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May 2019 News

# New brand identity for London City Airport

London City Airport has revealed a bold new brand

identity which reflects a more dynamic, vibrant and contemporary look, synonymous with modern London writes Neil Dillon

he transformed design, which utilises vivid colours, creative layout, and a heart motif, reinforces London City's role as London's most central airport – at the heart of the city and an airport which many passengers love to use – as well as its commitment to serve London.



The vivid blue colour used in the logo represents the unique location of London City Airport close to the River Thames, the iconic waterway that has served London for thousands of years.

The step-change comes as the airport continues to grow and appeals to a changing mix of passengers, particularly leisure travellers and East Londoners, joining the established business traveller base. Between June and September 2018, for example, the proportion of leisure travellers exceeded business travellers 52 per cent vs 48 per cent, and a record 4.8 million total passengers used the airport last year.



and in the future terminal building.

#### Accessible

To capture the creative energy of London, The Allotment, an London-based award-winning brand and design agency, were appointed by the airport to deliver the new look. As well as vivid colours, the logo employs a modern typography, created especially by The Allotment, complimenting the Gilroy font for wider uses. Both are accessible and familiar in design, which will be helpful for international audiences. In London's competitive airport market, the new brand will help the airport stand out from the crowd.

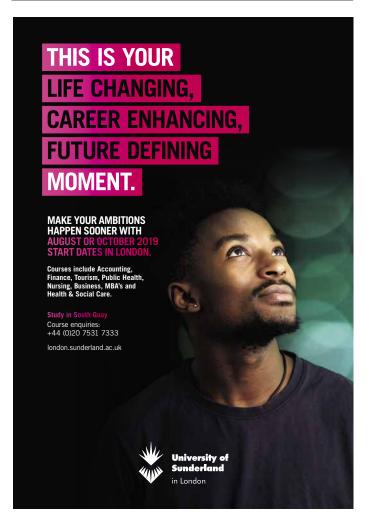
Neil Dillon is marketing director of London City Airport www.londoncityairport.com

#### Vivid

The vivid blue colour used in the logo represents the unique location of London City Airport in London's historic Royal Docks in Newham, close to the River Thames, the iconic waterway that has served London for thousands of years. Use of vivid green represents the many parks and green spaces in London. The use of bright colours confirms a real departure from the conservative grey and blue combination, which the new brand replaces. The new identity comes during a £500 million development programme, which will transform the airport and make the experience of travelling to and from London even better.

#### **Engaging**

The brand-new look is engaging and emotive with design cues which reflect the airport's location, role in London, and evolving customer base. The new design is much more fitting for a 21st century airport in the world's greatest city and this sentiment has resonated in research with existing and new customers. From a design perspective, the new branding is agile and has huge creative potential for interaction with different mediums and spaces, both now



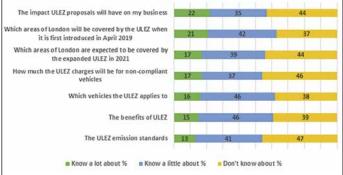
# ULEZ – confusion amongst London's businesses

ust three days before its introduction last month, many businesses in the capital were unclear about various aspects of the Ultra-Low Emission Zone (ULEZ), according to polling released by LCCI.



The polling of 571 London business decision makers, weighted to be representative of London businesses by size and broad industry sector, was carried out by independent survey company, ComRes. Amongst the headline findings are that 44 per cent of businesses say that they don't know about the impact ULEZ proposals

How much, if anything, do you know about each of the following aspects of the ULEZ?



will have on their business, and 46 per cent don't know how much the ULEZ charges will be for non-compliant vehicles.

LCCI chief executive David Frost said: "We support efforts to improve London's air quality. But at this time of huge uncertainty for businesses, and when many are grappling with other government-imposed changes such as the Making Tax Digital programme, we believe enforcement of the ULEZ

should be done pragmatically.

"For as long as the Mayor's communication campaign has not reached everyone who needs to know, TfL should issue advisory notices to businesses infringing the rules, rather than immediately imposing the heavy penalties the law requires. Otherwise, smaller businesses which can't afford to upgrade their vehicles immediately risk being priced out of serving central London clients."



"44 per cent of businesses say that they don't know about the impact ULEZ proposals will have on their business."

## Charity begins ... in the City

Nearly half way through his term of office The Rt Hon The Lord Mayor Alderman Peter Estlin has a host of successful fundraising events behind him, with many more to come.

The popular Lord Mayor's Appeal Abseil Challenge is taking place at Barclays in Canary Wharf on Friday 5th July. As a Senior Advisor at Barclays himself, the Lord Mayor will be leading the way to descend 150 metres down the building. Join in the challenge or sponsor him at www. justgiving.com/fundraising/aldermanpeterestlin

#### **Partnership**

Guildhall hosts 'A Night at the Opera' on Tuesday 16th July when Garsington Opera will perform a shortened version of Mozart's Don Giovanni



between dinner courses. The evening will start with a short performance by local school students as part of a partnership with Garsington's outreach programme.





The annual Sheriff's Ball is on Friday 20th September and the final fundraising event of the mayoral year, the Grand Finale on Tuesday 5th November, will also be at Guildhall.

All net funds raised will support three inspirational charity partners - Place2Be, OnSide Youth Zones and Samaritans - to deliver ground breaking programmes which will not only change people's lives, but save them.

www.thelordmayorsappeal.org



## Extension, 'no deal', and cross-party talks

#### What was the result of the April European council meeting?

On 10 April 2019 the European Council met and agreed to delay Brexit until 31 October 2019. Their decision came after a letter from Theresa may was sent to the council the week before requesting an extension. The extension was granted with the possibility of an earlier Brexit, if a Withdrawal Agreement and the accompanying necessary legislation could be passed by the House of Commons before 31 October. This flexible extension or 'flextension' as it is being termed allows the UK to reconsider the scope of the Political Declaration, which lays out the aspirations for the UK's future trading relationship with the EU. The extension came with a message from European Council President Donald Tusk: "Do not waste this time"

European Council decision, 11 April 2019

■ https://bit.ly/2IAfvN9

Brexit delay: EU sets Halloween deadline ■ https://politi.co/2v4JCUU

Brexit delay: Article 50 exten-

■ https://bit.ly/2XmTp5C

#### Is 'no deal' still on the table?

Despite the 6-month extension granted to the UK, a no deal exit from the EU is still possible in October. There is nothing in the recent Council decision precluding a no deal exit and indeed the UK could find itself in similar situations to those before 29 March and 12 April, where we ap-



proached the Brexit deadline with no deal in place. There have been mixed reports as to whether no deal planning is still being undertaken by the government and civil service.

No deal preparations planned to continue

https://bit.ly/2Po9pAE

No deal Brexit stockpiling limited as warehouses are already booked for Christmas

■ https://bit.ly/2Zy8QZO

Brexit: what happens now? ■ https://bbc.in/2PsiQ0n

#### What's the progress of the cross-party talks?

A significant update into the attempts to find a way for the UK to exit the EU, a Brexit deal that can command a majority in the House of Commons has been the commencement of cross party talks between Labour and the Conservatives. Leaders and negotiating teams have met in an attempt to find consensus on a deal and a common ground upon which to rewrite the political declaration attached to the Withdrawal Agreement. It is important to note that the Withdrawal and backstop themselves are not subject to renegotiation and the cross party talks hinge on how the UK will trade with the EU in future. The clash exists where Labour party seek a permanent Customs Union with the EU and alignment on workers rights and a number of other regulations, while the government remain opposed to these suggestions and instead seek to negotiate a relationship with the EU that ensures leaving all EU institutions including the Customs Union. Whether these differences will be resolved remains to be seen.

**Brexit: Significant obstacles** for cross-party talks ■ https://bbc.in/2GpYYtq

Corbyn and May continue to hold talks with possibility of **Customs Union compromise** 

■ https://bit.ly/2ZbPPMN

#### Will the UK need to participate in EU elections?

With the new Brexit flextension, the

European Council have made clear that the UK is required to elect representatives to the European Parliament should the UK still be members of the of the EU between 23 and 26 May. The flextension provides that it is possible for the UK to terminate the extension before the 31 October deadline should the necessary legislation be passed before 23 May in which case it could cancel the European Parliament elections and enter the withdrawal period. Preparations are currently underway by all major parties for these elections and candidates are being selected. The Brexit Party has been created to stand in the elections and oppose UK membership from within the European Parliament. This comes alongside the recognition of Change UK (formally The Independent Group) as a political party and their aspiration to stand in the elections on an anti-Brexit platform. It remains the government's position that avoiding the need to hold these elections and a termination of the Brexit extension is the best outcome and they hope to pass a Withdrawal Agreement before the 23 May deadline.

EU elections in the UK: a party by party guide

■ https://bbc.in/2W6eT5O

EU Elections 2019: How and why the UK is involved https://bit.ly/2XJ3tW7

EU Elections: Who can vote and how

■ https://bit.ly/20tW7ot

Brexit Q&A was researched and written by Tom Marsan of the LCCI Brexit Helpdesk brexit@londonchamber.co.uk

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# Brexit uncertainty impacts London's businesses

Both domestic and export sales declined during the first quarter of 2019 as Brexit uncertainty hit London's businesses

he figures come from LCCI's Capital 500 Quarterly Economic Survey - the biggest and most representative survey of London's businesses. It is the first time since the survey came out in 2014 that both export orders and sales have been negative. Domestic demand figures have now been in negative territory for seven consecutive quarters.

#### **Difficulties**

Business confidence indicators fell further, to their lowest level to date. Yet the Capital 500 employment balance increased three points in the quarter – despite 63



per cent of companies that tried to recruit in the past three months encountering difficulties doing so, particularly for skilled manual/ technical roles. The desire to increase workforce numbers continues into the next quarter.

Sean McKee, LCCI's director of policy and public affairs, said: "The figures for the first quarter of 2019

show the impact of Brexit uncertainty on London's economy, with both domestic and export sales in negative territory.

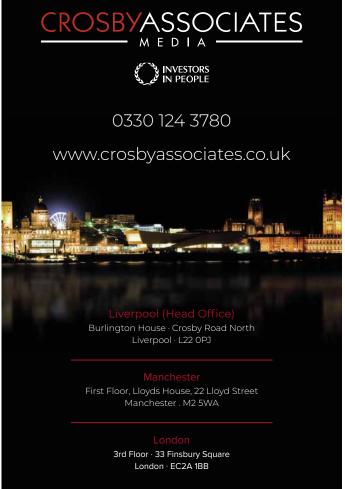
#### **Need for certainty**

"Employers have encountered significant difficulties recruiting, further driving the desire for businesses to find the skilled employees they need in the next quarter. The importance of the right post-Brexit immigration system is abundantly clear, as is the need for certainty on the UK's future trading relationship with the EU."

The survey's headline figures also show:

- Increasing wage pressures and increased investment in training.
- Cashflow levels falling to a record low, at -14 per cent.
- Decreased investment in plant and equipment.





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### Power and consultation



Four key recommendations from the LCCI Capital 500 survey to help the Mayor and the government ensure London businesses are better equipped for the future:

1. London needs greater powers to accommodate forecast population growth. Retaining more of London's generated taxes and securing new competencies would ensure the Mayor has the resources to drive and deliver future growth.

With the next Mayoral election one year away. indications from the main candidates on their views about more devolution would be welcome.

2. Government, and the Mayor of London, should consult with London's main business organisations to explore how to encourage more of the capital's businesses (especially SMEs) to exploit export opportunities in new and established markets.

This could include options such as subsidised trade missions, access to trade facilitation services. enhanced promotion, and better utilisation of, the network of UK embassies and consulates as well as offices run by the Mayor in cities abroad including those in China, India and the USA. These could be valuable hubs providing visiting London firms with practical advice, local knowledge and other support services.

3. The undersupply of housing has had multiple impacts

on the capital. The current Examination in Public of the new London Plan provides an opportunity to examine how to enhance London's resilience, especially as 56 per cent of 'blue-light' emergency services workers now live outside the city they serve. The Mayor should consider a limited intervention, with suitable safeguards, to make better use of poor quality and undesirable land within the metropolitan green belt to help house police, fire and paramedic staff.

City Hall assuming an 'ownerlandlord' position for rental housing stock for 'bluelight' emergency services staff would help improve resilience and potentially offer a steady revenue stream for the GLA.

4. City Hall should be sensitive to the likely impacts on London businesses of the drive (which the LCCI supports) to improve the capital's air quality. Micro and smaller businesses may find it challenging to upgrade to a newer vehicle. Additional costs may affect smaller businesses decision-making on matters such as location or passing on costs. The Mayor should consider the call to issue 'advisory' rather than 'enforcement' notices in the early months of the ULEZ scheme for London's micro and small businesses, while at the same time enhancing efforts to communicate the scheme's operation and its aims to a wider business audience.

#### IP SECTOR CONSOLIDATION -YES, IT'S HAPPENING HERE TOO

Jayne Nation, Commercial Director at Wynne-Jones IP



It's a well-known fact that consolidation happens across numerous business sectors and the service provider industry is no exception, and that includes Intellectual Property.

What's driving it, how might it affect your business and what can you check for if your IP provider consolidates with another firm?

IP consolidation can be driven by a number of different factors, such as difficult trading conditions, retiring executives/partners, changes in legislation (that allow consolidation to happen more easily) and increasing pressure on already consolidated companies to consolidate further to meet the ever-increasing demands and expectations of investors and shareholders. Consolidation is often an effective route to optimal use of resources and maximised profit margins. Even Brexit may lead to some degree of consolidation in the UK Trade Mark IP sector. If a deal is struck between the EU and UK for the UK's exit that limits the ability of UK trade mark attorneys to represent in front of the European Intellectual Property office, and an IP firm's viability depends on greater trade mark workload and wider resources, then a merger with IP firms in a similar situation may be the way forward.

It's difficult to say if the trend we've observed of late, particularly internationally, will continue. If you take the example of the Australian IP market and the extensive consolidation that has happened since 2013, it is possible that clients will kick back if steep consolidation costs are passed on to them in the form of increasing fees for IP protection. Increasing consolidation can even lead to subsequent fragmentation and the emergence of increasing numbers of IP boutique firms.

Consolidated IP companies, by virtue of the fact that they are larger, can adopt low volume/

high margin models. To be honest, reduced overheads and bigger profit margins are probably the prime reason why firms consolidate generally. But this doesn't necessarily make for a better solution for businesses who rely on the services of IP specialists who may subsequently become generalists through the consolidation process. With fewer IP firms, clients have less choice and diminished local expertise. Limitation of customer choice is damaging for customers in any sector and IP is no exception.

With consolidation there's also an increased risk of conflict situations, whereby your attorneys may also now represent your biggest competitors and that can be a major issue. It's then down to you, as the client, to ask the right questions and get the answers you need.

It's possible that IP costs would increase in order for the consolidated IP companies to satisfy income expectations of investors and shareholders. This increase in IP costs, should it happen, combined with a heavily consolidated and saturated market position with few IP independents would spell bad news for clients who want specialist advice.

Clients whose work is affected by any consolidation amongst IP service providers need to be savvy about how and where they apportion their IP budget. Strategic management, scrutinising outlay and assessing value for money to ensure wise-spending with the right IP supplier, is key. Clients need to dig deep to find out how their IP companies operate, ask the right questions, find out who owns their IP provider and satisfy themselves they have the right partner for their business. Are you in the know?

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## Defence of the realm

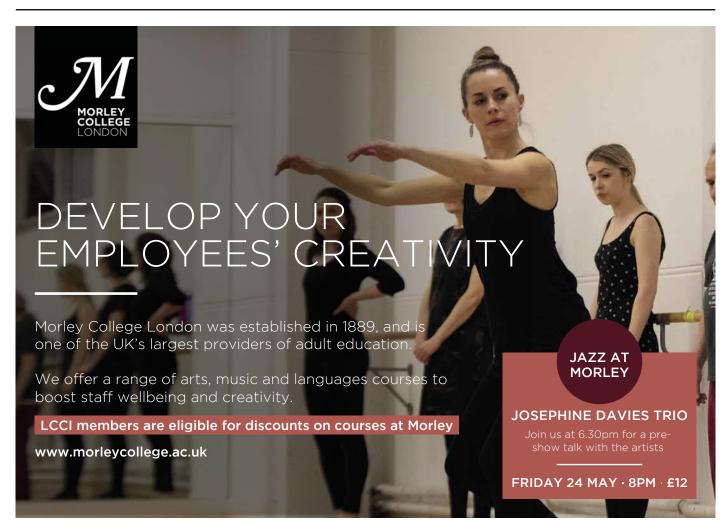
General Mark Carleton-Smith CBE, Chief of the General Staff, Ministry of Defence was the guest speaker at last month's LCCI Defence lunch.

The general's classic military career began at Sandhurst and includes service in Germany, Canada, Northern Ireland, the Gulf, the Balkans, Iraq, and Afghanistan. He was appointed Chief of the General Staff in June 2018.

The event, which took place at the Baglioni Hotel in Kensington was hosted by Brett Lovegrove, chairman of the LCCI defence and security group and managing director of Valentis Bridge Limited.

Guests included representatives from Airbus, BAE Systems, Jacobs, Lloyds Bank, Lockheed Martin, Raytheon Systems, SAAB Technologies, and Women in Defence.







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#### EU SETTLEMENT SCHEME UPDATE

By Laura Devine at Laura Devine Solicitors



The European Union Settlement Scheme (EUSS), introduced by the UK government to protect European Economic Area (EEA) and Swiss citizens' rights following Brexit, is now fully operational.

#### EUSS measures if a UK-EU deal is struck

EEA/Swiss nationals and their family members who arrived in the UK on or before the 'cut-off date' (currently 31 December 2020) will have until 30 June 2021 to apply for immigration 'status' under the EUSS.

Settled Status: Intended for EEA/Swiss nationals who arrived before the cut-off date and have five years continuous, lawful residence in the UK. Those with 'settled status' may eventually qualify to apply for UK citizenship. Eligible family members may also qualify.

Pre-Settled Status: Intended for EEA/Swiss nationals who arrived before the cut-off date, but do not yet have five years continuous, lawful residence in the UK. Eligible family members may also qualify. Individuals with 'pre-settled'

status may remain in the UK until they accrue the time sufficient to have been resident for five years, at which point they may apply for 'settled' status.

Those EEA/Swiss nationals arriving after the cut-off date will be required to apply under the future skills-based immigration system that is set to take force in January 2021.

#### No-deal scenario

In the event that the UK leaves the EU without a deal, free movement would end and the cut-off date for EEA/Swiss nationals to be resident in the UK would be brought forward to the date of withdrawal (no later than 31 October 2019 but may be earlier). Additionally, the deadline for applying for status under the EUSS would be advanced to 31 December 2020.

During the period between withdrawal and the new skillsbased immigration system in January 2021, the UK would enact transitional measures. Under these temporary rules, EEA/Swiss nationals would be free to enter the UK to work, study, or visit for periods of up to three months. Stays greater than three months and up to three years would require European temporary leave to remain, while individuals seeking to remain for more than three years would need to apply under the future skills-based immigration system.

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

# Queen Victoria's life at the Palace

To mark the 200th anniversary of the birth of Queen Victoria, a special exhibition – Queen Victoria's Palace – at this year's summer opening of Buckingham Palace will tell the story of how the young monarch turned an unloved royal residence into the centre of the social, cultural and official life of the country

hrough objects from the Royal Collection and an immersive experience in the Palace's Ballroom, visitors will learn how Victoria made Buckingham Palace what it remains today – the head-quarters of the monarchy, a rallying point for national celebrations and a family home.

#### Conversion

Queen Victoria ascended to the throne in 1837, aged 18. Just three weeks into her reign, she moved into Buckingham Palace, despite the building being incomplete and many of the rooms undecorated and unfurnished. The Palace had been empty for seven years following the death of Victoria's uncle, George IV, who had commissioned at great expense the conversion of Buckingham House into a Palace to the designs of John Nash.

The King never occupied the Palace, and his successor, William IV, preferred to live at Clarence House during his short reign. The Queen's ministers advised her to stay at Kensington Palace, her childhood home, until Buckingham Palace could be brought up to a suitable standard, but Victoria wanted to move immediately and begin her new life.

#### **Striking**

Thomas Sully's portrait, painted soon after Victoria moved to Buckingham Palace, provides one of the most striking early likenesses of the young Queen, who is shown wear-



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May 2019 Your business

ing the Diamond Diadem made for George IV. Victoria sat for the portrait on three separate occasions, and the artist recorded that she laughed and talked, 'a happy innocent girl of eighteen'.

Victoria married her first cousin, Prince Albert of Saxe-Coburg and Gotha, in 1840. Over the next 17 years, they had nine children, eight of whom were born at Buckingham Palace. As early as 1845 it was clear that Buckingham Palace was no longer large enough to accommodate the royal couple's rapidly expanding family. On 10 February that year, Victoria wrote a letter to the Prime Minister, Sir Robert Peel, concerning 'the urgent necessity of doing something to Buckingham Palace' and 'the total want of accommodation for our growing little family'. In 1846, Parliament granted Victoria £20,000 for the completion and extension of Buckingham Palace. Additional funds were raised from the sale of George IV's seaside retreat, the Royal Pavilion, to Brighton Corporation for £50,000.

#### **Celebrations**

During their time together at Buckingham Palace, Queen Victoria and Prince Albert held three magnif-





icent 'themed' costume balls. These occasions were both celebrations of British history and a showcase for the country's textile industry. Guests were encouraged to commission elaborate costumes to give work to the Spitalfield silk weavers, whose business was in sharp decline.

The Stuart Ball of 13 July 1851 had as its theme the Restoration period, with guests dressed in the style of Charles II's court. Queen Victoria's costume for the ball, designed by the artist Eugène Lami, has a bodice and full skirt of grey moiré trimmed with gold lace and an underskirt of gold and silver brocade. The Queen wrote a detailed account of the occasion in her journal and commented: 'I was so proud and pleased to see my beloved Albert looking so handsome, truly royal and distinguished, and so much admired. I must say our costumes were beautifully made.'

Queen Victoria illustrated her journal entry with a sketch of herself and Prince Albert with Prince Leiningen (Victoria's half-brother) in their Restoration outfits. The Ballroom was inaugurated in May 1856, followed shortly by a Ball in June to mark the end of the Crimean War and to honour the returning soldiers. A watercolour by Louis Haghe, one of many views of Buckingham Palace commissioned by Queen Victoria and Prince Albert to document their lives, is the only surviving record of the Ballroom's original Italian Renaissance-inspired decoration.

A waltz danced at the Crimean Ball and the Ballroom's original decorative scheme will be recreated as part of the exhibition. A Victorian illusion technique, known as Pepper's Ghost, and projections around the room will enable visitors to imagine the Ballroom as Victoria and Albert would have known it.

Queen Victoria's Palace is part of a visit to the Summer Opening of the State Rooms at Buckingham Palace, 20 July – 29 September 2019.

www.rct.uk

### **And The Winner Is**

Numbers is the language of business. When you know the numbers in your business, you can make smart, calculated decisions to move your business in the right direction. A critical area of misunderstanding for business owners is the difference between margin and mark-up.

Getting these terms mixed up – or thinking they are the same thing – can result in big losses.

#### Calculating mark-up

If the cost of the materials/ingredients from your supplier is £100 and you want to mark this up by 60%, you would sell the product at £160. For a lot of retailers, marking up to two or three times the cost is the easiest way to understand the numbers. Marking up to two times is a 100% mark-up.

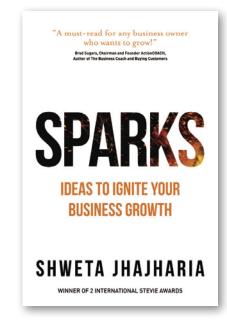
Mark-up is applied to the cost of goods. The equation for calculating your marked-up price is: Cost of goods x (1 + Mark-up %).

#### **Calculating margin**

When thinking of increasing the profit of a business, we usually discuss increasing the margin. If we want to achieve a 60% margin, selling at a 60% mark-up is not going to cut it. The key difference is that margin uses sales as a denominator instead of cost of sales.

The equation for calculating gross margin is: (Sales - Cost of goods) Sales. So, to calculate your price at a certain gross margin, it's: Cost of goods (1 - Gross margin %).

So, for the initial example: Price = £100 (1 - 60%) = £250





As you can see, a 60% margin yields a very different price point than a 60% mark-up. Using a 60% mark-up could mean that you are not making the required amount of money. This significantly cuts into your profits. In the above example, at a 60% mark-up, the price is £160 (a margin of 37.5%).

Learning this language of numbers is not as complicated as people think. Be professional and use numbers to your advantage to create massive results for your business.

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

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## Gardens of delight

Next month, over 130 London gardens will open for public enjoyment as part of Open Garden Squares Weekend 2019. London's most popular garden-visiting weekend allows members of the public to visit and explore some of the capital's private gardens, and to take part in a range of special events, activities and tours

he event is organised by the London Parks and Gardens Trust to highlight the significant social, cultural, environmental and economic contribution that gardens, squares and green spaces make to the capital and the well-being of its inhabitants, many not usually accessible to the general public. Visitors can explore a vast range of gardens, including traditional and historic as well as new and experimental. There are wildlife gardens, community gardens and allotments, medicinal gardens, gardens on rooftops, in schools, hospitals, churches and on railway platforms.

"Visitors can explore a vast range of gardens, including traditional and historic as well as new and experimental."

#### Number 10

The garden of Number 10 Downing Street will be available via a public ballot. Not only the official residence and office of the Prime Minister but also where guests – from HM The Queen to world leaders, businesses and charities – are welcomed. The terrace and garden at Downing Street were constructed in 1736 shortly after Robert Walpole – the first and longest-serving PM – moved into Number 10.

New gardens for 2019 include contemporary Islamic gardens at the Aga Khan Centre in King's Cross, the historic gardens of Bell House in Dulwich, Community Garden Cluster – kitchen gardens created on a disused railway plat-











form at Kensington Olympia, Oasis Farm in Waterloo, Knight's Walk Community Garden – a tranquil growing space tucked away from the bustle of Elephant and Castle, Montague Street Gardens – a glorious Georgian garden in Bloomsbury and the ornamental kitchen roof garden with views to Westminster Cathedral at the homeless charity *The Passage* in SW1.

Other highlights include Nomura International's roof-top gardens with vegetable patch and water features, and the private rooftop terraces of Cannon Bridge Roof Gardens

 the perfect example of planting for biodiversity right in the heart of the city.

#### **Flourishing**

There are flourishing productive gardens at Winterton House Organic, Fulham Palace Meadows Allotments, Alara Permaculture Forest Garden, King Henry's Walk Garden and the Cranbrook Community Food Garden. Many premier garden squares take part including Eaton Square, whose past residents include actress Vivien Leigh and Prime Minister Neville Chamber-

lain, Bryanston Square, Cleveland Square, Kensington Square and Warwick Square. Explore medical gardens at the British Medical Association and Royal College of Physicians' Medicinal Garden and wildlife gardens at Melissa Garden Bee Sanctuary, Barnsbury Wood and Barbican Wildlife Garden. All are private, but are opening their gates to visitors for this special event.

Open Garden Squares Weekend takes place on Saturday 8 and Sunday 9 June 2019 opensquares.org



## Mission La Rioja

Spain's most productive agrarian industrial area, the Ebro River Valley in La Rioja, recently hosted 60 foreign buyers from China to Mexico including a group from the UK.

The visit included pre-arranged meetings visits to wine and food producers covering tinned vegetables – peppers, artichokes, mushrooms, asparagus – olive oil, serrano ham, chorizo, sauces, ready meals, cheese, fresh fruit and vegetables, and other food- and drink-related products.



During the mission Elena Molinari signed a Memorandum of Understanding on behalf of the LCCI with the Business Federation of La Rioja.







SPONSORED COLUMN

#### PENALTY SPOT

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



In general, governments tax their populations by consent. Most of us accept the need to pay the right amount of tax at the right time, and the government is quick to point out the social and economic benefits of doing so. This article looks at the tools that HMRC can use when they think things haven't gone quite right.

We can appreciate that if we pay our taxes late then we will probably have to pay interest at HMRC's commercial rates on the amounts that are paid late. This only seems fair, restoring HMRC back to the position that it would have been in if we had paid our taxes on time.

However, many taxes are collected via Self-Assessment, a system which requires the taxpayer to self-assess the tax they have to pay. When HMRC find that not enough tax has been declared and paid or reliefs or repayments have been overclaimed, it looks to add a third element to any settlement it comes to with the taxpayer – that of a penalty.

Nobody likes having to pay a penalty whatever the reason so it's important to understand how any penalty is calculated and how they can be mitigated or cancelled.

The current penalties legislation has been with us for around 9

years and is designed around behavioural attitudes with the over-riding question being — What were the behavioural characteristics being displayed at the time that the error or omission took place? HMRC then attempt to categorise these behaviours as 'errors despite taking reasonable care', 'carelessness', 'deliberate' and 'deliberate and concealed'.

These categorisations are really important as any penalty will be based on them. Depending on the severity of the behaviour characteristics the penalty can range from nothing to a staggering 300% of the tax.

However, some penalties can be cancelled if you can demonstrate that you have a 'reasonable excuse' but be careful; what you may consider a reasonable excuse, HMRC may not. If you can't get the penalty cancelled but your error or omission was only 'careless' it is possible for the penalty to be suspended but again there are conditions that need to be satisfied.

If you are having issues with HMRC and would like further advice on mitigating your exposure to penalties please call and speak to Clare Munro or Phil Moss or email them on

claremunro@lubbockfine.co.uk philmoss@lubbockfine.co.uk

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LubbockFine
Chartered Accountants

Advice that adds up

International May 2019

## Meet the buyer

he overall procurement volume of United Nations (UN) exceeds £14 billion and presents a huge opportunity for companies large and small. English is the working language for UN business and the UK, as the fifth biggest supplier, has an excellent reputation.

#### Preparation for and familiarity with the purchasing process is essential.

Preparation for and familiarity with the purchasing process - including how to register to company and be invited to bid - is essential. These and more specific and tailored tips on how to do business with the UN were the ingredients of a recent LCCI business clinic which focused on the Geneva-based agencies. Compa-



nies were advised by Eleanor Baha MBE (pictured top right), trade attaché at the British Embassy in Geneva who has built up a formidable reputation for support for British business in procurement.

#### Co-operation

Business opportunities at CERN is also a specialisation and selling into the 'big science' network was on the agenda at a complementa-



ry LCCI event which took place at the Royal Society of Chemistry last month. Big science is an area of significant European co-operation and has seen unparalleled expansion in recent decades. From the achievements of CERN and its Large Hadron Collider in Switzerland, to ESS in Sweden and Denmark and to robotics and artificial intelligence, it brings a range of opportunities for scientific research, technology and engineering companies, as well as for other

#### 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..

#### Germany

A research institute has developed a process for the microfabrication of multilaver atom and ion traps. Micro-structured atom and ion traps are a promising platform for quantum sensors and are well suited to implement future quantum computers. The institute has developed several techniques to manufacture planarized thick film structures that fulfill the stringent requirements set by atom and ion traps. The institute is looking for licensees and technical cooperation agreements.

REF: TODE20190328005

**France** A SME active in the field of horticulture is looking for new technologies to improve the sustainability of their product. They are interested in a material with waterproof and biodegradable properties to be used for water

tanks; and in a natural coating to make wood waterproof. A technical cooperation with a partner able to provide relevant material or coating is sought.

REF: TRFR20190315001

#### **Portugal**

SME is searching for licensing partners for novel pagination for which patents have been applied for but not yet granted. It should be particularly interesting to the reproduction of complex information to printed supports. The ideal partner has the dimension and ambition to challenge the status quo and improve their customers' experience in reading published contents. REF: TOPT20190121001

**Finland** A well-established and reputable provider of comprehensive photonics solutions has manufacturing capabilities for fibre drawing, glass molding, thin film coating, precision mechanics and photonics assembly. The company is looking for partners in Sweden, Norway, Denmark, Germany and the UK. The partner could be an agent or a company benefiting from the company's manufacturing capabilities through a manufacturing agreement. REF: BOFI20190305001

#### Romania

Specialist in high quality toys retail offers toys for babies and children aged 1-10. All toys offered are made of wood or other natural materials. The company is interested in expanding its network of business partners by identifying international suppliers for educational toys under distribution and/or manufacturing agreements.

REF: BRRO20190321001

Spain

A family business with a

long tradition in the handmade production of canned sea foods seeks to establish distribution, manufacturing or outsourcing agreements. The company specialises in anchovies and white tuna and offers a wide variety of

canned products obtained through careful selection such as mussels. small sardines, cockles, razor-shells, mackerel, anchovies, and puddings and cakes of delicacies of the sea. REF: BOES20190316001

#### The Netherlands

A wholesale company which distributes agricultural consumables seeks suppliers of granular urea with a 46 per cent nitrogen content and a solid nitrogen fertilizer. The company is looking for European and worldwide manufactures to establish a cooperation through a commercial agency agreement. REF: BRNL20190315001

#### Austria

A consumer goods manufacturer located seeks an automation separating system. The solution should move articles with different shapes into travs. Potential partners are industrial companies with an existing solution, or they are keen to customize a suitable solution together with the Austrian company under a technical cooperation agreement. REF: TRAT20190401001

May 2019







## Makkah calling

The Makkah Chamber of Commerce and Industry were in London last month to highlight opportunities in Saudi Arabia in franchising, consumer technology and smart cities.

Their visit included a seminar at the Arab British Chamber of Commerce and a meeting at the London Chamber. The Makkah Chamber chairman and board are pictured with LCCI deputy chief executive Peter Bishop.



**Brexit** 

## Brussels decision brings relief... and uncertainty

Responding to the European Union's decision last month on Brexit, LCCI chief executive David Frost, said: "Many businesses will be relieved that the government has persuaded the EU to avoid a sudden Brexit tomorrow night. Indeed, as a former EU negotiator myself, I do not underestimate how difficult it will have been to convince the EU to continue to put their trust in the UK political process. But the decision comes at the price of even greater uncertainty.

"There is no longer a fixed date



for our exit from the EU at all. It now depends on the vagaries of our Parliamentary process and, potentially, on the European Council's own review of the situation in June. All this makes planning even more difficult for businesses.

#### **Practical help**

"Moreover, a no deal exit is still possible at the end of October and whether it happens is not entirely in the government's hands. So it is important that the Government continues to provide practical help to ensure firms can be ready. We at the LCCI are doing all we can to assist.

"One specific measure the government could consider to help businesses would be to proactively issue EORI numbers to all VAT-registered traders, rather than wait for every company to register individually."

Get a UK EORI number to trade within the EU: www.gov.uk/ guidance/get-a-uk-eori-numberto-trade-within-the-eu

See pages 6 and 7 on how Brexit uncertainty is a factor in the latest LCCI economic survey SPONSORED COLUMN

## Using coaching to master change management

Mergers and acquisitions, global expansion, political influences such as Brexit, a change of leadership or the roll out of new technology can all be disruptive and leave organisations finding their priorities and strategies constantly having to shift to keep up.

Change is a natural process, and the concept of change management has long-existed, but why do so many change programmes fail and is there a role coaching can play in improving the outcome?

Research like that from McKinsey & Company shows that 70% of change management initiatives are destined not to work due to factors like poor communication, a lack of buy-in from staff, not enough training and particularly, a resistance to change from the workforce.

The International Coach
Federation and the Human Capital
Institute published research last
year that explored coaching's
role in change management.
It found that high-performing
organisations have more robust,
successful change management
capabilities in place and that those
with strong coaching cultures are
more likely to have better talent
and business results.

It identified that the core features of change management are communication, leadership and resilience and that each determines its ultimate failure or success. Coaching activities such as one-to-one coaching and team coaching were rated as being the most helpful in achieving the change management's objectives. It also revealed that coaching was predominantly being used to help address leadership style, overcome resistance, build resilience, prepare the workforce for change and find processes and tools.

Concluding that when coaching is incorporated into an organisation's change management strategy, it can help can address individuals' reluctance to change and



develop the behaviours, attitude and skills required to ensure a successful transition.

Recommendations included that leaders must design, communicate and lead change with focus, clarity and consistency and that the points where communication can break down be identified so resistance and assumptions can be tackled head on.

Employee access to coaching should be scaled according to the organisation's needs and consideration should be given to how coaching can be part of the change process at every stage with activities designed to suit the company and its specific goals.

Being able to develop potential and modify behaviour and mindset can help individuals, teams and organisations thwart the issues that lead to change management proposals failing. By stamping out resistance, enhancing communication and forging resilience, these are efficient and convincing ways to help weather major upheavals and times of uncertainty.

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.



International May 2019

# Nigeria and Indian fastest growing export markets for UK

igeria and India were the top two fastest growing export destinations for UK goods in 2018, according to analysis by Santander Corporate & Commercial of the latest ONS export data. UK exports to Nigeria grew by 27 per cent last year to £1.63 billion, while those to India were up 24 per cent to £5.52 billion.

The analysis, which looks at the top 50 goods export markets, shows that the top 10 fastest growing markets in 2018 were predominantly made up of non-European Union countries. Alongside Nigeria and India, Thailand (£1.55 billion), Taiwan (£1.37 billion), and Canada (£6.09 billion) were all in the top 10. Greece was the fastest growing European market for importing UK goods, and ranked third overall (1.07 billion).

#### Resilient

John Carroll, head of international, Santander Corporate & Commercial, said: "It's exciting to see British companies embracing new international trade opportunities, not just with established trading superpowers like the US, Germany and Japan but also in evolving markets such as India and Nigeria. Taking the leap into a new and less traditional market can seem daunting at first but we know that companies who trade internationally often have stronger growth prospects and are more resilient against economic uncertainty at home." The UK exported

Top 10 export destinations for UK goods in 2018, by value

Country	Value £ million	Percentage change from 2017
United States	54,991	7%
Germany	36,053	-3%
Netherlands	25,760	17%
France	24,412	1%
Ireland	22,188	9%
China	18,579	3%
Belgium	14,534	4%
Italy	10,732	1%
Hong Kong	8,318	5%

Top 10 fastest growing export destinations (within the top 50) for UK goods, over one year

Country	Value £million	Percentage change from 2017
Nigeria	1,634	27%
India	5,524	24%
Greece	1,066	21%
Thailand	1,545	19%
Taiwan	1,370	18%
Netherlands	25,760	17%
Norway	3,639	13%
Canada	6,091	13%
Japan	7,032	10%
Ireland	22,188	9%

Source: Santander UK analysis of ONS Top 50 UK export data, 2018 www.santander.co.uk

£350 billion in goods in 2018, up three per cent against 2017, and £279 billion in services, up 0.2 per cent. Overall, the UK's total exports (goods and services) for 2018 were up two per cent from the previous year to an all-time high of £629 billion. However, year-on-year growth has slowed when compared to the previous year's growth from 2016 to 2017 at 11 per cent.

Regionally, exports of UK goods to the whole of Europe (including EU countries) were up by three per cent compared to eight per cent in North America and five per cent in Asia-Pacific. Asia-Pacific is now bigger than North America (£63 billion vs. £61 billion) in terms of export values for UK goods.

Santander UK has bolstered its engagement with India in recent years, signing a memorandum of understanding with Yes Bank, India's fourth largest private sector bank, in 2017 and leading a delegation of food and drink businesses to India last year.

#### **Thriving**

Gautam Sehgal, India Alliances director, Santander UK said: "India is a thriving market with a strong rate of economic growth. Its drive towards infrastructure expansion is well reflected in a 65 per cent rise in exports of electrical energy infrastructure from the UK in 2018 alone. The data also shows a significant increase in automotive, advanced engineering and medical sector exports - industries which are considered major contributors to UK job creation and GDP. As the world's fastest growing economy, India is a key international trading partner as the UK looks to expand its global connections." Recent research by Santander Corporate & Commercial found that high growth businesses still see the EU as presenting the greatest opportunity for international growth. Nearly a third plan to increase sales in the EU over the coming year, with North America the second most popular region for international expansion.

## **Export coalition**

Baroness Fairhead CBE, Minister for Trade and Export Promotion got her message across at a recent Reform event held at Barclays in Canary Wharf

From potential to reality – promoting exports through a new partnership between government and industry focussed on the government's aim to increase the contribution of trade to the UK economy from the current 30 per cent of GDP to 35 per cent – Germany manages 47 per cent.

How will this be done? By making use of peer to peer advice using export champions; directing businesses to global opportunities and making use of the country's international trade advisers; using the convening power of government to connect; and filling in the finance service gaps through UK Export Finance.

Andrew Haldenby, director of Reform, the independent non-party think tank, commented: "The government is doing something genuinely impressive. It is creating a wide coalition of different organisations to support businesses which want to make the leap to become exporters. Chambers of commerce will play a key role in this effort."

www.reform.uk | www.barclays.co.uk www.exportingisgreat.gov.uk





## Upcoming LCCI company missions



#### **UAE**, Dubai

Sector: Multi

Date: October tbc

Contact: Vanessa Vlotides

Tel: 0207 203 1838

Email: vvlotides@ londonchamber.co.uk



#### Mauritius, Port Louis

Sector: Energy, Tech & Retail

Date: Winter 2019

Contact: Vanessa Vlotides

Tel: 0207 203 1838

Email: vvlotides@ londonchamber.co.uk



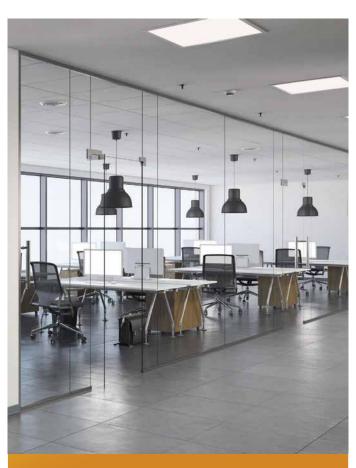


## **American booty**

Fragomen LLP hosted lasted month's seminar Doing Business in the USA, organised by the Avitus Group and LCCI. The US is the UK's biggest single trading partner but there is scope for increasing trade and indeed for more UK businesses to get engaged.

In a packed session delegates heard from Department of International Trade adviser Laurie Spencer and sector head Mick Essex, Neil Weaver from the Commonwealth of Pennsylvania, Dr Frank Levene of the Avitus Group on entering the market, Ian Metcalf of Fairfax County Economic Development Authority, Virginia, Fragomen partner Charlotte Slocombe on a US visa strategy, Sonya Iovieno of Silicon Valley Bank on US banking, and Nora Rothrock and Dave Daley of US Tax & Financial Services.

The presentations were followed by a Q&A and panel discussion moderated by the LCCI's Peter Bishop.



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# Help staff develop ... and give back



by Sophie Livingstone

t can often be difficult to give staff the opportunity to develop real life experience and expose them to the type of challenges and decision making faced by the most senior leaders. Increasing numbers of organisations, such as EY, Barclays, Mishcon de Reya and British Land, are taking a different approach to talent development by supporting their staff to become charity trustees.

Being a charity trustee is a significant role. Trustees hold shared responsibility for the strategic direction, finances and running of the charity, which can give staff hands-on experience of governance, risk management, strategy and leadership.

#### **Talent pipeline**

Charity trusteeships can expose staff to different working models,

new people and fresh learning opportunities. They can provide companies with a unique way to develop their talent pipeline and their future leaders by helping them gain board level experience at an earlier stage than they might in their careers, enabling individuals to fast track their leadership development and enhance their employability.

Other businesses have used charity trusteeships to help senior leaders develop a more external outlook and connections, and to support staff thinking about a portfolio of roles post their retirement from full time work.

#### Responsibilities

However, the charity landscape can often be confusing to navigate, particularly alongside a busy day job. That's why offering people the chance to participate in a programme which helps them understand the responsibilities of being a trustee and then supports them to create a Board level CV, identify and apply for vacancies that suit their passions, skills and experience, can be transformational.

An example of this comes from Allison Watson, head of EMEA business & operations staffing at Google, who joined the board of trustees for Working Chance, a recruitment agency for women leaving the care and prisons systems.

Allison signed up for the Step on Board programme being offered to Google staff after returning from maternity leave. She wanted to use the skills and experience she'd gained at Google to benefit a charity and felt it would be a good professional development opportunity.

Since joining Working Chance, Allison has been involved in corporate sponsorship and partnering – encouraging companies to support the charity through several different initiatives. One of these has been helping to equip the women with digital skills through a partnership with Google.

#### **Perspective**

Allison says that becoming a charity trustee has given her a different perspective, as well as personal development opportunities, and it has helped her think in a different way. She recommends the role as it has given her a different perspective on life and work.

There's certainly not a shortage of opportunities. Statistics suggest there are more than 100,000 unfilled



Quality Trustees from a Trusted Source

charity trustee vacancies in the UK, with 74 per cent of charities reporting difficulties in hiring the trustees they need, and a major challenge finding people with financial, digital or marketing experience. In fact, the *Taken on Trust report on the awareness and effectiveness charity trustees* found that out of 700,000 trustees, two-thirds were male, the average age is 55-64 and 92 per cent are white. The report highlighted there is a "danger that charity boards might become myopic in their views and in their decision-making".

Bringing a different range of skills and experience to civil society while helping to tackle internal leadership development challenges creates a triple win for charities, business and their staff.

Sophie Livingstone is managing director of Trustees Unlimited which runs the Step on Board placement programme

www.trustees-unlimited.co.uk

## Going underground

After thousands of protesters took to London's streets last month Mayor Sadiq Khan said of the Extinction Rebellion-led actions that he shared their passion and sense of urgency in needing to tackle climate change. However, disrupting London Underground would damage their cause.

LCCI chief executive David Frost said: "The London Underground is vital to the everyday lives of the capital's residents, businesses, commuters and tourists alike.

"It is one of the world's leading mass transportation systems, keeping cars off the roads and helping reduce carbon emissions. Disrupting it in order to send a message about climate change seems to very much miss the point.

"London's businesses, and I believe most Londoners, will be hoping that the activists behind this threat decide instead to get their views across in a way which does not cause disarray."









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# #MeToo – what your business needs to do



by Louise Coyne

#### What is #MeToo?

"#MeToo" is now used to refer to complaints of sexual misconduct and other inappropriate and unlawful behaviour associated with the workplace.

In October 2017, social media users posted "#MeToo" in support of those who came forward with allegations that they had been sexually abused or harassed by Harvey Weinstein. As a result, many others felt emboldened to raise complaints they were previously too scared or ashamed to raise. By coincidence, a "Me too" organisation had been separately set up in America in 2006 by a woman dedicated to supporting female victims of sexual violence.

In January 2018, the #TimesUp movement began, building on #MeToo and dedicated to creating solutions-based change that would ensure safety and equity in the workplace for all, not just victims of sexual abuse or harassment.

## The impact on business

The potential reputational damage of #MeToo issues can be catastrophic: businesses can close; talent can be lost; brands can become toxic.

A business may be vicariously liable for the unlawful actions of its staff and be liable to pay uncapped compensation to employees who succeed in claiming unfair dismissal and/or discrimination (including harassment) against them.

Remember also, an alleged perpetrator, who is in fact innocent, and who is not treated reasonably may also have legal claims against the employer.

Any business that employs staff or engages people to provide services has, or will be, impacted by the #MeToo movement. Sectors beyond film and media have been impacted, particularly those in which any actual or perceived abuse of power by those more sen-



Any business that employs staff or engages people to provide services has, or will be, impacted by the #MeToo movement.

ior has taken place. Public examples include: retail e.g. Ted Baker; Arcadia Group; professional services e.g. Capsticks (solicitors), Deloitte (accountancy); and regulated financial services e.g. UBS and Credit Suisse.

Research from the Fawcett Society indicates that since October 2017 more than 33 per cent of people in Britain say they are now more likely to call out inappropriate conduct, such as lecherous remarks or unwanted advances, particularly those aged 18-35 years.

In addition, governments across the globe are looking at new legislation to prevent sexual misconduct in the workplace. The UK government plans to consult on:

 whether to introduce a mandatory duty to protect workers from sexual harassment;

- 2. how best to strengthen and clarify laws in relation to third party harassment;
- 3. whether new protections are necessary to protect interns and volunteers from sexual harassment; and
- misuse by some employers of using 'non-disclosure agreements' to silence victims of sexual misconduct.

No matter the outcome of these consultations, the message is clear: employers are expected to do more to prevent unlawful behaviour, to ensure people are able to raise concerns and to respond properly to those concerns.

#### **Challenges**

Businesses dealing with a #MeToo complaint will face several practical challenges, including:

- 1. How will the victim and alleged perpetrator both be supported in an open-minded and independent manner whilst issues are investigated?
- 2. Should the alleged perpetrator be suspended from the workplace whilst issues are investigated and, if so, how will he/she be presumed innocent until otherwise is proven?
- 3. If the alleged victim insists on remaining anonymous, can a

fair investigation and disciplinary process (in which the alleged perpetrator has the right to respond to all allegations) be conducted?

- 4. How can events with no witnesses or that happened long ago be investigated?
- 5. Who should investigate issues to ensure the required standards of fairness are met – someone internally (e.g. HR) or externally (e.g. solicitor; barrister or HR consultant)?

## What business should do?

Prudent employers who want to best manage the legal, reputational and regulatory risk arising from #MeToo and attract and retain their staff must:

- Look inwards and critically assess the conduct and culture of the organisation generally by asking themselves whether they are doing enough to keep people safe (including contractors and volunteers) and whether their staff really feel comfortable raising issues;
- Review current policies and procedures to ensure they clearly set out the expected standards of behaviour and the steps that will be taken in response to any concerns raised;
- Respond to complaints with open-mindedness and compassion – some complainants want only to be heard and not necessarily any formal action, such as the dismissal of the alleged perpetrator;
- Ensure no knee-jerk action is taken against alleged perpetrators and that they will be presumed innocent until otherwise is proven; and
- 5. Assemble a core team of senior leaders with internal/external HR, legal and communications experts to manage the employer's response to #MeToo type issues consistently and sensitively.

Louise Coyne is a partner at Coyne Partners

www.coynepartners.com

## Business Process Outsourcing Accounting and Administrative Services

The biggest challenge all businesses face today is recruitment, deployment and retention of Human Resources. There are various factors to consider when employing reliable staff.

**The Costs** – this tops the list. All the points listed below have costs associated to them.

- Recruiting & Training
- Managing & Retaining
- · Salaries, Employers' NIC
- Pensions, Employee
   Statutory Rights
- · Office Overheads
- Every Director, Partner or Proprietor is aware of these costs.

However, we as Directors, Partners & Proprietors just love having people around us!

We as individuals are proud to say that we employ 5 to 5000+ personnel.

However, consideration must be given in today's world whether we can genuinely recruit talented and skilled personnel within our financial budgets and other constraints. Consideration must also be given to the alternative – OUTSOURCING, as almost every back-office aspect of a business can be sub-contracted. Outsourcing is the solution for today and tomorrow.

#### Logistics

Over 50 years ago, most businesses had their own transport for delivery of goods throughout UK. Today, most outsource to third party logistics companies like DHL, FedEx, Ceva Logistics, Kuehne + Nagel, etc. Recently note that many food delivery services that have sprung up – Uber Eats, Deliveroo, etc.

#### Catering

Some 60 years ago, most Schools, Companies, Hospitals, ran their own canteen facilities for food preparation. Now they have third parties managing them. Compass, Westbury Street Holdings, CH & Co. Group, etc. are the main examples of companies providing catering services.

#### IT

30+ years ago, most Companies had their own Software and Hardware Engineers looking after their IT Infrastructure.

This is a sector which will keep evolving by the day and to keep up with latest technology, businesses must constantly invest in time and money. However, there are limitations to what extent businesses can cope with this evolution. Now, most Companies outsource their IT requirements to Infosys, Wipro, Tata Consultancy Services, Infinity Group, Itransition, etc.

#### Reasons to Outsource – Today and Tomorrow

Businesses will outsource their back-office services to reliable and experienced BPO service providers: -

- As it makes commercial sense
- As it is not necessarily their hardcore business
- · Its reliability and stability
- Quality of work done to exact requirements

On average, in the country, at least 70% of all Accountancy & Administration Roles / Human Personnel are in the Back Office – they can work from different locations with a PC, Internet and Web Cam. There are thousands of personnel working from home already.

This can save a
Business financially
anything between
40% to 70% of
current costs,
without sacrificing
standards, quality,
accuracy and speed.

Back office staff are those who are not required to physically meet clients, in-house management, suppliers or government bodies. With the advances in technology and communications their tasks can easily be sub-contracted.

This can save a Business financially anything between 40% to 70% of current costs, without sacrificing standards, quality, accuracy and speed.

Imagine saving thousand/millions of ££'s a year and have none of the pains of recruiting, training, managing a back-office team of Bookkeepers, Accountants and Administrators.

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Harshad Kothari FCCA-FMAAT-FCMi



#### May 2019

#### 01/05/19 Time 12.30-14.30

ALL MEMBERS

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#### **Time To Talk Business**

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Member's Guest: Complimentary

Contact: Irene Fatuzzo Tel: 020 7203 1965 Email: ifatuzzo@londonchamber.co.uk

02/05/19 Time 08.15-09.30 PATRON AND PREMIER PLUS MEMBERS

Policy and Public Affairs Breakfast with Gareth Bacon AM and Len Duvall Am, Leaders of Conservative and Labour Assembly Groups

Venue: TBC on registration

Patron Member and Premier Plus Member: Complimentary

To register your interest email policy@londonchamber.co.uk

#### 02/05/19 Time 11.00-19.00

ALL MEMBERS

#### Spring Cricket Day - Royal London One Day Cup, Surrey v Kent

.....

Venue: Kia Oval, London SE11 5SS

**Nearest station:** Oval

Patron Member, Premier Plus Member, Local Member and

Members' Guest: £54.00

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

Contact: Events Team Tel: 020 7203 1700 Email: events@londonchamber.co.uk

#### 08/05/19 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

#### 08/05/19 Time 08.15-09.30 PATRON AND PREMIER PLUS MEMBERS

#### Policy and Public Affairs Breakfast with Mark Wild, Chief **Executive, Crossrail**

Venue: TBC on registration

Patron Member and Premier Plus Member: Complimentary

To register your interest email policy@londonchamber.co.uk

15/05/19 Time 08.15-09.30 PATRON AND PREMIER PLUS MEMBERS

#### Policy and Public Affairs Breakfast with Clive Betts MP, Chair of the Housing, Communities and Local Government Select **Committee**

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Venue: TBC on registration

Patron Member and Premier Plus Member: Complimentary

To register your interest email policy@londonchamber.co.uk

#### 15/05/19 Time 09.30-16.50\* ALL MEMBERS AND NON-MEMBERS

\*Pre-booked, individual 20-minute appointments

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

Contact: Flena Molinari Tel: 020 7203 1929 Email: emolinari@londonchamber.co.uk



#### 17/05/19 Time 10.15-14.00

ALL MEMBERS

#### Behind the Scenes at **Coppermills Water Treatment** Works

EAST LONDON CHAMBER COMMERCE JAND INDUSTRY (incorporating Docklands Business Club)

Venue: Coppermill Water

Treatment Works, Coppermill Lane, London E17 7HG

**Nearest station:** St James Street

Patron Member, Premier Plus Member, Local Member, Member's

**Guest: Complimentary** 

Contact: Irene Fatuzzo Tel: 020 7203 1965 Email: ifatuzzo@londonchamber.co.uk

20/05/19 Time 08.15-09.30 PATRON AND PREMIER PLUS MEMBERS

#### Policy and Public Affairs with Tom Brake MP

Venue: TBC on registration

Patron Member and Premier Plus Member: Complimentary

To register your interest email policy@londonchamber.co.uk

#### 21/05/19 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 7203 1840 Email: glaryea@londonchamber.co.uk

#### 22/05/19 Time 09.30-11.00 ALL MEMBERS AND NON-MEMBERS

Business Briefing: Legacy - Croydon's new OnSide Youth Zone with guest speaker, Barnabas Shelbourne, Chief Executive, Croydon's Legacy Youth Zone

Venue: The Business Xchange Hub, Marco Polo House, 3-5 Lansdowne Road, Croydon CRO 2BX

Nearest station: East Croydon

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

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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

<sup>\*</sup> 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.

#### 23/05/19 Time 08.15-10.00 PATRON AND PREMIER PLUS MEMBERS

**Property and Construction Breakfast Club with guest speaker** Claire Kober OBE, Director of Housing Services, Pinnacle Group

Venue: CBRE, Henrietta House, Henrietta Place, London W1G 0NB

Nearest station: Bond Street Sponsored by: CBRE

Patron and Premier Plus Member: £54.00

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

Contact: Events Team Tel: 020 7203 1700 Email: events@londonchamber.co.uk

#### 23/05/19 Time 18.00-20.00

#### Connect at IDDM Evening Networking\*

Venue: The Institute of Direct and Digital Marketing, 70 Margaret Street, London W1W 8SS

**Nearest station:** Oxford Circus

Patron Member, Premier Plus Member, Local Members and

Member's Guest: Complimentary Contact: Events Team Tel: 020 7203 1700

Email: events@londonchamber.co.uk \*new name for Changing Places Evening Networking event series

#### 29/05/19 Time 17.00-20.00

LCCI PA CLUB (PAs & EAs ONLY)

#### **LCCI PA Club Showcase Evening**

.**CCI** PA CI UB Venue: Amba Hotel Charing Cross, Strand, London WC2N 5HX

**Nearest station:** Charing Cross

LCCI PA Club Member and Non-Member (PAs & EAs only):

Complimentary

Contact: LCCI PA Club Team Tel: 020 7203 1700

Email: lccipaclub@londonchamber.co.uk

#### 30/05/19 Time 12.00-14.00

ALL MEMBERS

#### The Grapevine Network

Venue: AMP House, 4 Dingwall Road,

Croydon CR0 2LX

**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



#### June 2019

#### 03/06/19 Time 09.30-16.50

ALL MEMBERS NON-MEMBERS

\*Pre-booked, individual 20-minute appointments

#### **Tunisia: 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: Complimentary

Local Member and Non-member: £15.00 Contact: Gwen Laryea Tel: 020 7203 1840 Email: glaryea@londonchamber.co.uk

04/06/19 Time 09.30-11.00 LOCAL MEMBERS AND NON MEMBERS

#### **Maximise Your Membership Morning**

Venue: Jurys Inn, Wellesley Road, Croydon CRO 9XY

Nearest station: East Croydon

**Local Member and Non Members: Complimentary** 

Contact: Linda Saran Tel: 020 7556 2393

Email: Isaran@londonchamber.co.uk

#### 05/06/19 Time 12.30-14.30

ALL MEMBERS

EAST LONDON CHAMBER

COMMERCE JAND INDUST

#### **Time To Talk Business**

Venue: Skylight, Rooftop at Tobacco Dock, Pennington Street, Car Park

(incorporating Docklands Business Club) Entrance, Wapping, London E1W 2SG

Nearest station: Shadwell Patron Member, Premier Plus Member, Local Member, Member's

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

Email: ifatuzzo@londonchamber.co.uk

#### 19/06/19 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

#### 20/06/19 Time 12.00-14.30

ALL MEMBERS AND NON-MEMBERS

**CCCI Business Lunch: Showcasing Innovation and Entrepreneurship with guest speakers:** 

- Mike Herd, Executive Director, Sussex Innovation Centre
- Mario Carrozzo, Founder and Group CEO, Caridon Group
- Chris Giddins, Co-Founder & CEO, Uniqodo Ltd

Venue: Crystal Palace Football Club, Whitehorse Lane, London SE25 6PU

Nearest station: Selhurst Park

Patron Member, Premier Plus Member, Local Member and Member's Guest: £50.00

Non-member: £75.00

Contact: Linda Saran Tel: 020 7556 2393 Email: lsaran@londonchamber.co.uk

25/06/19 Time 18.00-20.00 ALL MEMBERS AND NON-MEMBERS

**Asian Business Association Summer Reception with guest** speaker Pinky Lilani CBE DL, Spice Magic

Venue: TBC

**Sponsored by: Lloyds Bank** 

**Patron Member and Premier Plus Member:** 

£66.00

Local Member: £96.00 Non-member: £126.00

Contact: Events Team Tel: 020 7203 1700 Email: events@londonchamber.co.uk

Continued on page 24...

<sup>\*</sup> 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.

#### July 2019

01/07/19 Time 08.00-9.30

ALL MEMBERS AND NON-MEMBERS

#### Capital 500 QES Report Launch (Q2 2019)

Venue: Arup Offices, 13 Fitzroy Street, London W1T 4BQ

**Nearest station:** Goodge Street

Contact: Policy and Public Affairs Team Tel: 020 7203 1889

Email: research@londonchamber.co.uk

All Members and Non-members: Complimentary

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

Brunel

Jniversity

#### **LCCI Annual Summer Party**

Venue: College Garden, Westminster Abbey, Great College Street,

London SW1P 3RX

**Nearest station:** Westminster Co-sponsored by: Brunel University

**Patron Member and Premier Plus** 

Member: £118.80 Local Member: £150.00 Non-member: £180.00

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

Contact: Events Team Tel: 020 7203 1700 Email: events@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

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

Venue: HMS President, 72 St Katharine's Way, St Katharine's &

Connect at HMS President Evening Networking\*

Wapping, London E1W 1UQ

**Nearest station:** Tower Hill

Patron Member, Premier Plus Member, Local Members and

Member's Guest: Complimentary

Contact: Events Team Tel: 020 7203 1700 Email: events@londonchamber.co.uk

\*new name for Changing Places Evening Networking event series

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

MURGITROYD

IDODEAN DATENT AND TRADE MADY ATTORNEYS

#### **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

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

Contact: Linda Saran Tel: 020 7556 2393 Email: Isaran@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

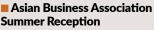
Co-sponsored by: CBRE

Patron Member and Premier Plus Member: £121.20

Local Member: £150.00

Contact: Events Team Tel: 020 7203 1700 Email: events@londonchamber.co.uk

### LCCI events highlights



Join members and guests at the summer reception on Tuesday 25 June and hear from guest speaker Pinky Lilani CBE DL. Pinky is a celebrated author, food expert and founder and chair of several awards recognising influential women and leaders, including the annual Women of the Future Awards and the Asian Women of Achievement Awards. Sponsored by Lloyds Bank and supported by media partner Asian Voice, the reception is open to all members and non-members with prices starting at £66.00 inclusive of VAT per person.

#### ■ Property and Construction **Breakfast Club**

The second breakfast of 2019 will hear Claire Kober, Director of Housing Services, Pinnacle Group on Thursday 23 May. Sponsored and hosted by CBRE the event is open to Patron and Premier Plus members only at £54.00 inclusive of VAT per person.

#### Cereal Networking

The next breakfast will take place on Wednesday 19 June 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.

#### **■ LCCI Annual Summer Party**



Join up to 200 members and guests at Westminster Abbey Gardens for the annual Summer Party taking place on Thursday 4 July from 6.30pm-8.30pm. This flagship event brings together key industry leaders, MPs and members for an evening of networking in this stunning location boasting views of Westminster Abbey and the Houses of Parliament. Cosponsored by Brunel University London and London North Eastern Railway, tickets start at £99.00 exclusive of VAT for Patron and Premier Plus members.

#### ■ Connect at The Institute of **Direct & Digital Marketing Evening Networking**

Our bi-monthly flagship networking receptions are regularly attended by up to 100 members from a wide range of industry sectors. Our next event will be hosted by The Institute of Direct & Digital Marketing on Thursday 23 May. This complimentary event is open to members only.

#### Property and Construction **Summer Reception**

The annual reception will take place on Thursday 18 July at No 4 Hamilton Place. Sponsored by CBRE the event will welcome up to 120 guests for an evening of high level networking. Tickets are £101.00 exclusive of VAT for Patron and Premier Plus members.



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

## ACCESS

#### Access Studios

Access Studios is a new platform which makes professional television and radio studios in central London more accessible. We are an effective way for companies of any size to create professional multimedia content on an affordable budget, whether it's recording a new podcast series, developing a video marketing campaign or recording a high-profile company message.

Studio bookings start from just £59.99 including all equipment and staff, with availability on weekdays, evenings, weekends and overnight across several central London locations.

#### Offer to members

Why not give us a try? All LCCI members receive a 10% discount on their first studio booking.

#### **Contact**

Contact rob@accessstudios.co.uk to find about more or visit https://www.accessstudios.co.uk

## √Vodanile

#### .UK Business Domain Registration

Our .UK domains enable a brighter, safer and more prosperous future for all those that use them. This responsibility, combined with our unfaltering passion and expertise, makes our domains a champion for all British endeavors – from personal sites, to community sites and online business, - at home and on the world stage. Ask about .uk, co.uk, .org.uk or .me.uk today!

#### Offer to members

Free DNS setup service available for LCCI members with every purchase made through us.

#### Contact

If you have further queries regarding the service, please email Hussain.Sheikh@vodanile.com or phone 020 3551 6938.



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#### Offer to members

Read over 3900 magazines for just £7.99 a month, enjoy your first month for just 99p.

#### Contact

Visit www.readly.com to sign up.

#### *<b>IIIMOLESKINE*

#### Moleskine

Moleskine is a brand with a rich heritage that creates simple, thoughtfully designed products for our busy world. Our story began in 1997 by bringing back to life the legendary black notebook used by artists and thinkers of the past; it continues today as we design tools for contemporary creatives. Our family of products includes paper notebooks, planners, journals, as well as smart notebooks apps, bags, travel accessories, writing tools and books.

#### Offer to members

Members are being offered 10% off all Classic Moleskine notebooks until the end of May. Offer applies to new Moleskine clients, MOQ 500 units.

#### Contact

For more information please call +44 07880762699 or email julianne.brice@moleskine.com



## 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.

## A history of London



by Alexa Michael

ntil the mid-nineteenth century, the area now referred to as 'Greater London' was administered by parishes and 'hundreds' – an administrative division that is part of a larger geographical area. There was very little co-ordination between them, which hindered the development of any infrastructure.

At this time, London was growing rapidly, aided by the development of the railways from the 1830s onwards, which made commuting to the capital much easier. The authorities had different responsibilities and the geographic boundaries often overlapped. It took a great deal of co-operation between the authorities to provide a specific service over a larger area and this was often difficult. The ancient City of London was not covered by the Municipal Corporations Act 1835 and remained a self-governing, sui generis authority as now.

#### Infrastructure

The Metropolis Management Act 1855 created the Metropolitan Board of Works (MBW) which became the main form of London government for over 30 years. The purpose of the MBW was to provide infrastructure to meet the needs of London's vastly growing population, which it did. Members of the MBW were appointed not elected, which led to allegations of corruption.

Sewage was a huge problem in mid-nineteenth century London, with waste flowing directly into the Thames. This practice resulted in foul smells during the summer months, especially in hot weather – the summer of 1858 was termed 'The Great Stink'. The MBW created London's sewerage system comprising 75 miles of main channels and 1,000 miles of street sewers which gave London a modern sewage system.

Other notable MBW achievements included slum clearance and the building of new streets including Charing Cross Road, Garrick Street, Northumberland Avenue, Shaftesbury Avenue and Southwark Street. In 1869, the board acquired all the private bridges crossing River Thames and abolished the tolls. The







MBW also rebuilt Putney Bridge, Battersea Bridge, Waterloo Bridge and Hammersmith Bridge. From 1865, the board was responsible for administering the Metropolitan Fire Brigade.

#### **Open spaces**

In 1856, the MBW was given the power to provide "parks, pleasure

grounds and open spaces" (subject to approval from Parliament). The MBW acquired or laid many of London's parks and open spaces, including Finsbury Park, Southwark Park, Victoria Embankment Gardens, Leicester Square, Battersea Park, Hampstead Heath, Wandsworth Common, Clapham Common, Ravenscourt Park and Dulwich Park.

"The MBW created London's sewerage system comprising 75 miles of main channels and 1,000 miles of street sewers which gave London a modern sewage system."

The Local Government Act 1888 saw the creation of the County of London seven years after the establishment of the London Chamber of Commerce. This area covered what is present day Inner London. The London County Council (LCC) was established the following year and remained London's primary form of municipal government until 1965. It was also the first London-wide body whose membership was elected, not appointed. The LCC inherited the MBW's powers but was also responsible for education, city planning and council housing. It took over the workings of the London School Board in 1903.

#### Slum housing

One of the LCC's most important functions in the late nineteenth May 2019 Your business

## local government

and early twentieth centuries was to manage the growing city and to redevelop slum housing. In the late nineteenth century, new housing was urban and comprised predominantly tenement-style buildings. From the 1930s onwards, the LCC encouraged a more suburban type of housing which was less dense and which provided single family homes for working people. The Totterdown Fields development in Tooting was the first large suburban-style development built by the LCC. New housing estates in Roehampton, Bellingham and Becontree swiftly followed. By 1938, 76,877 units of housing had been built by the LCC, a much faster rate of housing supply growth than ever seen before.

By 1939, the LCC was responsible for public assistance (including welfare payments and training and relief works for the unemployed) and health services, housing and sanitation (including large-scale housing schemes, a district medical service, hospitals and ambulances, midwifery and prevention of river pollution). Regulation and licensing covered everything from licensing of boxing matches to registration of land charges and shop opening and closing hours. Public protection included the London Fire Brigade, Thames flood prevention and supervision of adoption. The LCC also provided education at all levels, from nurseries through to schools and technical and training colleges, museums and transport services, including a big programme to clarify and standardise street names across London.

#### Municipal boroughs

The Local Government Act 1894 had divided the rest of England outside the County of London into urban districts and rural districts for the administration of local services. In the Greater London area, they became consolidated into municipal boroughs over the next 70 years as the second tier of London government. The London Government Act 1899 created 28 Metropolitan Boroughs within the County of London and abolished the old vestries and boards. These Metropolitan Boroughs shared their functions with the LCC.

The mid-1960s saw a major reorganisation of local government. In London, the County of London area





was abolished and with it the LCC in 1965. The London Government Act 1963 established the Greater London Council (GLC), together with 32 London Boroughs as the new administrative structure for the capital. The intention was to create a new municipal body that would cover the whole of the Greater London area, not just its inner component. This would make it easier to provide strategic services across the whole municipal area. The Seebohm reforms in the early 1970s gave London Boroughs (and local authorities generally) responsibility for personal social services.

#### **Strategic services**

The GLC was responsible for providing Greater London-wide strategic services such as the London Fire Brigade, emergency planning, waste disposal and flood prevention; the Thames Flood Barrier being completed in 1982. Under the 1963 Act, the GLC had to produce a Greater London Development Plan to include population changes, employment, housing, pollution, transport, roads, growth and development, the urban landscape, public services and utilities and planning standards, not dissimilar



"In 1997, the Labour government led by Tony Blair was elected with a pledge to introduce devolved government"

in content to today's London Plan.

There was joint responsibility between the GLC and London Boroughs for roads, housing, town planning and leisure services. Most other services were the direct responsibility of the London Boroughs. One partial exception was education. GLC councillors were ex-officio members of the Inner London Education Authority (ILEA) which became responsible for education in the Inner London Boroughs after the demise of the LCC. In Outer London, each London Borough became a Local Education Authority in the same way as a County Council in the rest of the country.

GLC leader Ken Livingstone's high tax regime and use of public

subsidies to provide cheaper – and popular – bus and tube fairs in the early 1980s led to clashes with Margaret Thatcher's Conservative government. Believing that the GLC was wasteful and inefficient and that London Boroughs could manage its services better, the government finally abolished it in 1986. ILEA continued for a few more years but was disbanded in 1990.

The majority of the GLC's responsibilities were transferred to the London Boroughs, although some powers, such as the London Fire Brigade, were taken over by joint boards of councillors from the various London Boroughs. This arrangement continued until 2000.

#### **Devolved government**

In 1997, the Labour government led by Tony Blair was elected with a pledge to introduce devolved government. Following the London devolution referendum in 1998, the Greater London Authority (GLA) was established. The GLA consists of a directly-elected executive Mayor and a London Assembly.

Like the GLC, the GLA is a strategic authority and the Mayor's main functions are strategic planning, including housing, waste management and waste management. The Mayor is also obliged to produce a London Plan, the statutory spatial development plan for Greater London. The Mayor is also responsible for London-wide transport, fire and emergency planning, policing and crime policy and London's economic development.

The 25-member London Assembly is an elected body that scrutinises the work of the London Mayor. The London Assembly can amend the Mayor's budget and reject draft statutory strategies, although a two thirds majority is needed to achieve these.

Over the last 170 years, London's government has evolved from a myriad of small individual authorities with no strategic overview to 32 London Boroughs effectively acting as 'unitary' authorities for Borough-wide services but with strategic, London-wide policies administered by an elected Mayor and held to account by a pan-London elected body.

Alexa Michael is business information executive at LCCI

## Two minute interview



Roy Griffiths of Workspace Technology



#### Who are you?

Roy Griffiths, managing director of Workspace Technology. We are a company that specialises in the design, building and maintenance of data centres across the UK in a variety of industry sectors. We aim to deliver competitive advantage through the design and implementation of agile, quality and expertly engineered data centre infrastructure solutions.

"The industry in which we operate has suffered due to the introduction of the cloud as a data infrastructure alternative."



# "London has incredible spirit, diversity and vitality. People from all over the world come here wanting to make their mark."

### What was your first job in London?

I worked on a data centre 'design and build' project for Hackney Council.

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

The industry in which we operate has suffered due to the introduction of the cloud as a data infrastructure alternative. However, where other competitors have suffered, we have concentrated on our USP which is that we offer a 360° in-house service.

We have focused on developing and expanding our maintenance and support services with additional staff and the acquisition of another company. Our revenue has increased significantly whilst maintaining margins and ensuring that the business has continued to thrive during a challenging economic environment.

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

... frustratingly it is public sector red tape. This can result in significant time and effort being wasted with no tangible return. At Workspace Technology we pride ourselves on our enviable expertise and experience and therefore we compete on quality not price.

Not being able to fully explain the benefits of choosing the correct energy efficient solution which is fit for purpose over a capex cost within tender process is extremely restrictive"

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

Richard Branson – I particularly like this quote. "To be successful, you have to be out there, you have to hit the ground running, and if you have a good team around you and more than a fair share of luck, you might make something happen. But you certainly can't guarantee it just by following someone else's formula."

### How is your business reacting to Brexit?

All our business is UK-based, so to date our main concern has related to cloud computing resulting in a migration from owner-operated data centres to centralised cloud-based facilities.

Brexit has impacted us mainly in local government, healthcare and education sectors due to ongoing



budget cuts but whether this can be attributable to Brexit or the general state of the UK economy it is difficult to know.

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

I believe massive improvements have been made, and I find navigating my way round London very easy. However, at times the commuter shuffle can be suffocating but I don't think you will ever get away from that due to the denseness of the city.

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

London has incredible spirit, diversity and vitality. People from all over the world come here wanting to make their mark. It has a reputation for nurturing new talent and in this digital age SMART London and Edge Technology makes London an exciting place to do business.

My least favourite is the cost of living and the tragic situation of the poor and homeless in one of the most affluent cities in the world.

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

I would use the congestion charge to pay for meals and a shelter for the homeless.

www.workspace-technology.

"I would use the congestion charge to pay for meals and a shelter for the homeless."



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GCU London is ideally situated being a short walk from Liverpool Street Station. If you are looking for a space to hold your next event contact our events team on contact@gculondon.ac.uk who would be happy to discuss options with you. Events and conference space available throughout the year, particularly from May to September.





Glasgow Caledonian University London
40 Fashion Street London E1 6PX

T: **+44 (0) 141 331 8975** 

E: contact@gculondon.ac.uk

www.gculondon.ac.uk/conferencesevents

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# Streamlining communication with collaborative meeting room technology



by Kevin Hardy

treamlining communication is key. Collaboration is increasingly fluid, but as a business, are we prepared for it? How many products do we actually need for the meeting room of the future? Creating environments for your employees, where they can work seamlessly and collaborate anywhere at any time, is the driver to every global business. As technology evolves, we can expect to see complete enterprise solutions for the global office and huddle room workspaces that business now have to navigate.

### The case for collaboration

Connecting multiple users on a common platform is an essential goal for the world's largest businesses. More enterprise entities are deploying unified communications and BYOD (bring your own device) concepts, using Skype for Business, STAGE and other solutions that enable end users to overcome barriers to collaboration. Meeting spaces are evolving, with more huddle areas and open spaces for informal and unscheduled team meetings, requiring additional AV technology to con-

Creating environments for your employees, where they can work seamlessly and collaborate anywhere at any time, is the driver to every global business.

nect people remotely. This way of working is becoming the norm – no longer do we need to book a meeting room or wait for availability – we can schedule a time and everyone simply logs-in from their touchscreen in the office, laptop, phone or tablet.

## Unlock content and data

"Enabling employees to use collaborative technology should be simple and uncomplicated for everyone. You as the user should decide how your technology works, not the technology dictating your path. Unlock content and data from individual devices, move it into a shared workspace so that everyone in the team can access it simultaneously, regardless of whether they are in an office or on the other side of the world," says Shaun Marklew, chief technologist at Clevertouch. "Operating platform, device or software is no longer the obstacle - in fact the tech and hardware should be completely irrelevant to participants. It's important that technology enhances, not impedes, the free flow of ideas and the power of the collective mind."

## Agile companies will prosper

In the workplace of the future, organisations need to foster a culture of creativity and agility, which means harnessing the power of technology to create an enterprise collaboration environment, that makes working together simpler.

Recruiting the brightest talent is crucial to success for any corporate organisation. According to PwC's 'Millennials at work' report, CEOs acknowledge that attracting and keeping good talent is currently one of the biggest challenges for businesses today. By 2020 millennials will form 50 per cent of the global workforce. The report concludes, "This is the first generation to enter the workplace with a better grasp of key business tools than more senior workers and its members expect instant access to information. They tend to be uncomfortable with rigid corporate

structures and turned off by information silos. Millennials want a management style and corporate culture that is markedly different from anything that has gone before: one that meets their needs." To that end, it is important that businesses are fully prepared for the real-time collaborative workspaces that millennials have come to expect.

### Complete enterprise solution

Over the years, interactive display technology for business collaboration and meeting environments has been purposely moving towards creating the perfect environment for open agile collaboration. Interactive touchscreen technology in general needs be easy to use as a physical product and also work with your existing infrastructure set up and become central to your organisation delivering key organisational messages when not in presentation mode. To future proof businesses, and appeal to those used to working collaboratively, it is vital that we work towards streamlining communication and use technology to adopt a complete enterprise solution.

Kevin Hardy is managing director of Vangis Presentation Solutions www.vangis.com

## **Showcasing on Instagram**



The LCCI Instagram account showcases the people behind the chamber's expanding business network. Stephen Holmes, Bloodybigspider shares the highlights of working in a design agency.



**C** One of the highlights of my job is the challenge that every new client and problem creates. I love getting in the mind of different audiences to find out what makes them tick and figuring out how we can help our clients appeal to them. Over the years we've worked with a huge spectrum of clients with a range of problems. One of the more unusual (and fun) projects was helping to brand a country on the edge of Europe/Asia. Made even more interesting and challenging with a changing of their government halfway through the project.

#### Relationships

"Being a member of LCCI for over ten years has allowed me to connect with a wide range of people and businesses who I would have struggled to meet with any other way. I strongly believe that networking is a great way to build relationships and businesses. Just remember to avoid the hard sales pitch at all costs!

"I think that like many businesses, what is or isn't happening with Brexit is perhaps the largest business concern at the moment. Clarity would be great; not leaving at all would be a lot better!

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## Inclusive and transformational – preparing students for the 4th industrial revolution



by Kay Stewart

ducation and training need to keep pace with the new and varied demands of the UK and world labour markets, industry is facing technological revolution, demographic changes and changing work models as the very nature of work changes. My university is keeping pace with these challenges meeting the new demands of the labour market by offering applied business focuses courses with an eye to the future skills agenda and apprenticeships with a commitment to meaningful knowledge exchange with industry. This transformation needs to address both short-term demand the World Economic Forum forecasts that 35 per cent of skills demanded for jobs across industries will change by 2020 - and longterm needs in a sustainable way.

#### **Talent**

All organisations require talent to grow and expand but where to find this talent? In discussion with colleagues working in talent acquisition I hear their concerns around

#### Better for everyone

If Inclusion is not a strategy to help people fit into the systems and structures which exist in our societies. It is about transforming those systems and structures to make it better for everyone. Inclusion is about creating a better world for everyone.

Diane Richler, Past President, Inclusion International.

finding enough quality candidates with the right skills to fill their vacancies and yet I see many quality students struggling to navigate the graduate recruitment system. These students do not lack ability, but they are often from working class backgrounds and are the first in their families to attend university. Students from lower socio-economic backgrounds have probably sacrificed more and maybe even achieved more to get in to Uni-

versity but those from higher socio-economic backgrounds arrive with so much more cultural capital; they participate and they know what employers want. My university works with students from lower social-economic backgrounds to help them understand how to 'play the game' and make up for the lack of cultural capital but many become frustrated and take their talents elsewhere or worse do not take up a role to maximise their

"Students from lower socio-economic backgrounds have probably sacrificed more and maybe even achieved more to get in to University but those from higher socio-economic backgrounds arrive with so much more cultural capital."

## Corporate volunteering opportunities

Companies are being invited by Oxfam to engage their employees and fight poverty worldwide at the same time. "Together, we can harness your passion and expertise to build a brighter future for the people who need it most." By volunteering with Oxfam, employees can help the charity rebuild lives after disaster, tackle the big issues that keep people



poor, and help people out of poverty - for good.

At the same time, staff will challenge themselves, learn new skills and meet incredible and inspiring people.

www.oxfam.org.uk/get-involved/become-an-oxfam-corporatepartner potential. This can not be right or indeed economically good for the country.

#### **Action**

I would suggest this is the time to be bold in re-evaluating and critically assessing approaches and systems for recruitment what does your business need to grow? The Bridge Group recently said in their social mobility paper that "Universities can only do so much: the practices of employers can be supportive, or deeply unhelpful, in widening opportunities to talented students from lower socio-economic groups. Negative practices include marketing strategies limited to a small number of institutions; campus presence that engages only self-selected students; screening university applicants by school attainment; selection processes that show conscious bias towards more affluent applicants; and troublingly ambiguous definitions of talent. However, much progress is being made by a modestly sized, but important, community of employers."

Acting on these points will not necessarily be a comfortable experience nature makes us stick with what we know but there are questions to be asked and rewards to be gained from changing. What are you looking for in your new recruits that will make them effective leaders in the future? Do your recruitment systems really test for what you need? Finally, and probably most importantly are the systems and approaches used excluding candidates from applying without a firm business case.

Perhaps it is important to see first what the data from our organisations are telling us about our recruitment and long-term development and success of staff? As an organisation where do we advertise and who do we connect with to ensure we have diverse range of candidates who have the tools to make an effective application? The Bridge report also highlights that candidates often do not apply for competitive placements or graduate schemes because they feel that they would not fit in. So, what do candidates see about an organisation? Are the images on literature and websites such that a candidate can see themselves working there? Remove unnecessary barriers and question if selection criteria is delivering the desired for result. Does asking for UCAS points when someone has completed a degree help and add something to the process? Is there a discussion to have around what we mean by organisational fit? Is this just another way of recruiting in our own image? These are some of the questions to be addressed to make a change in practices.

#### **Benefits**

Evidence shows that more diverse teams are more productive and successful A McKinsey report on delivering through diversity concludes that the effort required to develop a truly inclusive recruitment and development plan will result in stronger business performance.

Kay Stewart MA, PG Dip CG, FHEA is head of careers and volunteering at the University of West London www.uwl.ac.uk May 2019 Your business

# Private sector business must prepare for IR35



by Rukhsana Adam

f you are self-employed or you run a business hiring contractors, it's likely the rather complex and controversial IR35 legislation will be on your radar especially since the Chancellor of the Exchequer announced the extension of IR35 in the 2018 Autumn Budget, and that it will reach beyond the public sector to include the private sector from April 2020.

#### Crux of the issue

The outcome of a government consultation revealed that small businesses - those with a turnover up to £10.2 million - would not be affected by the legislation. This is a questionable approach given a company might qualify as small only if it defines members of its workforce as contractors, the whole crux of the issue IR35 is trying to address. The onus of IR35 falls to employers to ensure contractors are operating legally within HMRC rules, but with limited support given by HMRC on the additional administrative burden

IR35 has gained public notoriety and lost credibility after a streak of losses in court by HMRC against public sector companies and with high profile TV presenters such as Lorraine Kelly. As a result, HMRC have failed to provide confidence that they will be able to enforce the legislation in the private sector. Now, with only a year to go before the major shake-up, we review lessons learned in the public sector.

#### Are you in or out?

IR35 is the common term for the 'intermediaries legislation', which came into force in 2000 and is a piece of tax legislation that intends to differentiate those working as a genuine contractor via their own limited company or personal service company (PSC) and so falling 'inside IR35 rules', and those using a limited company for tax purposes but otherwise with working conditions of an employee deemed by HMRC to be a 'disguised employer, and so 'outside the IR35 rules'.

The complex testing of IR35 by employers is completed via HMRC's 'Employment Status for Tax (CEST)' Tool made up of 80 questions and responses reviewed on a subjective case-by-case basis rather than via a box ticking exercise. HMRC describes the process as 'painting a picture' as 'viewed from a distance and by making an informed, considered, qualitative appreciate of the whole'.

HMRC say only 10 per cent of employers currently apply IR35 cor-

rectly and the cost of non-compliance is estimated to reach £1.3 billion by 2023-24. No surprise then that HMRC have fought in court to impose the legislation and plan to extend the legislation to the private sector.

Clearly, the risk to contractors and employers in the private sector is huge especially considering the potential cost if found 'out of IR35 rules', both in tax liabilities and interest or contesting HMRC's decision in court, and with no view yet on penalties if caught out.

#### A closer look at CEST

IR35 is based on historic case law meaning that the testing in the CEST tool has been derived and adopted from past court rulings and is ever evolving. The three main tests are personal service or substitution, control and mutuality of obligation.

Personal service or substitution suggests that as a business you should have "the power of unlimited delegation", meaning that a contract should not be based solely on a contractor providing the work personally and so a substitute worker could undertake all or part of a contract.

The control test involves the what, where, when, and most importantly, how a contract is completed. As a contractor you should have a rea-

sonable degree of control over your methods of work. You may not find any explicit indicators of this in the written contract but rather viewed in working practices, so it is very important that control is demonstrated clearly.

With mutuality of obligation the focus is placed on non-mutuality of obligation, meaning the ability to walk away from a contract. A clear start and end date to contracts and contract renewals are essential otherwise HMRC could argue that there is a presumed continuation of employment.

#### What next?

The expansion of IR35 from the public to private sector will clearly have its challenges and as further court cases arise, the legislation will change continuously before roll-out to the private sector next year. Contractors are crucial for plugging the widening skills gap fuelling growth in the economy. If there is an exodus of contractors as a result of the implementation of IR35 legislation in the private sector, UK businesses will struggle in an already difficult political climate.

Rukhsana Adam ATT, MBA, PhD, FloD is managing director of Mirandus Accountants

www.mirandusaccountants.co.uk

## Freedom of the City

Elena Leva, events and marketing manager at Innholders Hall, was one of an elite group of women to receive the Freedom of the City earlier this year. The award was timed to commemorate the centenary of the Representation of the People Act and the realisation of women's suffrage.

The Freedom of the City of London is believed to have begun in 1237 and enabled recipients to carry out their trade. Today people are nominated because it offers them a link with the historic City of London and one of its ancient traditions.

#### **Outstanding**

The Freedom is also offered to individuals by the City of London Corporation to help celebrate a significant achievement, or to pay tribute to their outstanding contribution to London life or public life.

Commenting on her honour, Elena Leva said: "It is a great honour and privilege to have been nominated for the Freedom of the city from my ward councillors Alderman Alison Gowman, Henry Pollard and Mark Wheatley."

www.innholders.co.uk



Finance May 2019

# Exporters – 7½ ways to get paid faster



by Ivo Cunningham

nyone in the export business knows cash-flow is more important than profit. A healthy cash-flow shows you're a well-run business and attractive to potential customers, investors and buyers. It means you can avoid taking on debt – always a good thing. And with cash in the bank, you can invest in better technology, R&D, employee training, and marketing.

Any successful SME also knows that nothing has a more damaging impact on cash-flow than late payments – a 2016 report found that overdue payments killed off 50,000 UK businesses and cost the economy £2.5 billion. Astonishing figures, but unsurprising when you factor in the ripple effect of one company stalling payment to another, who in turn stall payment to another... and so on. With late payments presenting a major risk to SMEs in general,

the risks for companies doing business overseas only increases.

Faster international payers make for a better international business so what can exporters do to make sure they get paid faster? As someone who works for a specialist currency provider with lots of experience in international payments, here are my top 7½ ways to get paid faster:

**1. Do your research** – before you jump into your next export contract, do some digging. The Department of International Trade is a good start. Its *Exporting is Great* website has lots of useful resources such as exporting country guides, tools to check a country's import procedures and documents and a list of approved brokers to protect you against non-payment.

2. Set expectations – agree crystal clear payment terms in writing from the very beginning. If customers know exactly what your payment terms are up-front, there's really no excuse for them paying late. Make this part of your negotiations and write it into the contract (including any late fees, for example). I recommend you keep payment terms as short as possible.

**3. Get your invoices in quickly** – the earlier you get your invoice in for work complete (or a reminder that

an invoice is overdue), the sooner you'll get paid. It's obvious isn't it, but so many companies don't – perhaps it's a 'British politeness' thing? So make invoicing a priority. Feedback from our own clients suggests that invoices issued within a week of a job being done get paid in five days.

4. Make paying you easy – that means giving your customers a choice of payment options. For example, the option of paying you via PayPal, credit and debit card, cheque, and bank transfer. And to make life even easier for them, invoice them in their local currency. They won't have the hassle exchanging currency or the headache of fluctuating exchange rates, and will love you for it.

5. Invest in a decent accounting system – the good news is that to-day's accounting software and invoicing packages are designed for business owners, not accountants. Most will help you to track time, invoices and statements along with a whole lot of other features. But if you're exporters, I'd strongly recommend something like FreshBooks, Sage Business Cloud Accounting or Kashoo, which you can integrate with a multi-currency invoicing system.

**6. Add overdue fees and interest** – if you're going to apply fees for late payments, make sure you in-

clude these in your payment terms at the outset, or make them part of your contract negotiations. Check if the country you're trading in has a statutory entitlement – like the UK – and whether importers qualify.

7. Audit your clients – focus your efforts on chronic late payers. If you're always chasing them, it might make sense to request full payment up-front in future. You may lose them as a customer, but that might be better for your business (and sanity) in the long run. Keep on top of overdue invoices and you'll keep the pressure on late payers. Of course, if a customer is habitually late there may come a time to sack them.

**7½.** Invest in the relationship — why only a half? Well, its No. 8 really. If you invest in getting to know your customers when there isn't an issue, you'll find it's easier to raise and solve one when there is. This could mean sending a friendly email reminder or tweaking your invoicing dates so it fits in better with their payment run, or a quick call to say thanks for a swift payment. And always, always, always be polite and professional.

Ivo Cunningham is head of export solutions at The Currency Account www.thecurrencyaccount.com/ exportsolutions.html www.great.gov.uk

## Employment rights – itemised payslips



by Niki Avraam

ith effect from 6 April 2019, the statutory right to receive an itemised payslip has been extended to all workers (including zero-hours and agency workers) under the Employment Rights Act 1996 (Amendment) Order 2018. Only the genuinely self-employed will not be entitled to receive an itemized payslip.

Previously this right only applied to employees, one category of worker. From April 2019 it has been mandatory for employers to include on payslips:

- the total number of hours worked, for workers whose wages vary, depending on how much time they have worked
- the hours of overtime for workers who work on a fixed salary and work overtime with additional pay at an hourly rate.

#### **Tribunal**

Employers should be aware that a worker shall be allowed to bring a claim before an employment tribunal if they believe that they have not received a payslip or payslips, or that their payslip lacks the requisite information. In the event that the tribunal agrees with the worker, it shall make a declaration to reflect this, which may also be published on the tribunal's website.

The tribunal shall have the power to make an order for the repayment of any unnotified deductions made by the employer, 13 weeks prior to the worker submitting their claim; this is despite the employer having been entitled to make deductions.

#### **Negative**

To comply employers should therefore take the following preventative measures to avoid any negative publicity associated with non-compliance of the order:

- Ensure that the appropriate payroll procedures are adjusted to allow collection of the new information that shall be required
- Amend their payslips to allow inclusion of such information.

Niki Avraam is employment partner at Howat Avraam Solicitors www.howatavraamsolicitors.co.uk May 2019 Finance 35

## SMEs want faster access to cash

S mall businesses are actively looking for cash to expand, and they want it fast. High Street banks and 'traditional' finance providers will need to be more fleet of foot in the coming years if they are to avoid a slide in popularity, most likely at the expense of crowd funders and P2P platforms.

New research from Liberis Finance, a funding provider for small businesses, found that almost two thirds of small businesses are prioritising funding for growth, despite the current uncertainties around Brexit. Only 11 per cent say that they are not looking for additional funding currently.

It also found that despite recent research to the contrary, access to funding does not appear to be a problem; the vast majority of firms can access all or pretty much everything they need; more than three quarters know where to go to get it, have an amount in mind that they want to secure, and understand how much it will cost. Some 84 per cent say they have a good idea whether or not their request for funding would be approved.

#### **Aspirations**

Rob Straathof, chief executive at Liberis, says that most SMEs



see funding as essential to future growth: "It is encouraging that even in these uncertain times, SMEs are still looking to expand and have aspirations to grow their respective brands. Our responsibility as an alternative finance provider is to provide funding that is appropriate, sustainable, and that

gives them access to funds quickly when they need it."

In terms of funding sources, more than half of respondents still look to their bank for support, either through a traditional loan or an overdraft, though their usage is predicted to fall. SMEs are also inclined to dip into their savings (35

"It is encouraging that even in these uncertain times, SMEs are still looking to expand and have aspirations to grow their respective brands."

per cent) or accept money from friends and family (25 per cent). Alternative finance solutions currently account for 21 per cent of new funding within the group surveyed.

#### **Alternative**

For those of the 400 SMEs surveyed who opt for alternative finance, more than half do so to access the cash more quickly and a third because they find the process easier to understand.

More than a third would seek advice from their accountant, while a similar number would simply do their own research on the net. Banks are still the first port of call for many SMEs, although only in 38 per cent of cases.

www.liberis.co.uk

# HSBC educates sixth formers on money management

HSBC's Financial Wellbeing team recently delivered a series of Money Talks workshops to the Year 12s at The Elmgreen School in West Norwood writes Helen Gray.

Led by HSBC Business Support Manager, Leona Dunham, HSBC's interactive workshops supported LCCI's Young Chamber programme and covered a range of financial topics to help prepare the students for life beyond home.

#### **Commitments**

Topics included budgeting, avoiding debt and credit scoring,

deciphering payslips, pensions and company benefits. Students were challenged to construct a monthly budget, identifying typical financial commitments based on an example wageslip.

Differentiating between needs and wants made for lively discussion. Students also learnt the importance of protecting themselves against criminal behaviour, such as identity theft and scams targeting young people.

Dr Helen Gray is a consultant at LCCI







# Why should the UK care about the growth in alternatives to bank funding?

#### What is the problem?

10 years on from the financial crisis, too many UK SMEs are still not getting the funding that they require from the banks. The problem is particularly acute for growth SMEs who do not have large amounts of assets against which the banks are more willing to lend. As a result, many SMEs are not investing in their growth, or are delaying until such time as they can fund it themselves. The knockon effect is that the UK's productivity and growth is being held back.

## What is the solution to narrowing the gap?

The solution lies in finding a different way to fund SMEs using capital from sources other than the banks.

Non-bank capital has already started to flow to SMEs via peer-to-peer business lending platforms. Funding Circle is the largest of these with the majority of funding coming from retail investors. The introduction of the Innovative Finance ISA in April 2016 is a further incentive for retail investors to invest while earning tax-free returns.

However, by far the largest proportion of retail investment is controlled by financial advisers or discretionary wealth managers. These companies are not yet participating in direct business lending for a number of reasons which may take years to overcome. It is unlikely, therefore, that retail investors on their own will be able to provide sufficient capital to fill the gap between bank funding

and SME requirements. This is especially so for SMEs looking for strategic capital of more than £250k.

The real solution to directing much larger flows of new capital to SMEs is via institutional investors who control billions of pounds of investments. Non-institutional capital is still the primary source of funding in the alternative finance sector, but there is increasing interest from large institutions in direct lending, especially direct to SMEs.

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Your business May 2019

# Coaches – why have one? How do I choose?



by Tony Mann

ast year, I was introduced to a business owner as a prospective

Her character and significant presence were impressive. I asked her about key issues in her business and then listened. For three hours.

What I heard was a common theme – a business owner trying to manage growth. She was frustrated with her peoples' performance and struggling to maintain control of important elements in the business – processes were no longer working and there was ownership across teams. While acknowledging that her perspective may not be reasonable, she wasn't getting what she needed, when she needed it.

From a personal perspective she wasn't sleeping, had little down time for spending with her family or for exercise. Future plans for the business and her life were non-existent.

#### Breaking the cycle

For fast-growing businesses there is a challenge keeping pace with evolving processes, growing people and building teams – these need resources which often are not available. Processes and people fall behind, placing an increasing onus and stress on the owner and key



people – creating a risk to the business if these people leave or become ill.

The challenge is how to break this cycle. For some, engaging an experienced business coach can have a dramatic impact – creating immediate capacity, independent perspectives and situational expertise.

But how do you go about finding, exploring, selecting and deploying a coach? How can you be confident it will work?

Normally a starting point would be to understand what you would want from coaching, but in situations like these just having someone independently help you elicit possible outcomes and goals is a common start.

#### Selecting a coach

There are many coaches. Check

first for appropriate qualifications and certification from reputable bodies and leading educational coaching institutions such as Ashridge and Henley.

For some clients, industry experience counts highly. For many, experience of successfully working and impacting in appropriate situations counts most.

Chemistry is critical as success is often about the relationship. Many coaches will offer a chemistry meeting for potential clients –normally free of charge with no obligation.

#### **Engaging a coach:**

'Contracting' defines and details the objectives of a coaching programme – considering how the experience should support you, and agreeing mechanics and measurables. It is important to establish

clarity on outcomes, processes and confidentiality, particularly if the coaching is a blend of team and individual work which may create challenges around disclosure. The coach will provide a contract detailing what has been agreed, with a term review part way through the process.

#### The programme

A programme is co-created with the client; typically, six sessions of up to two hours over a six-month period. The period needs to be sufficiently long to impact meaningful change.

Achieving the right results are predicated on a high-quality relationship between client and coach, robust and regular contracting, and ownership by the client to deliver on what has been agreed.

For my client the value of our 12-month relationship delivered space, capacity and clarity. We worked on how people are managed, processes, structure and I also supported recruitment into key areas to sustain growth. Her life is still hectic but there are now some boundaries between business and personal lives which are also enabling thoughts about the future.

Tony Mann is an executive and team coach at Incresco Partners www.incresco-partners.com

# How to franchise your business



You've hit the ceiling of your business growth, what next? Your options are to

sell or find a way to expand. Henry Ziff discusses the benefits of franchising your business

Vour business is doing exceptionally well; you want to expand it further, but you're at your maximum capacity, personally. So, what can you do? Franchising is a tried-and-tested method of business expansion, and it's not all coffee shops and fast food restaurants.

The British franchise industry is thriving. According to the British Franchise Association who conducted a 2018 survey into the UK's franchise industry, with NatWest, there are "50,000 franchise businesses, contributing over £17 billion and 710,000 jobs to our economy." This shows how franchising is being used by many small business owners, to drive their businesses forward.

# How do you know franchising will work for you?

If your business can run independent of your involvement, chances are franchising could work. Speaking with a franchise consultant can help you understand what is involved, and whether you have a franchisable business concept. Ideally, your business should be credible, profitable, transferrable, teachable, supportive – and crucially – affordable for your franchisees.

# Setting up a franchise 1. Develop your franchise model and operations manual

Clearly define what your business is and what you do. From this, develop a business model and handbook, which franchisees can follow. You need to lay out your plan in easy terms, so anyone – even someone coming in from a different career background – can follow the script to enjoy the same success you are. At this stage, it would be worth speaking to franchising experts or the bfa, and with other franchisors who've already made the transition themselves.

## 2. Identify the training and tools franchisees will need

Someone buying into a franchise is ready to learn and go. They don't have the same length of time as you've had to master and learn your business. By showing them what you already know, they buy your

May 2019 Your business

# Outsourcing mistakes to avoid

Outsourcing is a tempting proposition for any company that feels the strain of a bloated workforce and high service delivery costs writes Allan Watton

fter all, the theoretical argument in favour of outsourcing is compelling – you leverage the expertise of an external party, better qualified to deliver a more efficient and less costly service.

Unfortunately, a theoretical benefit does not always translate well into reality as mistakes are easy to

I would like therefore to share five of the most common mistakes I see made before contracts are signed. In avoiding the following outsourcing mistakes, you will ensure that your outsourcing partnership has a far greater chance of success in the long

# 1. Not recognising the prerequisites

Outsourcing is not a cure-all for any and all service delivery issues. On the contrary – if you are dealing with an 'issue', it is probably not ready to be outsourced. Indeed, I advise that you should never outsource a problem in either the public or private sector.

Whilst it can be tempting to pick up a troublesome aspect of your business and lay it on an external party's lap, you are fooling yourself if you think that will cure the problem. All you've done is move it.

In order for a service to be effec-

tively outsourced, it must already be running healthily.

#### 2. Not recognising the risks

There are two main factors that drive companies to outsourcing:

- Cost
- · Quality of service

The assumption is that by outsourcing, the above two aspects can be positively affected. Such an assumption can be dangerous. Even the best laid plans can go awry. The decision to outsource must be taken with the understanding that it could go wrong – that costs could rise, and/or service delivery could fall below expectation.

There is always an element of risk in outsourcing, and that risk must be assessed carefully as part of your decision-making process.

### 3. Failing to achieve internal consensus

Many of the service provider relationships we see are characterised by a lack of internal consensus.

If you don't get the whole team (and especially senior executives) to buy into agreed goals and outcomes, you can say goodbye to an effective outsourcing programme before it has even started. Doing so can be one of the most challenging parts of the outsourcing process, which is why it is often neglected. Do so at your peril.

### 4. Failing to set clear expectations

I am always keen to remind companies that there are a number of implied contract terms that work in



their favour when it comes to outsourcing. However, implied terms should only be relied upon when absolutely necessary and doing so often serves to highlight a fractured service provider partnership.

Furthermore, such implied terms work on both sides of the fence. For instance, Anglo Group PLC versus Winther Browne & Co Ltd [2000] set legal precedence that the purchaser must take reasonable steps to ensure that the outsourcing partner understands their needs, and by extension, the clear measurable outcomes that are expected.

This is something that you must do before you engage with a service provider, so that they can tender accordingly, and effectively plan towards meeting your desired business outcomes.

# 5. Not prioritising contract negotiations

Some outsourcing companies will attempt to brush contract negotiations under the carpet until you have selected them as a preferred provider, at which stage, they will attempt to bully you into accepting sub-par terms.

This is something that you must avoid at all costs. Making contract negotiations part of the tendering process allows for greater competitiveness, and full transparency on the pros and cons of engaging with any provider.

#### **Clear objectives**

Focus on clear objectives and act accordingly to avoid outsourcing mistakes. Whilst it can be easier to press on in the face of internal debate or concede contractual negotiations in order to expedite the tendering process, making the more difficult (but worthwhile) choices will pay off enormously in the long run.

Whenever you find yourself in a position where you feel that you may be compromising your position, ask yourself whether or not the potential compromise may affect your desired business outcomes. If the answer is yes, you should stand your ground. If the answer is no, you may be in a position to take a practical viewpoint and move forward accordingly.

Allan Watton is chief executive of Best Practice Group plc www.bestpracticegroup.com

expertise and knowledge, as well as "Develop an ongoing the systems, processes and methods programme of you have developed for your business. By using your brand, business support and training model, and success as their foundafor your franchisees, tion, franchisees are ready to put into action what you teach them. Many to ensure best franchisors incorporate the basics of running a business, as well as details practice throughout specific to managing the franchise. the network." Within some industries, you should consider expert educators to support

3. Pilot your idea
Having created th

with the training.

Having created the foundation of your franchise, your next step is to prove it works. Your personal business has already demonstrated the success and profitability of the model, in readiness for others to replicate. A secondary option may be to pilot it with a people who are prepared to work with you as you adapt the model, is a good way to achieve this. Some franchisors offered a reduced franchise fee to new franchisees, so they can help them ascertain if the business is transferrable. Pilot franchises can talk with you as they encounter anything which is missing, or anything which needs further clarification. Be prepared for questions – people are counting on your experience and expertise to guide them through the start-up process.

#### 4. Start recruiting franchisees

Choose franchisees to join your network, carefully. Whilst you want your network to grow, you want people who are aligned with your vision. You want people who will follow your guidance and direction. You don't want people who expect you to build their business for them, and you don't want people who will negatively impact your franchise network. Your success as a franchisor, is dependent

on their success as a franchisee. And vice versa.

### 5. Develop and support your network.

The most successful franchises are those where franchisees feel connected with the brand and feel as though they can contribute to the network growth. The more people who join the network, the more together you want them to feel. Develop an ongoing programme of support and training for your franchisees, to ensure best practice throughout the network. This may include creating a franchise support team to help you achieve this.

Henry Ziff is managing director of Transworld Business Advisors www.tworldba.co.uk **Your business** May 2019

# IT businesses - facing the challenges



by S. Nadeem Akhtar

any tech businesses have been contemplating setting up an office or indeed shifting their head office to another European Union state owing to the uncertain business environment caused by Brexit. This is particularly appealing for companies who have import/export arrangements with the EU as it would make the logistics more manageable in a 'no deal' situation.

#### **Robust**

I run a small IT business based in London and I too have been through the same thought process London. I concluded that while there is no harm in having a presence in Europe – though that would of course create extra overheads – that the UK economy was robust enough to sustain some temporary shocks during the Brexit process.

Moreover, after studying several

"Looking specifically at the tech sector ... most of the world's leading companies are based in America with their manufacturing hubs in China."

options, I believe that the UK is the most business-friendly country in Europe. There is the lowest amount of bureaucratic delays and streamlined systems and processes are in place in all key areas.

#### **Trade deal**

Looking specifically at the tech sector, I note that most of the world's leading companies are based in America with their manufacturing hubs in China. Most trade in this sector involves China or the US or both so having a trade deal with





these two countries is important for the UK tech business.

Some US giants have regional warehousing and distribution facilities in the EU so trade barriers could affect prices of computer products that are procured through regional distribution centres. An important variable to observe is the exchange rate as it can affect pricing of products as all computer products are priced in US \$ internationally. There has been slight decline in the exchange rate of Sterling vs US\$ in the last year. But there has been a simi-

lar decline in  $\in$  vs \$ in same period as well so we are not actually in a disadvantageous position.

#### **Variables**

My advice to IT businesses is to remain focused on local trade and trust that whatever the outcome of the Brexit process things will fall into place soon and everything will get back to normal.

The IT services industry is complex and there are many variables at play. Many companies have their tech teams based overseas or outsource their work to overseas developers. Indeed many customer service and call centres are based in remote locations. In my view location issues will not seriously impact the sector in broad terms. If any thing it is a short-term factor as market dynamics will correct the situation and things will fall into place.

Syed Nadeem Akhtar is director of IT Worldwide Limited https://www.it-w.co.uk



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# Green light to start trade negotiations with the US

The European Commission has welcomed the decision by the Council to adopt the negotiating directives for trade talks with the United States, thus continuing to deliver on the implementation of the Joint Statement agreed by Presidents Juncker and Trump in July 2018.

EU Member States gave the Commission the green light to start formal negotiations with the US on two agreements, one on conformity assessment, and the other on eliminating tariffs on industrial products. This is just three months after the European Commission had put forward the mandates and in line with the conclusions of the March European Council, during which EU leaders called for a "rapid implementation of all elements of the US-EU Joint Statement of 25 July 2018".

The President of the European Commission, Jean-Claude Juncker said: "The EU is delivering on what President Trump and I have agreed on 25 July 2018. We want a win-win situation on trade, beneficial for both the EU and the U.S. Notably we want



to slash tariffs on industrial products as this could lead to an additional increase in EU and U.S. exports worth around €26 billion. The European Union and the United States have one of the most important economic relationships in the world. We want to further strengthen trade between us based on the positive spirit of last July."

EU Trade Commissioner Cecilia Malmström said: "This is a welcome decision that will help ease trade tensions. We are now ready to start formal talks for these two targeted agreements that will bring tangible benefits for people and economies on both sides of the Atlantic. I am convinced that breaking down barriers to trade between us can be win-win."

The directives for the negotiations cover two potential agreements with the US:

- A trade agreement strictly focused on industrial goods, excluding agricultural products;
- A second agreement, on conformity assessment to make it easier for companies to prove their products meet technical requirements on both sides of the Atlantic.
   In line with the directives agreed by EU governments,

the Commission will further examine the potential economic, environmental and social impacts of the agreement, taking into account the commitments of the EU in international agreements, including the Paris Agreement on climate change. This assessment, as well as the negotiating process itself, will be conducted in regular dialogue with the European Parliament. Member States, civil society and all relevant stakeholders, in line with the European Commission's commitment to transparency. As part of its engagement for an inclusive trade policy, the Commission is currently running a public consultation on voluntary regulatory cooperation.

An economic analysis undertaken by the European Commission already indicates that an EU-US agreement on eliminating tariffs on industrial goods would increase EU exports to the US by eight per cent and US exports to the EU by nine per cent by 2033. This corresponds to additional gains of €27 billion and €26 billion in EU and US exports respectively.

# EU budget – 2021-2027: Horizon Europe, research and innovation programme

Investing in research and innovation is investing in Europe's future, in knowledge and new solutions to maintain and improve the European way of life. That is why the Juncker Commission has set a new level of ambition to deepen Europe's innovation capability, provide lasting prosperity and preserve global competitiveness. Horizon Europe is the most ambitious research and innovation programme ever and will keep the EU at the forefront of global research and innovation.

Commissioner Carlos Moedas, responsible for research, science, and innovation, said:" I warmly welcome this agreement with the strong support for the new European Innovation Council and our mission driven research agendas. We are now on track to launch the most ambitious ever European research and

Horizon Europe is the most ambitious research and innovation programme ever and will keep the EU at the forefront of global research and innovation.

innovation programme in 2021, shaping the future for a strong, sustainable and competitive European economy and benefiting all regions in Europe."

Horizon Europe will build on the achievements and success of the current research and innovation programme (Horizon 2020). It will continue to drive scientific excellence through the European Research Council (ERC) and the Marie Skłodowska-Curie fellowships and exchanges, and will benefit from the scientific advice, technical support and dedicated research of the Joint Research Centre (JRC), the Commission's science and knowledge service.

It will introduce new features including the European Innovation Council (EIC). The EIC, which is already running now in a pilot phase, will be a one-stop shop to bring disruptive and breakthrough innovations from lab to market application, and help start-ups and SMEs scale up their ideas. It will provide direct support to innovators through two main funding instruments, one for early stages and the other for development and market deployment. It will complement

the European Institute of Innovation and Technology.

The preliminary political agreement reached by the European Parliament, Council and Commission is now subject to formal approval by the European Parliament and Council. Horizon Europe's budgetary aspects are subject to the overall agreement on the EU's next long-term budget, proposed by the Commission in May 2018.

Synergies with other future EU programmes and policies are still subject to further discussions depending on the progress made with other sectoral proposals within the EU's long-term budget. Provisions on international association agreements are also subject to further discussions.



# €2 billion to fast forward creation of the European Innovation Council

Global competition is intensifying, and Europe needs to deepen its innovation and risk-taking capability to compete on a market increasingly defined by new technologies. That is why the Juncker Commission is introducing a European Innovation Council (EIC) to turn Europe's scientific discoveries into businesses that can scale up faster. Currently in its pilot phase, the EIC will become a full-fledged reality from 2021 under the next EU research and innovation programme Horizon Europe.

Carlos Moedas, Commissioner for research, science and innovation said: "With the European Innovation Council, we don't simply put money on the table. We create a whole innovation system to place Europe at the forefront in strategic technologies and innovation that will shape our futures such as artificial intelligence, biotechnology and zero-emission energy. We must focus on the needs of the innovators, who are the ones who will generate jobs, strengthen our global competitiveness and improve our daily lives."

The Commission launched in 2017 the pilot phase of the EIC, introducing open competitions and face-to-face interviews to identify and fund Europe's

most innovative start-ups and SMEs. Since then, 1,276 highly innovative projects have already benefitted from an overall funding of over €730 million.

The Commission announces important steps that will ramp up the remaining two years of the pilot phase of the EIC.

Over €2 billion of funding in 2019-2020: covering the innovation chain: "pathfinder" projects to support advanced technologies from the research base and "accelerator" funding to support startups and SMEs develop and scale up innovations to the stage where they can attract private investment (open

in June). Under the "accelerator" funding companies will be able to access blended financing (grants and equity) of up to €15 million.

The Commission will appoint 15 to 20 innovation leaders to an EIC Advisory Board to oversee the EIC pilot, prepare the future EIC, and champion the EIC globally. Innovators from across the ecosystem are invited to come forward by 10 May.

The Commission will recruit a first set of 'programme managers' with leading expertise in new technologies to provide full-time, hands-on support for projects. The call for recruitment will be published shortly.

#### **FVFNTS**



The purpose of this conference is to take stock of the innovative technology used to boost activities in the fields of green chemistry and white biotechnology around the world, to share knowledge and encourage the creation of new R&D projects involving the academic world, research centres and industrial players in the sector at regional and international scale.

Location: Charleroi, Belgium

Registration Deadline: Tuesday 7 May 2019



The EUREKA Global Innovation Summit is an international meeting place for businesses and innovation agencies to share knowledge, network, collaborate and secure future business growth opportunities. Businesses from across the globe will join international innovation agencies, research organisations and policy makers for unique insights, practical ideas, inspirational stories and collaborative solutions.

**Location:** Manchester, United Kingdom **Registration Deadline:** Thursday 9 May 2019



The MedTech Summit is one of the most important conventions of the health industry and has been established as a key event in Europe for 10 years. It brings together medical practitioners as well as other experts from the health care industry. Developments in the fields of digitization or personalised health have been among the core items of the congress program for many years.

Location: Nuremberg, Germany

Registration Deadline: Wednesday 15 May 2019



The event is a unique and efficient opportunity for growing your network and developing new partnerships in one of the world's most innovative regions. The matchmaking will offer healthtech executives and key opinion leaders as well as disruptive and promising companies the possibility to meet bilaterally in pre-arranged meetings.

Location: Gothenburg, Sweden

Registration Deadline: Thursday 16 May 2019



The 4th edition of the Cybersecurity Meetings in Occitanie will be held in Toulouse on the 4th June 2019 and is devoted to cybersecurity topics with workshops, exhibitions and a brokerage event. Take the opportunity to meet your future international partners and promote your cybersecurity technologies and solutions.

Registrations for all events are now open. For further information contact the Enterprise Europe Network London office at:

enterprise.europe@londonchamber.co.uk

Location: Toulouse, France

Registration Deadline: Wednesday 29 May 2019



Registrations for all events are now open. For further information contact the Enterprise Europe Network London office at:

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# DriveNow: Your flexible car club

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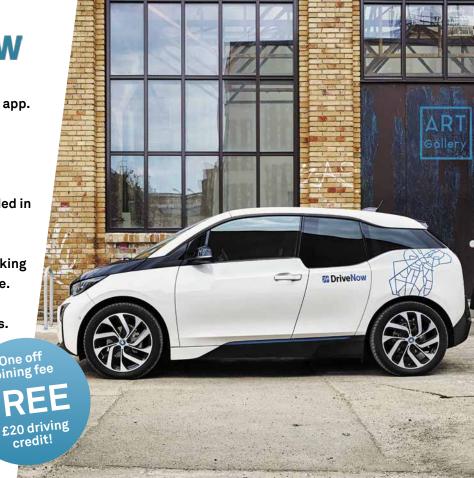


All DriveNow BMW and MINI models are compliant with the Ultra-Low Emission Zone requirements and 130 BMW i3 electric vehicles have recently been introduced into the fleet, these have zero tailpipe emissions and can travel up to 180 miles on a single charge. There is an opportunity to try electric vehicles without the hassle or significant costs associated with owning or leasing the vehicle.

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# IN2 - Engineering London's Future

Formed in 2002, IN2 are a modern MEP services engineering consultancy based across multiple sites, including Dublin, Athlone, Belfast and a London office, located in Shoreditch.



A steady increase of their business in London over the past number of years has seen the IN2 team double in size and following a recent senior level recruitment drive, they are happy to welcome some new and experienced directors to their UK leadership team.

Providing services over a wide range of building sectors ranging from Residential to Commercial, Healthcare to Hotels, Education facilities to Sports stadiums and everything in-between, IN2 offer a high level of experience and expertise to ensure that their clients receive an unparalleled level of service.

IN2's core ethos is providing bespoke, customer-centric solutions with progressive approaches to energy efficiency, integrated building services and environmental designs to suit client's requirements.

They are an Environmentally focussed company and have been involved in a number of projects that have developed strategic energy saving concepts, not only resulting in reduction of the development's carbon footprint, but generating a large 'wasted energy' cost saving in the process.

As part of IN2's 'Building Life' initiative, which focusses on a sustainable approach over the whole building lifecycle, they are working on two (currently press embargoed) energy infrastructure projects within the healthcare sector in London. These are predicting similar game changing results with huge energy saving credentials. This is an industry leading enterprise that, using their specialised knowledge and experience, can be replicated over various sectors going forward.

These form a part of a host of developments that IN2 are currently working on within the capital, including a 1,000-bedroom hotel, exclusive projects with one of the UK's leading co-working brands and an 800-unit residential unit scheme with a major developer at the Docklands, along with many more in the pipeline.

Their Managing Director, Barry Flynn had the following to say about IN2's recent membership with the London Chamber of Commerce and Industry. "With an increasing number of enquires and new business coming through our London office, we were keen to reach out to the LCCI as a means to meet new clients and grow our brand presence in the area. Following a recent recruitment drive and expansion of our Shoreditch offices, we want to demonstrate our commitment to London business and showcase our value and expertise for new clients".



#### **Build To Rent (BTR) Development Specialists**

Proud to be members of the London Chamber of Commerce and Industry, IN2 are keen to showcase some of their class-leading services to new businesses within the capital.

As specialists in the lucrative 'Build To Rent' sector, IN2 have had many years of experience working with BTR clients in both Ireland and the UK and they have been involved with some exemplar projects. Their extensive experience with BTR helps to set them apart in this growing sector in London, and they have no doubt that it will continue to expand over the coming years. Some examples of BTR projects that IN2 have worked on include

The Crown House project in Barking and the Cabra Residential Development in Dublin. The Crown House project involves the replacement of the original 'Crown House' building with a high-quality, mixed use development including both commercial and residential uses. The ground floor will have flexible commercial space, management facilities and a community centre. The 28,000m2 development will provide 331 apartments across two buildings and the scheme will deliver a public realm development with a new and usable green space at its heart.

Across the Irish Sea and in a €100m project, the Cabra Residential Development is part of Ireland's largest PRS (Private Rented Sector) portfolio - 'Dublin Living'. This 58,700m2 development consists of 420 apartments and additional commercial space, in eight high-end 4-storey blocks. In addition, the development's amenities include a community centre amenity area containing a concierge, business centre with meeting room, residents' lounge with kitchen facilities and gym along with basement car parking with 420 spaces, all surrounded by picturesque landscaped gardens, promising to deliver a premium living space with excellent travel links with easy access to the city centre.

IN2 will be sharing the expertise that they have gathered from these developments with their new business partners in London. As part of IN2's dedication to the BTR sector they are sponsoring the Bisnow BTR Annual Conference held at Wembley on 5th of June. One of their Directors, James Redmond will form part of a LIVE panel and looks forward to answering any questions that you may have.

We look forward to meeting some of you there.

For more details on IN2 or to get in touch, please check out our website at www.IN2Engineering.com







Some are guilty of never seizing it and the opportunity is lost forever. What if that opportunity holds no risks? Seizing it is a "no-brainer", isn't it?

With just a short conversation, we can explain an exceptional business opportunity available to you by applying your right to **LATE PAYMENT COMPENSATION** under the provisions of *The Late Payment of Commercial Debts (Interest) Act 1998* (as amended, extended or re-enacted subsequently).

It means that when commercial customers, large or small, persistently paid you late over a number of years, your business will be eligible for substantial financial compensation supported by current legislation. This can mean tens or sometimes even hundreds of thousands of pounds for your business!

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- Persistently paid you late beyond your credit terms.
- Adversely affected your growth by damaging your cash flow.
- Imposed unfair terms on their payments to you.
- **D**elayed their payments without your agreement.

To find out more, in total confidence, please contact David Saxon Tel: 020 8741 0315 | Email: David.Saxon@cpa.co.uk



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The University of Sunderland has a rich heritage that spans more than 100 years. With locations in Sunderland, London and Hong Kong, we have a strong worldwide reputation for delivering high quality education that leads to globally-recognised qualifications.

Our London location offers a unique chance to study for highly regarded qualifications overlooking the capital's vibrant business and financial district. We offer a range of undergraduate and postgraduate courses including MBA, Business, Accounting, Finance, Tourism, Events, Nursing, Public Health, and Professional Doctorate

We pride ourselves on bringing many years of experience in delivering high class education in the North East of England to the heart of London, ensuring that our Sunderland success thrives in London.



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We appreciate higher education is a significant investment in your future and we are very competitive when it comes to tuition fees. Students will find quality courses on offer that are more affordable than many other London Universities. In addition, our flexible approach to studying means that we offer four intakes during the year – in August, October, January and April.

Take a look at what the University of Sunderland in London can offer you: london.sunderland.ac.uk

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Your business May 2019

#### Members' noticeboard





#### ■ Simmons Gainsford LLP

The Simmons Gainsford Group is pleased to announce that Debbie Dolega has been made partner. Debbie has joined our list of expert partners and we wish her all the best in her new role. Debbie is a Chartered Tax Adviser with vast experience in "Group A" accountancy firms as a personal tax specialist. She has been part of the private client team at Simmons Gainsford LLP and specialises in advising clients on offshore and onshore personal tax planning, with particular focus on domicile and residency as well as owner-managed businesses in respect of capital tax issues. Find out more about Simmons Gainsford's services:

www.sgllp.co.uk mail@sgllp.co.uk +44 (0)20 7447 9000



JCI London Our junior chamber (JCI London) is thrilled to be launching a mentoring programme this year. The programme is designed to leverage the business expertise of LCCI members, helping young professionals to accelerate their business and leadership skills and grow their networks. JCI London a non-profit international organisation of young people between 18 and 40 years old from nearly every industry and 15-20 different nationalities. Its mission is to provide development opportunities that empowers young people. The programme is open to members from all business backgrounds. If you're interested in paying it forward by mentoring a young professional from JCI London, please reach out to Nerijus Malinus, JCI London Project Manager

# CIPR ACCESS

#### ■ Chartered Institute of Public Relations

Make the most of PR. Find the right support with a CIPR Client Advisor

The Chartered Institute of Public Relations (CIPR) has launched a new Client Advisor Service to guide businesses through the process of hiring public relations support.

The Service connects businesses considering hiring PR staff or agencies with experienced CIPR Client Advisors. The Advisors all of whom are Chartered PR Professionals - help businesses identify their needs and provide support by preparing job descriptions or briefs and by joining interviews or pitch panels. For more information on the service, or to access the CIPR's free guidance on hiring PR support, visit cipr.co.uk/client or call Mazeda Begum on 0207 631 6924.

#### Access Studios

Access Studios is a new platform which makes professional television and radio studios in central London more accessible. The platform collaborates with studio owners to create flexible, all-inclusive and affordable studio services to meet the needs of companies of any size.

Our studios have versatile production capabilities, from recording podcasts, developing video marketing campaigns or filming high-profile company messages. Studios are located across central London with availability 7 days a week, including evenings.

For more information contact rob@accessstudios.co.uk or visit https://www.accessstudios.co.uk



#### ■ Accumen Finance

Looking to grow your business, but having trouble raising the necessary finance? Accumen Finance Can

help you meet you funding goals. Businesses have many options available for financing: Commercial and Business Mortgages, Property Development & Refurbishment Finance, or Bridging and Short-Term Loans.

Accumen Finance can also assist with Asset Finance, Leasing and Hire Purchase, Factoring, Merchant Services, Retail Finance as well as Business Loans, and Personal Loans for any purpose. Accumen Finance is part of White Rose Finance, with different brokers having various specialities for raising finance. It is registered with the FCA (No. 630772), and a member of NACFB, aiming to help fund UK Business.

To discuss financing options, please contact Geoffrey Ponder ponder@acumenfinance.co.uk to reach your business goals.



(nerijus.malinas@jcilondon.org.uk).

#### Kirk Rice

Kirk Rice LLP, Accountants and Financial Advisors have hosted a clothing collection across their offices for national charity Smart Works. Smart Works is run by recruitment and fashion experts to help unemployed women in need to get jobs. The charity invites these women to a session where they are supplied with a high-quality outfit and given professional interview coaching by an HR, recruitment or coaching expert. They give the women the confidence, self-belief and the practical tools they require to succeed at interview and start a new chapter in their life. For further details about the Smart Works, visit the blog at www.kirkrice.co.uk.



#### Microsoft Cloud experts.

Meritum Cloud are an IT Professional and Managed Services company specializing in designing, delivering and supporting modern, 'Digital Workspace' environments. Meritum Cloud is pleased to announce it will be hosting a series of business events on Microsoft Cloud technology in London. Companies looking to migrate to Microsoft 365 'modern desktop' are welcomed to join the workshops on May 1st. Our experts will demonstrate how to transform the way your employees work, increase productivity and boost business data security.

To learn more and register, please visithttps://bit.ly/2V0wjmY. For more information about our services and events visit meritum.cloud.

#### Tridonic UK

The London Technology Hub

Tridonic UK, a leading manufacturer of smart, connected lighting, has opened its London Technology Hub at the Business Design Centre in Angel, London. The ubiquitous nature of light both in our buildings and the wider urban environment, combined with rapid advancements in technology means that lighting is set to be the communications back bone for the smart buildings and cities of the future. The new hub enables visitors to see demonstrations of this technology and how it can impact on space utilisation and business efficiency applications, whilst highlighting opportunities for collaboration with other companies within the burgeoning, smart buildings agenda.



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