der Elst ruling, the EU intra-corporate transfer directive, the Blue Card directive, and the posted worker notification rules will apply to UK nationals.

What action should employers take now?

Employers should act now to minimise complications and protect rights of their UK national employees in EU member states. Likewise, they should begin now to plan their future workforce needs in the EU post-Brexit.

Employers should ensure their UK national employees in EU member states (as well as EU citizens in the UK) begin gathering documents now in support of future immigration applications and submit registration or residence applications (where necessary) before Brexit day.

Employers should expect possible lengthy immigration application requirements and processes in either post-Brexit scenario. Consider bringing forward any planned movements of UK nationals to the EU to before Brexit day.

Where to turn for help

While this short article attempts to provide some needed clarity to an otherwise confusing set of scenarios and real-world challenges – its greater purpose is simply to motivate action on steps that companies and employees should take now.

However, there is no substitute for qualified advice and immigration advisors should be consulted to help develop solid action plans based on particular circumstances and needs. Whichever scenario ultimately unfolds – the future is manageable with proper planning and the right guidance.

Dan King is senior researcher at global immigration experts Newland Chase
www.newlandchase.com

If you are a member of LCCI with an offer for other members, contact membersoffers@londonchamber.co.uk



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LCCI members can also benefit from a 10% discount to attend NEDonBoard courses, including How to Become an Effective NED on Board. Email: Team@nedonboard.com for more information.



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Opening up export markets for European firms

■ A recent European Commission report confirms the rise in barriers encountered by European companies in foreign markets. Thanks to the EU's firm response, 123 such barriers have been eliminated since the beginning of the current Commission mandate, allowing for more than €6 billion extra exports in 2018.

The latest edition of the Trade and Investment Barriers Report (TIBR) identifies 45 new trade barriers put in place in countries outside the EU in 2018, bringing the total number to a record high of 425 measures in 59 different countries, costing EU businesses billions of euros every year.

Trade tensions

Commissioner for Trade Cecilia Malmström said: "In the complex context we have with a growing number of trade tensions and protectionist measures, the EU must keep defending the interests of its companies in the global markets. Making sure that the existing rules are respected is of utmost importance. Thanks to our successful interventions, 123 barriers hindering EU exports

opportunities have been removed since I took office in late 2014. Working on specific problems reported by our companies we manage to deliver economic benefits equivalent in value to those brought by the EU's trade agreements. Those efforts certainly must continue."

China and Russia top the overall list, maintaining respectively 37 and 34 problematic trade measures. Most impact for EU exports arises from measures introduced by China, U.S., India and Algeria. They concern 80 per cent of all EU exports affected by new measures and focus predominantly on steel, aluminium and Information and Communication Technology sectors.

Collaboration

The EU's efforts to enforce the existing international trade rules are providing clear results. Intervening in close collaboration with EU member states and businesses under the EU's enhanced Market Access Strategy, the Commission has eliminated as many as 35 trade barriers, including ones relating to China, Japan, India and Russia.

These measures spanned across eight key EU export and investment sectors including agriculture and fisheries, cars, textiles and leather, wines and spirits, cosmetics, mineral products, aircraft parts and ICT equipment.

Trade and investment barriers eliminated in 2018 included:

- Chinese restrictions on imports of bovine and ovine products
- Russian unlawful anti-dumping measures on light commercial vehicles
- Duties on electronic goods and mandatory veterinary certificates restricting exports of leather goods in India
- Restrictions on use of authorized additives in wine and spirits in Japan
- Mandatory labelling of textiles in Egypt.

Level playing field

Enforcement of international trade rules has been identified as a top priority in the Commission's Trade for all strategy of 2015. Removing trade barriers is a key Commission's task along with the stronger focus on the implementation of the EU's trade

agreements. The EU's enhanced Market Access Partnership aims to ensure that our companies can compete on a level playing field when seeking export and investment opportunities in countries outside Europe.

The Commission's Report on Trade and Investment Barriers has been published annually since the beginning of the 2008 economic crisis, and is entirely based on trade and investment barriers on foreign markets, reported by European companies.

The Commission has also launched Market Access Days in Member States to raise awareness amongst smaller companies of how the EU can help address the barriers they face. In little more than 12 months, events with local businesses were held in Denmark, Spain, the Netherlands, Lithuania, Portugal and France.

Following the publication of the 37th annual Report on the EU's Anti-Dumping, Anti-Subsidy and Safeguard activities on 28 March 2019, this is the second enforcement-related report released by the Commission in 2019. A report presenting advancement in implementation of the EU trade agreements will be published later this year.

EU members to step up plans to implement Paris agreement

■ The Commission has published its assessment of Member States' draft plans to implement the EU's Energy Union objectives, and in particular the agreed EU 2030 energy and climate targets.

The Commission's assessment finds that the national plans already represent significant efforts but points to several areas where there is room for improvement, notably as concerns targeted and individualised policies to ensure the delivery of the 2030 targets and to stay on the path towards climate neutrality in the longer term. The European Union is the first major economy to put in place a legally binding framework to deliver on its pledges under the Paris Agreement and this is the first time that Member States have prepared draft integrated national energy and climate plans. Yet, with plans currently falling short both in terms of renewables and energy efficiency contributions, reaching the EU's overall climate and energy goals will require a collective step up of ambition.



Perspective

Vice-President for the Energy Union, Maroš Šefčovič said: "These first national energy and climate plans bring the Energy Union to the national level: like the EU, Member States all present policies for the climate and energy transition in an integrated way and with a ten-year perspective. Member States have all produced impressive drafts in a relatively short time, but no draft is perfect. Final plans are due by the end of the year and our recommendations show where more effort is needed: for example, stronger ambition, more policy detail, better specified investment needs,

or more work on social fairness. Clarity and predictability are a real competitive advantage for the European energy and climate policy. So let's make the best of this opportunity and give the national plans a solid final push."

The EU is committed to delivering on its commitments to reduce greenhouse gas emissions and to delivering secure, affordable and sustainable energy for its citizens. We have created a unique system of energy and climate governance where both the Union and its members plan together and deliver collectively on our 2030 targets and on a socially-fair and cost-

effective transition to a climate neutral economy by 2050.

In its analysis of the draft national plans, the Commission looked at their aggregated contribution to meeting the EU's Energy Union objectives and 2030 targets. As they stand, the draft NECPs fall short both in terms of renewables and energy efficiency contributions. For renewables, the gap could be as big as 1.6 percentage points.

Members now have six months to raise their national level of ambition. The Commission's recommendations and detailed assessments aim to help Member States finalise their plans by the end of 2019, and to implement them effectively in the years to come. The national plans should provide clarity and predictability for businesses and the financial sector to stimulate necessary private investments. The plans will also facilitate EU members' programming of funding from the next multi-annual financial framework 2021-2027.

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Level playing field

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Removing trade barriers is a key Commission's task along with the stronger focus on the implementation of the EU's trade agreements. The EU's enhanced Market Access Partnership aims to ensure that our companies

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EVENTS



Location: Gornja Radgona, Slovenia
Registration Deadline: Tuesday 20 August 2019

■ In the framework of the 57th International Fair of Agriculture and Food Fair AGRA 2019, more than 1800 exhibitors at Agra offer the best information in the field of technologies for production and processing. Moreover, visitors can see, touch and test cutting-edge technology and machinery for agriculture, forestry, fruit growing, viticulture and food processing. They can also taste the best agricultural products, dishes and wines.



Location: Bruz, France
Registration Deadline: Tuesday 3 September 2019

■ The International B2B Meetings give the exhibitors and foreign visitors the possibility to meet face to face during planned meetings (30 mn) to discuss commercial or technological partnerships. With 1410 exhibitors and 108 347 visitors in 2018, SPACE is the essential international show for livestock professionals in every sector: cattle, pigs, poultry, rabbits, sheep, goats and fish farming.

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HUSUM Wind Match 2019

Location: Cluj-Napoca, Romania
Registration Deadline: Friday 6 September 2019

■ The matchmaking will gather together participants for all over the world - Europe, Asia, North America at the biggest cross-sectoral event in the South-Eastern Europe. The brokerage event will bring representatives and members of national and international Clusters from different fields of work - ICT, creative industries, agro-food, energy, furniture - promoting sectoral and cross-sectoral collaboration models for addressing the present's global challenges.



International Brokerage event at construction fair FOR ARCH 2019

Location: Praha, Czechia
Registration Deadline: Sunday 8 September 2019

■ The brokerage event MBM (Matchmaking Business Meetings) FOR ARCH 2019 is organised during the biggest and most attended fair in construction sector in Czechia, the FOR ARCH fair. Invited are companies from either construction industries or from fields connected to it that wish to expand their business abroad.



Location: Eindhoven, the Netherlands
Registration Deadline: Tuesday 8 October 2019

■ In cooperation with the fair organization of MAP-EXPO 2019 Enterprise Europe Network invites European Agri solution enterprises in the herbal industrial value chains. The international matchmaking is focused on strengthening ties in those herbal industrial value chains.



Registrations for all events are now open. For further information contact the Enterprise Europe Network London office at:
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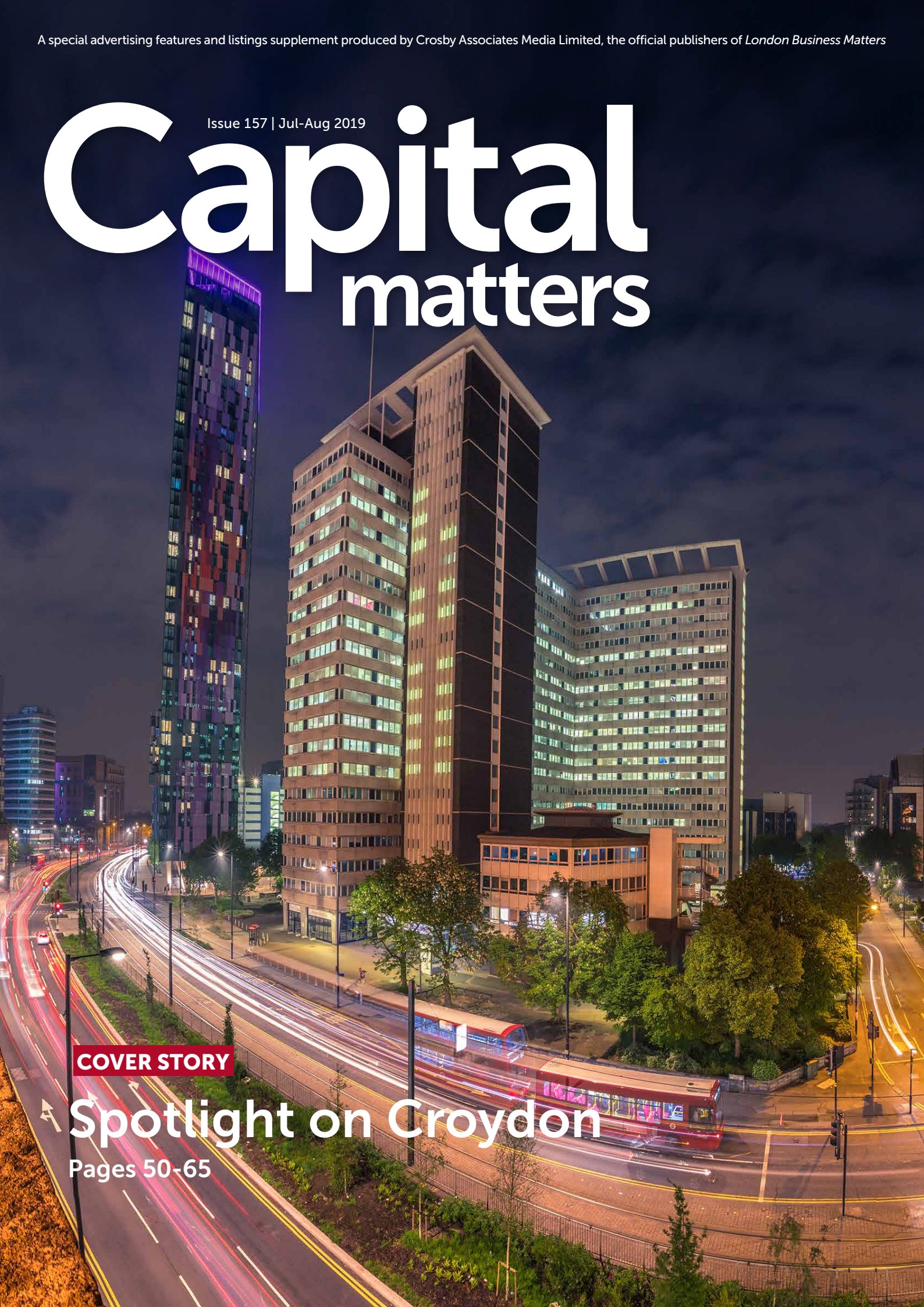
Issue 157 | Jul-Aug 2019

Capital matters

COVER STORY

Spotlight on Croydon

Pages 50-65



Starr Insure pioneers quick, customized business insurance

Global insurance company launches starrinsure.co.uk for business insurance, powered by artificial intelligence.



**Jim Herbert, CEO
Starr Underwriting Agents
Limited**

The business insurance market for small-to-medium enterprises – or SMEs – is large, crowded, confusing and time-consuming.

It's an inefficient market because many insurers can't accurately assess and price an individual company's risks. The result: Many policyholders pay for risks they don't have, or they don't get the coverage or service they need. The problem is traditional insurers' reliance on imprecise generic pricing models in the underwriting process, which can take weeks.

More than 5.5 million private sector businesses operate in the UK. SMEs account for 99.9% of these. Average SME business insurance premiums are £500 but can vary widely on size and type of business, according to government statistics. Despite its vast size, it is a market that technological innovation has largely bypassed.

The lack of data-driven intelligence is the problem Starr Insurance Companies, a leading global insurer with a 100-year history, is solving in collaboration with Cytor, an insurtech company founded at the University of Cambridge.

"Starr and Cytor are using big data to streamline the

process of getting a quote and buying an SME policy – without having to fill out long questionnaires peppered with irrelevant questions and then often not even getting a quote," says Jim Herbert, CEO of Starr Underwriting Agents Limited. "This is how our AI-powered Starr Insure product is transforming insurance for small business owners."

With Starr Insure, a policyholder can almost instantaneously get a quote for a business insurance policy tailored to that company's unique profile – without paying for unneeded coverage.

Without sophisticated analytics, insurers can take only a one-size-fits-all approach. They have to treat all SMEs as equally risky within broad classes and charge standardized prices. That means all policyholders pay essentially the same price, regardless of their actual risk profile. Some might overpay. Additionally, the traditional insurance underwriting process is complicated, requiring applicants to complete long forms, and takes far too long to generate insurance quotes and complete a policy purchase.

Starr wanted to remove this lack of precision as well as the friction in the transaction. The company forged a comprehensive but flexible insurance product with easy-to-understand policy documentation. Using Cytor's artificial intelligence capabilities, Starr has created an easier customer journey that ends with a policy designed and priced to accurately reflect each customer's unique characteristics.

Cytor uses data from tens of thousands of different sources using a proprietary web-scraping framework, then runs the data through trained machine-

learning algorithms to provide insights into the quality of every SME business in the UK.

With customization and automation, Starr – unlike many of its competitors in the market – reduces costs, which ultimately benefits the SME paying the premium.

Starr currently serves the professional services industry, offering insurance to SMEs with 20 or fewer employees and up to £2M in annual turnover.

The product is a comprehensive property and liability insurance policy with core cover for business contents, computer breakdown, loss of money, public liability, and legal expenses. Employers liability cover can be added.

Buildings cover can also be added if a business owns the building from which it operates. Optional business interruption cover can be added to help protect against post-event disruption.

"An SME coming to starrinsure.co.uk can get a quote by answering only four questions," says Mr. Herbert. "Other insurers often ask more than 20 questions before making a decision on whether to insure an SME."

In addition to analyzing thousands of data points, the Starr program automatically answers most of the additional questions other insurers might require the applicant to answer manually – and answers them

in a way that more accurately describes an applicant's risk characteristics. For a good risk, that is a well-run business, the price is often lower than what other insurers can charge.

Starr uses AI not only to support better policy pricing and a faster purchase process, but also to automate much of the work that a traditional insurance company would have to undertake to put an insurance policy in force.

Starr Insure's website, starrinsure.co.uk gives a high-level overview of the product, and what differentiates it from the market. A user account is set up in your business's name, and you can access your policy dashboard at any time, including digital copies of all your policy documents.

Starr Insure also offers a dedicated claims service via Sedgwick, an experienced claims-handling firm available 24 hours a day to help customers move quickly through the process.

About Starr: Starr Insurance Companies is a global insurance and investment organization with a presence on six continents. Through its operating insurance companies, Starr provides property, casualty, and accident & health insurance products as well as a range of specialty coverages including aviation, marine, energy, construction and excess casualty insurance. For more information, visit starrcompanies.co.uk.

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in London

Mature Graduates - Do They Make The Best Employees

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

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



The Top 3 Reasons to Employ Mature Grads

1) Experience

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

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

2) Ambition

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

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

3) Dedication

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

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

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The regeneration of Hull's heart is now well under way.

This dynamic northern city is transforming its centre with a diverse new offer for residents, visitors and businesses.

As tough conditions face UK high streets, Hull is committed to reshaping and modernising through investment from both the private and public sector.

More than 100 businesses have recently opened, alongside £250 million of new investment in public spaces, retail and leisure outlets and cultural venues.

The city is also leading the way in support for a thriving independent scene, with **41 per cent** of retail units in its city centre occupied by independent businesses – and that figure is rising.

And **250,000 sq ft** of new office space in the city offers flexibility to businesses, employers and professionals, with new buildings

increasingly offering leisure facilities to tenants.

As the UK City of Culture in 2017, Hull is now one of the north's most desirable places to live as it continues to stage an incredible programme of huge acts, festivals and installations.

And its long-term vision is to become a world-class visitor

destination – with an ambitious £27.4 million project to put its 800-year maritime history at the heart of its cultural and visitor experience.

Walk through the city's beautiful and recently transformed city centre and see significant investment in its public spaces, including spectacular lighting, beautiful fountains and landscaping.



“Walk through the city's beautiful and recently transformed city centre and see significant investment in its public spaces.”

The city also features stunning waterside locations where desirable living space sits alongside its office spaces, leisure outlets and booming creative and cultural sectors.



The next phase in Hull's regeneration will take the shape of **12 key sites** offering unique investment possibilities.

It is already a city with pulling power. Ranked as one of the best locations for businesses in the UK, the city now has more jobs than ever before. More than one million people live in Hull and its immediate hinterland, with a further nine million people living within a two-hour drive.

Nothing short of a UK front-runner for both digital connectivity and transport links, its technological infrastructure already gives Hull businesses a competitive advantage over those in other UK cities, while it also benefits from some of the UK's best international connections.

It is now pushing to be one of the UK's leading smart cities, with citywide 4G coverage and affordable ultrafast fibre optic broadband already available to a quarter of business and residents.

Hull has some of the UK's best international connections due to its location. Its position as a major port city and its location near several major airports

"Hull was just last year named the third-most improved UK city as a place to live and work by the Demos-PwC Good Growth for Cities Index 2018."

sees it benefit from some of the country's best international connections, while a £70 billion transport plan for the north of England is set to further reinforce its enviable position.

Hull is a growing city and is building the houses to enable this growth. The city's Local Plan will deliver almost 10,000 new homes in the city over the next 15 years.

The city has a young population, with its largest five-year age group at 25 to 29, compared with 45 to 49 nationally, and a median age of 35.

Hull was just last year named the third-most improved UK city as a place to live and work by the Demos-PwC Good Growth for Cities Index 2018, which ranks cities on a combination of economic performance and quality of life.

Employment in Hull is now the highest on record. The city has so far attracted more than £3 billion of investment, creating more than 6,000 new jobs since 2013 in the renewable energy, healthcare, telecommunications, ports and tourism sectors.

And local wages are also growing faster than the national average.

In 2017, Hull was named the most enterprising place in Britain at the Enterprising Britain Awards in recognition of its many programmes put in place to help local businesses to start up and grow.

Hull is known for its first-rate skills in engineering and manufacturing, with more people than ever employed in roles that require a degree or equivalent, and the number of people in apprenticeships at an all-time high.

The Hull and Humber region is also becoming a centre of excellence for energy skills in a collaboration that brings together the best knowledge, experience and facilities to meet industry needs.

The city is home to several world-class research and development (R&D) facilities, including new multi-million pound ventures by RB and Siemens Gamesa.

Proud and vibrant, Hull is the true north – an independent waterfront city that welcomes contributions and defies expectations.

Get in touch for more information.

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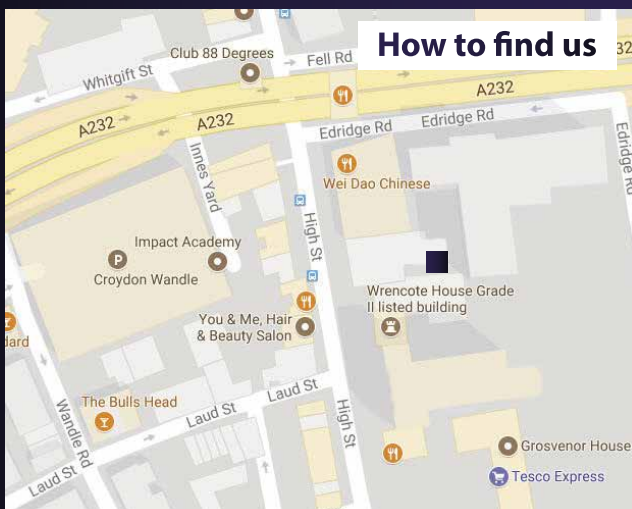


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London Learning Consortium has been an essential part of the education, skills and employment services landscape for over a decade. We are London's only Community Interest Company, delivering skills and training recognised by OFSTED as a 'Good' provider.

Based in Croydon we operate in a range of settings, both in employers premises and at a range of venues, focusing on delivering impact and opportunity to residents and employers across London and the South East.

Funded directly by the government, we are recognised as being adept at delivering high quality training, development and employment related services directly ourselves and in partnership with a wide range of other trusted organisations.

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Our programmes are suitable for professionals who want to acquire new skills and knowledge, to help them and their organisation to progress and ensure they are up to date with sector developments.

Discounted rates are available for corporate groups and LLC members and in addition there may be government funding available to support an organisation to up-skill its workforce and prepare for the future.

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Creative Croydon reaches new heights

Croydon’s regeneration is fully underway as a record number of developments are on site and the town is becoming a strong cultural hub

Not forgetting the commercial market, Croydon is a strong business location and has been named as the top office location in London and top co-working location in the UK by CACI.

John Platt, director at CACI, told Property Week: “Croydon is an emerging destination undergoing huge amounts of change, with the new Westfield/Hammerson development being built alongside

office and residential space, making it a good choice for businesses that need office space with good transport links to London but without the high price tag.”

Companies are taking this advice, with Superdrug, HMRC and Allianz just some of the big names that call Croydon home, with Lord Sugar and Susan Ma also expanding their multi-million Tropic Skincare business in the borough.

Rajesh Agrawal, Deputy Mayor for Business, said: “Croydon’s business community is a centre for innovation and enterprise, demonstrating the huge impact that small businesses can make to a borough.”

Culture

2019 will see the opening of the refurbished Fairfield Halls, making Croydon a top theatre and live event destination for South London, with

lots of exciting acts and productions already lined up from September.

Neil Chandler, Venue Director, Fairfield Halls said: “We have talked extensively with the local community and we’ve learnt a lot about what they want and that is what we will deliver.

“We will have a theatre, concert hall, live music studios, music

Continued on page 52

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school, a business lounge, it will be truly world-class facility, with the local community at its heart."

The borough has been given the honour of being named as one of the first London Creative Enterprise Zones and is living up to its name with street art becoming a key attraction to the area, with large murals found across the town centre, courtesy of RISE Gallery. With many more events and projects planned by the Council throughout the year.

Croydon is hosting festivals covering a variety of music genres, as it sets itself up as a musical hub. CroCro Land and The Ends Festival joined the line-up in 2019

and have been a major success, showcasing international artists as well as giving a stage to the town's homegrown talent.

Councillor Oliver Lewis, cabinet member for culture, leisure and sport, said: "Croydon is gaining a reputation as a borough that embraces creativity, invests in the arts and most importantly, breaks down barriers for emerging talent. We're delighted to be among London's first CEZs and look forward to developing our music city plans and other ambitious initiatives."

This year will too see the opening of Croydon's Legacy Youth Zone.

The state-of-the-art facility will

provide thousands of young people somewhere to go, something to do and someone to talk to, including access to an indoor climbing wall, music room with recording studio, 3G kick pitch, boxing gym, sports hall, training kitchen, fully equipped gym, dance and drama studio, enterprise suite and much more.

Furthermore, the Council have announced a new partnership with London South Bank University, providing the foundation for a new creative campus in the town centre, with further details expected soon.

Plus, Crystal Palace FC are looking to expand Selhurst Park. Their plans will see the 'Main Stand' extended to increase the stadium's capacity

from 26,000 to more than 34,000, with the club's ambitions to host international events, opening up the club and showcasing Croydon to a new audience.

Phil Alexander, Chief Executive, CPFC said: "We share the ambition of a growing and developing town centre. What is going on in Croydon now is absolutely wonderful and has been many years coming, with so much happening and a strong economic centre just down the road from Selhurst Park. As it's football club we are proud to represent Croydon in our world, it is a world game and we are playing on the world stage."

A place to call home

Croydon is not only reaching new heights in its culture but also in its residential offering. 2020 will see the completion of Tide Construction's 101 George Street, which will be the tallest modular tower in the world and set a new precedent for the use of modular construction.

R&F Properties' regeneration of Queen's Square will see the former Nestle tower refurbished into luxury apartments and creating a new public square alongside commercial

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ADDITIONAL EXTRAS AVAILABLE

Giving Innovative Start-Ups the Confidence to Grow

Sussex Innovation is a business incubation network, helping tech- and knowledge-based companies across the South East to grow.

We're owned by the University of Sussex, and opened our first off-campus hub in Croydon in 2015.

Why Croydon? It was a chance to connect two complimentary networks of ambitious businesses. We could also offer Croydon's business community access to a world-class research institute, as well as the support resources built up over more than 20 years working with start-ups on the south coast.

The investment, grassroots support and tech-savvy generation emerging in the borough made it the perfect place to offer our unique brand of business support, bringing strategic insight, talented and motivated graduates and flexible start-up space to a community of entrepreneurs who are showing a desire to build successful businesses and create new skilled job opportunities for their home town.

Sussex Innovation Croydon hosts a broad community of entrepreneurs and innovative businesses to share connections and advice with. The hub, based in the local landmark '50p building' at East Croydon station, has a large open-plan co-working space to help facilitate these valuable conversations. Private offices are managed on a flexible 'easy in, easy out' basis to accommodate the growth spurts and changing circumstances that all new businesses go through.



Unlike most tech accelerators, we don't impose a prescriptive, 'one size fits all' process on our members. Instead, we encourage founders to meet with one of our experienced mentoring team, work together to uncover the real challenges that are holding the business back from scaling up, and then propose a solution by drawing upon all the different skills that our own team and our wider network can provide.



Most of our senior support team have run businesses themselves, so we understand the challenges and demands of being a founder. We bring in expertise in marketing and communications, market research, business modelling and finance to provide direction, while taking care not to tell anyone how to run their business, or adding yet more to their workload.

When the to-do list gets out of hand, we also have a popular graduate placement programme to help deliver more practical, hands-on work. The Catalyst team is designed to be a flexible staffing resource, overseen by the senior team, who can work on a project without demanding as much attention, training or financial risk as an intern or full-time hire.

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"It's a really supportive and down to earth place – you can get on with everyone here." – Jon Ostler, CEO, Finder UK

"We're proud of being Sussex Innovation members; we have office space here but it's so much more. The support team understand our business and have delivered real business opportunity for us. The collaborative environment has been fantastic." – David Williams, CEO, Shuttle

"What attracted me was the help and support that being part of a network can bring, the ability to be around other people that are going through a similar journey, creating something, making something happen." – Chris Giddins, CEO, Uniqodo



space. Work is in progress with the new marketing suite now open.

Michael Purefoy, Sales and Marketing Director, R&F Properties said: "We think it's such an exciting time to be involved in Croydon. In addition to our scheme, there are so many fantastic things happening here and we are tremendously proud to be a part of that. For us it is really important that what we deliver for Queen's Square becomes an integral part of the Croydon Town Centre regeneration. So, the fundamentals of the scheme are a new public square opposite the Town Hall, a fantastic opportunity to blend the new with the old, new walkways that penetrate the scheme and we hope will bring life to the ground floor through retail and commercial offerings."

Leon House, which now is home to its first residents, has transformed an iconic former office block into luxury one- and two-bedroom apartments with additional services for residents including a roof top garden and co-working space. The refurbishment of Carolyn House, opposite East Croydon Station is also near its completion, with another rooftop garden joining the line-up.

HUB is moving forward with its development of the former Taberner House site, previously home to the Council offices. HUB are creating four new towers, with 513 apartments, surrounded by a transformed Queen's Gardens public realm space for the community.

Pocket Living is on-site and set to complete in 2020 with its 100% affordable, 21 storey modular tower, supported by the Mayor of London; Brick by Brick, the council-owned development company, is now announcing the availability of its first sites across the borough, providing further housing for Croydon

residents and there is still more in the pipeline with Schrodgers and Stanhope's Ruskin Square, Menta and Redrow's Morello, Bellway and L&Q all planning further residential schemes in the town centre.

The town's infrastructure is too due to undergo huge regeneration as Network Rail launches its consultation to unblock the railway bottleneck and expand East Croydon Station, with extensive support from the local community and businesses.

The Develop Croydon Forum

This rapid development has not just been by chance either, it has been through the hard work of London Borough of Croydon with support from the Develop Croydon Forum.

The Develop Croydon Forum is a not-for-profit Community Interest Company which consists of over 70 key stakeholders, across the private, public and third sectors, who want to contribute to the regeneration and economic renewal of the borough, in liaison with the local authority.

The Forum runs events, marketing and communications promoting the borough and attracting inward investment.

In 2018, Develop Croydon was busier than ever taking a delegation to MIPIM and London Real Estate Forum, taking part in the inaugural Croydon Property Show, hosting a London Drinks Reception and two investor tours, with over 50 delegates attending each one.

The tours consist of a networking breakfast and lunch, a coach tour of some of the key development sites, a tram journey around the town, a tour of the Alms Houses and a walking retail tour.

In 2019, Develop Croydon held its first round table event focusing on the industrial sector, bringing

together a panel of experts, all with an interest in Croydon to identify the town's strengths in the market, the challenges it faces and what the future looks like, which proved to be a large success, with a supporting publication subsequently released. The Forum now is intending to hold a similar round table focusing on the commercial office sector in the town.

The work done has proven invaluable to some of the Partners involved, Oliver Byrcoft, Director, Prologis said: "Develop Croydon has provided us with a great opportunity to be part of a collaboration driving the town forward. Our involvement has allowed us to communicate with key stakeholders in the town and build closer relationships with the main influencers in the borough. It has given us the platform to learn more about the area we are working in as well as to promote our plans for the future."

The Forum also works closely with the Croydon business community, setting up the Occupier Forum which invites local businesses to regular meetings to provide them with updates on the latest developments taking place in the borough, its possible impact on them and also other news and events taking place which are of importance. Develop Croydon have also been running roadshows at local businesses, being available to answer questions from employees during their lunch breaks about the things they are interested in across the borough.

Develop Croydon is very active on social media, using Twitter and Instagram to promote the latest news to over 5,000 followers and sends monthly newsletters to over 14,000 individuals with an interest in the area, plus regularly prints a Croydon Newspaper distributed

with the local news and all of the events the Forum attends.

The year is always rounded off with the Develop Croydon Conference, which this year is taking place at the newly refurbished Fairfield Halls on 19th November with hundreds of delegates expected to attend from businesses, investors and developers all to find out the latest update on Croydon's regeneration and the opportunities available.

Paul Hazeldene, Business Development Manager, 777 said: "I attended the Develop Croydon Conference in 2018. I have been in property and construction for 40 years and I can confirm that the Conference was the best I have attended in all of that time. The calibre of the speakers were of the highest order and all conveyed their thoughts and presentations with a view to Croydon's future. I would recommend to anyone to attend the Conference in 2019."

Develop Croydon is proud to have recently been shortlisted for a number of awards for its collaborative work, including from trade press publications Estates Gazette and Planning Magazine celebrating the work the Forum and Croydon Council have done to help drive the £5.25bn regeneration taking place, with many plans in the pipeline to continue the town's development.

If you would like to find out more about the Develop Croydon Forum please visit the website www.developcroydon.com and if you would like to book your space at the Develop Croydon Conference then please go to www.developcroydonconference.co.uk and if you quote the code LCC2019 you can get a 10% discount off the full price delegate pass.



Central to Croydon's regeneration

Overlooking Ruskin Square, Boxpark and East Croydon railway station, not only is AMP House one of the best known buildings in Croydon, but it is also located at the core of the town's ambitious regeneration plans.

"Our location has been a major factor in our success as a business centre," says Sarah Cusack, Marketing & Lettings Manager at AMP House Serviced Offices.

"The railway station and tram connections have created an important transportation hub right on our doorstep, providing superb connectivity to and from central London and the rest of the capital, with both London Bridge and Victoria stations just 15 minutes away. In addition, the leisure facilities in the immediate neighbourhood, particularly those offered by Boxpark, combined with the ongoing regeneration of Ruskin Square have made the area one of the most exciting and dynamic business locations in South London.

"The development of Ruskin Square, combined with other regeneration projects in Croydon, reflects the entrepreneurial culture of the town and it is our

aim at AMP House to provide modern office space that is available on flexible terms to help support and nurture the numerous start-ups and fast-growth businesses to be found across South London."

AMP House Serviced Offices provides a total of 60 self-contained office suites that are suitable for between one and 20 people. In addition, there is a range of meeting and training rooms and co-working space available to tenants. Occupiers at AMP House also benefit from discounts from local business including many of the food outlets at Boxpark and local services such as dry-cleaning and gyms.

More information about AMP House Serviced Offices is available at www.amphouse.co.uk



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Finding the Right Property Management Company for You



When many people hear the phrase 'property management' they instantly think of high street lettings agents. While some do deal with flat lettings, property management companies do so much more than that.

The easiest way to understand what a property manager does is by thinking about the communal

areas in a housing development, private community or block of flats. While families and individuals are responsible for the areas that they directly rent or purchase, the communal areas, such as hallways, stairways and landscaped areas, are generally managed by a property management company.

HML, one of England's premiere

property management companies, has been operating for more than 50 years. Not only do they do the basic property management described above, they also provide additional dedicated services including placing insurance, coordinating health and safety inspections, building surveying, concierge services and helping with end of year financials.

By law in England, contracts with property management companies are set for a maximum term of a year, minus a day. That means that developments and housing estates can change their property management companies every year. Most contracts will be auto-renewed, generally with a three-month notice period, so it is key to be thinking ahead if residents are not happy with their current provider. In fact, it generally isn't

as hard to change suppliers as most people think.

Residents might need to speak to the Director of their Resident Management Company, but to find out who to speak to and which process best suits a property site's needs, residents can always contact HML. We have a robust team of professionals in place to help make the process of changing property managers as easy as possible.

To find out more about changing your property management company, visit www.hmlgroup.com, email businessdevelopment@hmlgroup.com or call 020 8662 8827.



South London Export Club – supporting businesses trade internationally

South London Export Club was launched in 1998 at Nestles HQ in Croydon by Trevor Baylis - inventor of many products including the clockwork radio. It has continued to meet in and around South London some ten times a year and helped many individuals sole traders small and large companies into markets around the world- its policy that it should be a "two way street" has ensured that all importers receive the same help and assistance.

The Export Club has run/supported many successful Trade Visits to East & West Africa, Bulgaria, Singapore, Vietnam, the Baltics and many other countries which has helped to produce large amount of business for the multi ethnic population of the area. We are also very active with Poland, Hungary and Czech Republic.

Whatever the outcome of BREXIT, we will still be Exporting and Importing Goods and

Services and having been involved in some of the drafting of the new "Forms" it is important we keep up to date and can keep Goods and Services flowing.



Our close cooperation with the Institute of Export and International Trade, Chambers of Commerce around the World and with Innovate European Enterprise Network means we can normally help- TRY US.



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Croydon: The Renaissance is a reality

Croydon's renaissance is in full swing, not only taking forward a vision of growth and prosperity but delivering against it.

Croydon is undergoing an exciting transformation and is well on its way to becoming a modern European city.

It has amazing transport links to Central London, Gatwick, Heathrow, the M25 and South Coast; affordable homes to buy and rent; exciting cultural events; and new cafes and restaurants to cater for a new generation of residents.

With a residential population approaching 400,000, massive investment, including the development by Westfield, which will be one of Europe's largest retail and leisure destinations, we will see more than 23,000 new jobs created and 10,760 new homes started over the next 5 years.

What does all this investment actually mean to you and me?

As part of Croydon's vision, the borough will see: 2.8 million sq feet of new grade A office space created; 28 new public squares and spaces; a revitalised and



vibrant city centre environment; 21 city centre development opportunities and a world class train station to name but a few.

The vision is being realised at a

rapid rate. Multiple sites across the borough are under redevelopment with multiple cranes adorning the skyline and a large contingent of construction workers turning the

dream in to reality.

Of course, Croydon is not the only destination experiencing significant regeneration. What does set it apart from many of its



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contemporaries is its connectivity. Croydon is without question at the heart of the action when it comes to the capital. Some may say we are the capital without the cost.

Much has been said about Croydon's connectivity to central London, 16 minutes to central London. But it is also our proximity to international transport hubs which hold Croydon above the parapet when comparing against other locations across London.

Croydon's outstanding transport connections open up a comprehensive range of commuter, national and international transport options for your clients, your staff and your business – without compromising connectivity with central London.

With over 30 services an hour to central London, 11 services an hour to Gatwick, Croydon is connected. The likes of London Bridge and London Victoria are an insignificant 16 minute journey away, Gatwick is just 15 minutes and if you fancy a jaunt to the coast, Brighton is a simple 48 minute journey. Canary Wharf is 33 minutes from West Croydon.

The success of a destination relies in part on its transport

“The vision is being realised at a rapid rate. Multiple sites across the borough are under redevelopment with multiple cranes adorning the skyline and a large contingent of construction workers turning the dream in to reality.”

infrastructure, access to different modes but also its reliability not only to get you from a to be but to deliver a positive experience from the start to the end of your journey for the 300,000 passengers who rely on it each weekday. As the fares rise, so does our expectation.

Therefore it is important to recognise Network Rail's proposal to upgrade the Croydon bottleneck, located in the Selhurst Triangle, the junctions north of East Croydon, and through East Croydon station.

The bottleneck at Croydon causes delay and knock-on delay across the network every time an incident occurs and it means there is no capacity to run more trains to meet future passenger growth, leading to overcrowding in the years ahead unless action is taken. The investment to infrastructure

will allow for more frequent, more reliable services across the Brighton Main Line and its branches.

As the main route connecting the capital with Gatwick Airport and the south coast improving the Brighton Main Line will provide a significant boost to the regional and national economy.

The commitment shown by Network Rail does not just stop there. Proposals also include a rebuilt station with two additional platforms and a larger concourse with improved facilities for passengers.

It is fair to say that in recent year's train operators have encountered a tumultuous period of unprecedented change and turbulence which has been further compounded by an impact to the service and its reliability. Govia

Thameslink Railway (GTR) which delivers the Southern Railway franchise has and is on a journey of development and improvement. GTR still has improvements to make but as a franchise, it is delivering for its commuters improved performance. As of May 2019, performance of the Southern Metro was at 90.2% of trains on time, 6.8% late and 2.9% cancelled.

Croydon's growth is not just linked to regeneration, development and construction. The vision focuses largely on the people of this great borough.

In March 2019, Croydon Council and London South Bank University (LSBU) revealed the next exciting step in the borough's regeneration, as the town centre further develops as a centre of business, culture and learning.

The partnership could see LSBU establish a centre for higher education in the heart of the town centre – a move which would significantly increase learning and training opportunities for residents of all ages, particularly the borough's 93,000 under-18s.

It would also provide a significant

Continued on page 60



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boost to the borough's economy, enhancing the skills of the local workforce, forging links with local businesses and building on the success of the council's award-winning apprenticeships scheme.

The new partnership is the first step in the council's ambition to develop the Croydon Creative Campus, which would see the town centre develop as a global centre of higher education.

Leader of Croydon Council, Cllr Tony Newman said: "Croydon's regeneration is already delivering a wealth of opportunities for our residents, with new jobs, homes and facilities. This partnership is another, incredibly important development, as it will improve access to further education for residents of all ages, but especially our 93,000 young people, significantly boosting their skills and economic prospects."

As Croydon invests in its property, infrastructure and people, of all ages, it is making a clear commitment to the arts

in creating a programme of cultural activity that promotes the incredible talent Croydon's borough has to offer.

Croydon has energy and edge in its proliferation of street art, its list of incredible artists, the home of dubstep and combined with a phenomenal punk history. It also has world class choral performance at Croydon Minster, beautiful parks and woodland. The 1960s architecture in the centre has recently attracted critical acclaim from the National Trust on a series of tours and the redevelopment of the Fairfield Halls will create a new cultural heart for South London.

Closed for extensive refurbishment since July 2016, Fairfield Halls is now preparing to re-open its doors this September to a new era for one of south London's most cherished venues with five venue spaces: the famed Phoenix Concert Hall with its perfect acoustics, the 800 seater Ashcroft Playhouse, and

three flexible studio spaces for performances and events.

Operator BH Live has pledged to deliver a fantastic range of artistic and cultural activities at Fairfield Halls, including theatre, drama, live music showcasing a range of genres, modern and contemporary acts, visual arts, international performances, and classical performances including opera and ballet, comedy, dance and community events. Their proposed programme includes more than 800 performances, of which more than 400 will be community-based, firmly establishing the venue as the new cultural hub for Croydon.

Neil Chandler, Venue Director at Fairfield Halls said: "BH Live's track record in managing community assets, event programming and delivering exceptional hospitality gives me immense confidence and the opportunity they have given me to be part of this project, both artistically and operationally, will be very rewarding. I look forward

"Croydon Business Improvement District (BID) is making a positive impact to the now and the future."

to connecting with the local community and to presenting seasons of entertainment that appeal to a local and wider audience."

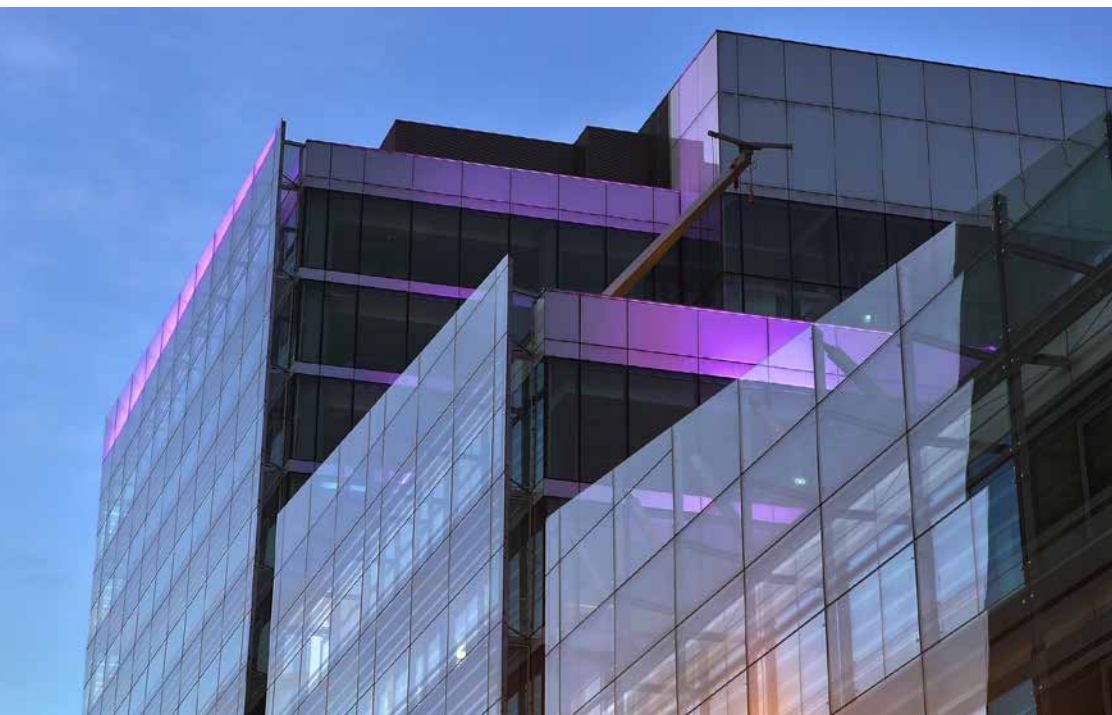
Croydon is awash with talent from global superstars who trained at the renowned BRIT School to artists that have been plucked from obscurity on to centre stage.

Croydon Business Improvement District (BID) is making a positive impact to the now and the future. As an integral partner to the development and growth of the town centre, we are committed to supporting our member base of 560 in any way that we can. Delivering innovative solutions and initiatives designed to support pledges such as: investing in your safety; delivering Brighter Streets, helping you in and around; bringing businesses together and creating a great impression are central to our cause.

We are working hard on key challenges affecting our town centre today including the redefining of our high street.

High streets have constantly had to adapt and change over the last couple of centuries. Whilst online sales are growing at a fast rate, bricks and mortar sales still account for nearly 82% of sales.

If you look specifically at Croydon, we have a host of vehicles and organisations that all come together collaboratively to add real value in that way Croydon works. This is one of the



StartUp Croydon – Expert training to start your business

At StartUp Croydon, we have a range of training days, seminars, networking events and subsidised services such as meeting room hire, mailbox and office space, all available to assist fledgling businesses.

We are a not-for-profit charity and award-winning organisation who endeavour to support and assist not only local start-ups but also those in outlying boroughs.

Based close to Wandle Park tram stop, our office base at Weatherill House has a total of 41 offices, 5 meeting rooms and a modern break-out area, providing a professional environment to the business community. Situated in a prime location for public transport in all directions, there is a beautiful park just a couple of minutes' walk from the building, together with a nursery school and café just across the road.

This year, in addition to our signature 3-day training course



“Very good - love the possibility of follow-ons to help with specific requirements and questions” SL (Carshalton, Surrey)

“This is more than I ever expected. Excellent and professional. The best £20 I have EVER spent in my entire life” JA (London SE8)”

“Very useful, informative content that was delivered professionally and effectively – confidence booster leading up to start-up” KD (Croydon)

for just £20, we are delivering a series of free monthly breakfast and lunchtime seminars each designed to bring our aspiring entrepreneurs subject matter that isn't covered within the usual portfolio of start-up content but that is, however, equally important.

Divided into 'Social Enterprise' orientated and commercial business subjects, our programme of seminars includes: Pitching,

Selling and Impact Reporting as well as many other useful topics.

We have been the accredited Enterprise Centre for Croydon since 1983 and in the last year alone we have provided around 3,000 hours of training and 127 hours of mentoring for 292 people as well as subsidised office accommodation.

Some of our most recent feedback includes:

View all of our activities on the events page of our website at www.startupcroydon.co.uk and subscribe to our monthly newsletter from the home page so that you receive regular updates of new courses and seminars as they are posted.

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our commitment to offering an unrivalled experience for every guest has remained the same. So whether you're organising a corporate annual dinner, a special birthday celebration, school prom or anything in-between, make it unforgettable with De Vere Selsdon Estate.

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Continued from page 60

best connected places in the UK and one that has won support from central government in terms of the Growth Fund for Croydon town centre.

We can feel confident in the future of Croydon, and at the same time, adapt right now to create a more attractive offer for consumers. The town centres of the future will adapt to bring together the kind of

the customer experience that people want. It's not just about going to one store anymore and spending half an hour and going home. This is all about the whole experience. It is about a day. It's not an hour, it's much longer. It has much more value for consumers, and for town centre businesses.

In order for Croydon to become the key chosen destination, it must have everything lined up

in a row that provides the single best offer in South London and wider, so that we can compete.

As suggested by the Institute of Place Management (IPM), places need leadership and partnerships making the collective work of Croydon Business Improvement District, the local authority, forums, partners and above all our membership absolutely vital. Places like Croydon need

communication flow, intelligence and regular updates using a variety of technologies. People of all ages need to engage, but particularly the young people – they will inherit what we will develop and build.

From Croydon's perspective, our renaissance is not a dream, it is reality and we would welcome any businesses to take a second look at Croydon – you won't be disappointed.

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Anti-money laundering pioneers SmartSearch win Britain's most coveted business award

Ilkley based anti-money laundering pioneers SmartSearch are celebrating after winning Britain's most coveted business award.



Pictured left to right: Fraser Mitchell, Technical Director, John Dobson, CEO, Martin Cheek, Managing Director, Gareth Allen, Operations Director and James Dobson, Marketing Director.

SmartSearch, has joined an elite group of companies after being awarded the Queen's Award for Enterprise.

The Queen's Award recognises businesses which have excelled in international trade, innovation, sustainable development or promoting opportunity and is the highest award for British businesses.

SmartSearch has been recognised in the innovation category for developing its world-leading Anti-Money Laundering (AML) verification platform.

As the world has increasingly turned to digital and internet-based services, electronic verification is widely recognised by regulators, product providers, professional bodies and user organisations as the most reliable, secure and efficient source of information for identity solutions.

SmartSearch launched its current AML platform in 2011 and it brings together individual and

business searches for the UK and International Markets with automatic Worldwide Sanction and PEP screening.

SmartSearch's AML platform is already used by more than 3,000 businesses across the world with around 50 new clients coming on board each month.

And just last month, SmartSearch innovated the platform further by launching SmartAML, a fully integrated app to allow AML checks to be carried out remotely.

SmartAML is able to electronically verify all documents remotely, with the same capabilities as the full SmartSearch verification platform. This means users can carry out instant AML checks when they are in a client's home or office and receive the results to their handheld device in seconds.

The app reads the name, full address and date of birth from the driving licence, all the user has to add is their title (Mr., Mrs., Miss, etc.)

and press send. SmartAML then validates the information against the credit reference databases and automatically screens the person against worldwide sanction and PEP watch-lists which contain around 2.5 million data subjects.

The results are delivered back to the user in seconds with a green tick or a red cross. The search outcome details are then automatically uploaded into the full SmartSearch system back at the office for the rare occasions that enhanced due diligence needs to be performed.

Not only is SmartSearch's innovation a brilliant, efficient and accurate anti-money laundering solution, but has also been a huge commercial success, which is one of the criteria of the Queen's award as John Dobson, Chief Executive at SmartSearch explains:

"Demand for our service is huge; we now have more than 30,000 users and have increased turnover by almost 2000% since 2011. Our pre-tax profits have increased from

£600k in 2016 to over £1.5m in 2017. Our team has grown from 7 to 90 and we have recently moved in to our new headquarters in Ilkley to accommodate current and future business expansion.

Before winning the Queen's Award, SmartSearch's platform had already won five awards for its innovative technology, including the Modern Law Award for Technology Innovation of the Year and in May was named one of Yorkshire's fastest growing businesses following a 1,450% increase in turnover in just five years.

SmartSearch MD Martin Cheek, said: "We are extremely proud to have been given The Queen's Award for Enterprise for Innovation; it is such a prestigious honour.

"SmartSearch has grown so fast over the past two years; this award really recognises that commercial achievement and is testimony to the hard work and dedication of our staff."

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INVEST IN GHANA

The Ghana Investment Promotion Centre (GIPC) is a government agency established under Act 865 to promote, coordinate, and facilitate investment in the Ghanaian economy.

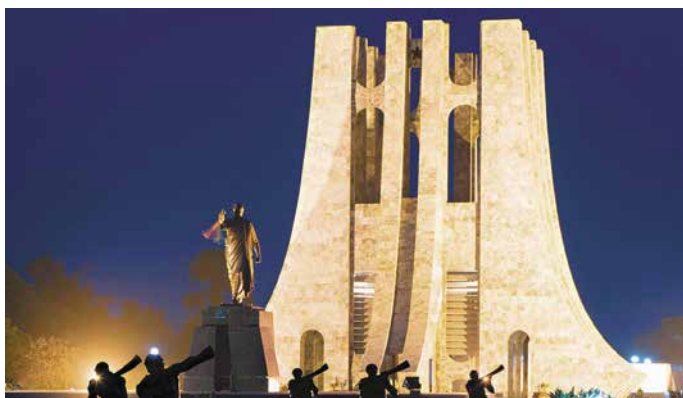
Over the last two decades, Ghana has enjoyed increasingly stable and deepening democratic governance. Seven successful elections have strengthened the effectiveness of key national institutions, enhanced investor confidence and anchored the economy in an environment for positive growth.

Today, Ghana is not only the best place for doing business in West Africa, but the fastest growing economy in the world according to the World Bank Ease of Doing Business Report 2019.

The government is committed to implementing policies that reduce the general cost of doing business in Ghana and to promote investor confidence in the country.

WHY GHANA?

- Most competitive economy in the West African sub region and #10 in Sub Saharan Africa, (World Economic Forum Global Competitiveness Index 2018)
- Ranked best place for doing business in West Africa according to the Ease of Doing Business Report 2018
- #2 FDI destination in West Africa and #7 in Sub-Saharan Africa (EY Attractiveness Survey 2018)
- #6 overall in Africa - Mo Ibrahim Index of African Governance of African Governance (IIAG 2018)



- Most resilient economy in West Africa, (African Attractiveness Index 2018)
- #2 largest cocoa producer in the world and Africa's biggest gold miner after South Africa.
- #2 in West Africa, Global Peace Index 2018
- Ranked as the most stable political environment within the West African sub region and fifth in Africa, Ghana has established democratic institutions and systems to ensure good governance and rule of law in the country - Africa Benchmark Country Report (ABCR, 2017)

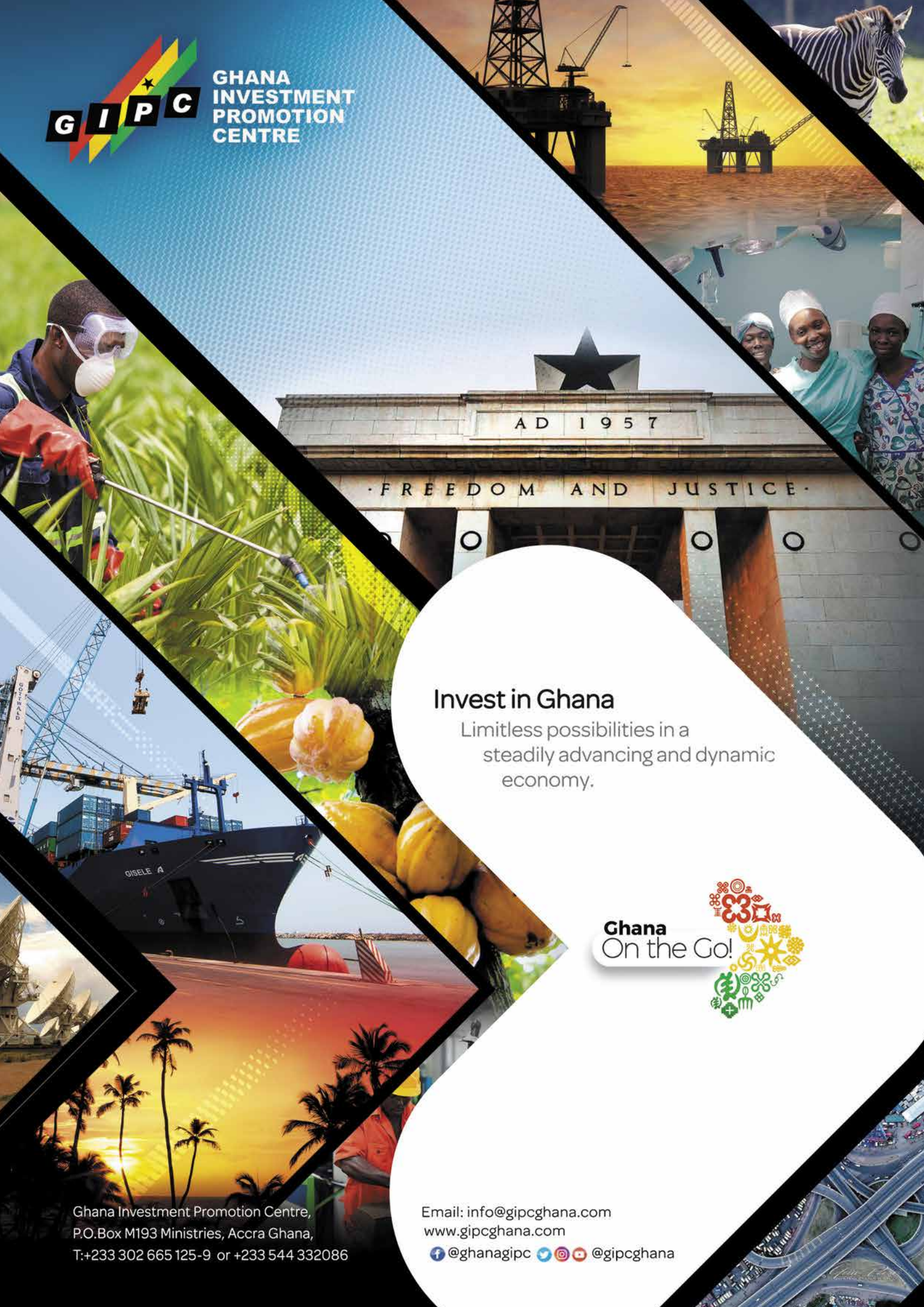
Country's Credit Rating

- B – positive (Standard & Poor's 2018)
- B – stable (Fitch Ratings 2017)
- B3 - stable (Moody's Investors Service 2016)





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Malta – on the cutting edge of growth

Malta might be internationally known as an idyllic tourist destination but there is much more to it than that. Indeed, Malta is just as much about business and innovation as it is about sun and sea. And, with almost two hundred years of common history, the United Kingdom and Malta can look forward to many more joint experiences.

Malta may be small but boasts a fully developed, modern and resilient economy built on a wide array of sectors, including ICT, life sciences, electronics and automotive components manufacturing. With annual growth rates of around 6%, Malta is one of the fastest growing EU economies.

From an industrial point of view, Malta has a long standing history in precision engineering, electronics, injection moulding, and other areas of advanced manufacturing. Companies such as De La Rue, Trelleborg, STMicroelectronics, and Methode Electronics established themselves in Malta decades ago and have invested significantly in expanding their operations over the years. With a strong heritage of British industry standards, Malta is synonymous with high quality engineering. This is reflected in very low reject rates.

More recently, Malta has been successful in ushering-in forward looking laws on innovative technologies such as DLT. A national taskforce on Artificial Intelligence is currently working on establishing an



Malta Life Sciences Park



Launch of AI Task Force - Photo by DOI-Kevin Abela



Pharmaceutical industry

ecosystem for testing and licensing of such technology, while the main telecommunications companies on the island are on the verge of rolling out IoT networks.

A number of educational institutions, with a long history of collaborating with industry, are already offering courses in DLT, AI and IoT.

The country's workforce is not only English speaking and highly-skilled, but also brings with it a wealth of knowledge and a thorough experience of operations within international supply chains. To further complement this, Malta welcomes recruitment of talent from abroad, be it from the EU or other countries, and the process is considered to be smooth and nimble.

Today, while Malta is a viable destination for any business seeking to expand overseas,

maintenance, repair and overhaul operations, as well as UAV testing and flight training.

British companies from these and other sectors could find Malta to be a valid co-location from which to maintain unfettered access to the European Union market, while also making use of the country's strong business links with other areas such as the MENA region. Indeed, more than 50% of Malta's exports (already among the highest per capita in the European Union) go to countries outside the EU, a direct result of a conscious plan by the country to spread its markets as wide as possible.

Malta is a mere 3 hour flight away from most UK airports and enjoys excellent connections with short flight times to regional hubs, meaning that any British investor can maintain a "hands on" approach, which is especially useful in the early phases of operations in Malta.

Malta is a country constantly striving to reduce the bureaucratic burden on businesses. It offers a very competitive, yet transparent and OECD-compliant tax system, and its economic development agency, Malta Enterprise, administers an attractive incentives package to ensure new setups go smoothly.

Officials at the Malta Enterprise office in the UK, based in Malta's High Commission in London, look forward to establishing a working relationship that will help you better understand the possibilities which Malta can offer for the continued growth of your business.

it is an especially good match for UK companies. The English language is one of the country's two official languages, with all official documents published in English. It is also the language of business for communications, both within companies and with third parties. All this ensures ease and transparency for any company from the UK setting up and operating out of Malta.

Another very important factor is Malta's commercial law system – one which is very closely modelled on UK legislation. This means British investors operate in a familiar legal environment.

Malta can offer a number of opportunities in high value sectors such as advanced manufacturing; digital innovation; healthcare, including the manufacture of pharmaceuticals and medical devices and aviation, such as

The logo for 'Invest in Malta' is located in the top left corner. It consists of the word 'INVEST' in a bold, black, sans-serif font, with the word 'MALTA' in a blue, sans-serif font below it. The 'I' in 'MALTA' is stylized with a blue vertical bar to its left.

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HR CHALLENGES

Organizations get into stressful situations to retain their performance targets. For this, building key capabilities and capacities within the organization is of paramount importance to its success. HR is at the forefront to deliver the performance through the best talent complemented by effective use of the technology at hand. Some of the key challenges that HR faces are:

- Lack of a "single source of truth" for all HR Systems, processes and data
- Inconsistencies in the data.
- Differences in work culture across locations due to rigid structures.
- Dependency on manual activities as opposed to automation.
- Long lead times to recruit, onboard, performance and compensation reviews due to fragmented processes.
- Lack of actionable insights for senior management, HR directors, line managers etc.

UK Office

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Principal's Message

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

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

Our Priorities

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



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(Mont Rose College of Management and Sciences has gained the TEF Silver Award. This award is valid for one year awarded in June 2018)

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Terrorism dominates our media every day. The threat is real, would you know how to respond? If your staff, your business or the area where you work were being threatened, would you know how to respond?

We can help you create policies, procedures and places of safety within the workplace, complete with rationals should you feel threatened or your staff are unable to travel home. Our expert team can identify or create these safer areas.

Mail is an easy way for anyone to target a business, we can help with our 'safe or suspect' training courses.

It is estimated that 70 million working days per year are lost due to mental ill health in the UK. This has a financial cost of £2.4 billion pounds each year. T2P are now running Mental Health First Aid courses that ensure candidates can recognise the signs and be an initial response to distress until suitable or professional help can be found.

Whatever your needs, terrorist related; mail room, suspect package, telephone, or health and safety related; fire, first aid, working at height, dse, Train2Protect will work hard to deliver your 'safer company' to you on time through training, consultancy and equipment supply. Train2Protect are the company who offer a true one stop shop when it comes to life safety.

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Members' noticeboard



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■ Creditspring

Creditspring, the transparent, responsible lender that doesn't charge interest, is delighted to announce the launch of its unique new Financial Stability Score which gives each member their own personalised indication of their financial resilience. The Score comes with tailored, personalised hints and tips designed to help members improve their financial stability, both the Score and hints and tips are updated monthly. The feature was created as part of Creditspring's efforts to help improve their members' ability to cope with unexpected financial challenges. Although different from a Credit Score, it can also help members understand their ability to obtain credit. Find out more at www.creditspring.co.uk.



■ IVC Tech

Following a competitive tender process, IVC Technologies Ltd was selected as the specialist AV integrator to deliver the grand marketing suite visions for the world-famous neighbourhood, Broadgate, located in London. Designed to bespoke specification, IVC has installed what is believed to be the industry's first truly curved 3-meter wide LED display screen, fitting seamlessly onto the curvature of the buildings unique curved wall. The Broadgate marketing suite comprises two floors, both outfitted with cutting-edge AV technology, providing interactive areas for high-impact presentations and demonstrations to enhance the overall customer journey. www.ivctech.com



■ Randd UK

Randd UK win award at Europe's No. 1 Accountancy & Finance Expo
The winners of the British Accounting Marketing Awards were announced at Accountex on Wednesday 1st May 2019. R&D tax credit experts, randd uk are pleased to announce that their Head of Marketing, Sam Warburton accepted an award for 'Best Personal Branding Campaign'. Managing Director, Mick Keyse said: "We're excited about the award and are proud to gain recognition amongst peers in the Accountancy & Finance sector." An independent panel of accounting and marketing experts from around the world decided the winners in each category. sam@randduk.com
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www.randduk.com



■ Harwood Hutton

Anna Bulmer, Head of Harwood Hutton London, is offering support to charities struggling to get to grips with the new reporting requirements laid down by the Charity Commission. Anna is an expert on charity audits and accounts, advising on the responsibilities of trustees, on governance and best practice, including tax-efficient fundraising and trading issues. The Charity Commission has introduced new reporting requirements on topics such as serious incidents, whistleblowing and fundraising to improve transparency and public trust. Trustees must also now ensure the annual reports include a public benefit statement. "There's a lot to take on board," says Anna. "We can help." www.harwoodhutton.co.uk
annabulmer@harwoodhutton.co.uk
0203 954 6690



■ Harold Benjamin

Against outstanding competition, Harold Benjamin was delighted to win the award for Service Delivery Efficiency/Innovation at the first LPM (Legal Practice Management) Practice Excellence Awards, held in Leeds, on 15 May 2019. Harold Benjamin collaborated with LEM Verify a start-up company, whose directors have hands on experience of technology and regulative compliance in the financial services industry. The outcome is that Harold Benjamin can now provide clients with a new process of identity/AML checking via an option for on boarding in a real-time, web-based video identity, speech recognition and document verification service, saving clients both time and money. www.haroldbenjamin.com



■ RPS

We are pleased to announce that from Monday 8th July, RPS' London Property and Transport teams will be based at their new home: **20 Farringdon Street London, EC4A 4AB**
T: 020 7280 3300
For further details or for more information on RPS, please visit our website at rpsgroup.com
Please update your records and we look forward to welcoming you soon.



■ Spatial Dimensions

London Chamber member Claire Fenwick named Best Woman Land Surveyor in Europe. On Tuesday 21st May 2019, over 650 leading construction professionals from throughout the UK attended a glittering ceremony at The London Hilton on Park Lane where the winners of the highly regarded WICE awards in the Architecture, Engineering & Construction industry were revealed. Claire who runs Spatial Dimensions, a land surveying company who are member of the LCCI picked up the award for Best Woman Land Surveyor in Europe. Award winners were decided following a rigorous and thorough judging process by a panel of 69 senior executives. Now in its fifth year, this distinguished European competition recognizes and celebrates the achievements of women working in construction, engineering, and architecture. www.spatial-dimensions.com/



■ Simons Gainford LLP

The Simmons Gainsford Group is pleased to announce that Fiona Cross has joined as Tax Partner. Fiona is a Corporate Tax expert, in the UK and Internationally. She is a Chartered Tax Adviser and Fellow Chartered Accountant with over 20 years' experience, including advising on corporate reorganisation, acquisitions and disposals, companies seeking investor funding (including SEIS/EIS investor tax relief), employee share schemes, (including EMI), and R&D tax credits. Fiona also specialises in international tax issues for both foreign companies coming into the UK and Europe, and for UK companies expanding overseas, including transfer pricing, permanent establishments and withholding tax issues and double taxes. Fiona joined the firm on Monday 3rd June 2019 and we thoroughly look forward to working alongside her at Simmons Gainsford LLP. www.sgllp.co.uk



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